



OPTIMALIZING THE DEVELOPMENT OF CASH WAKAF IN SUPPORTING SUSTAINABLE DEVELOPMENT GOALS (SDGs) IN MAKASSAR CITY

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ABSTRACT

This study explores the optimization of waqf development in supporting the Sustainable Development Goals (SDGs) in Makassar City. As a growing urban center with significant social and economic challenges, Makassar offers a unique opportunity to leverage waqf as a tool for sustainable development. Using qualitative research methods, specifically a literature review, this study examines various waqf management models, including cash waqf, and how these models can be used strategically to address key SDG areas such as poverty reduction, quality education, healthcare, and infrastructure development. By analyzing existing frameworks and identifying opportunities for improvement, this study aims to propose practical strategies to maximize the impact of waqf in achieving the SDGs.

Keywords: Cash Wakaf Development, Sustainable Development Goals, Makassar City

1. INTRODUCTION

Waqf can be called ongoing charity, which means that after a person dies, he will continue to receive rewards from his waqf donation (Ab Shatar et al., 2021). Waqf has also played an important role historically in providing health care and other public services in Islamic societies. In fact, it is the waqf system that exclusively provides public services in the education, health, and military sectors (Raja Adnan et al., 2022). In Indonesia, waqf has been known and practiced by Muslims since the arrival of Islam in Indonesia. The need for mosques at the beginning of the Islamic broadcasting period had a positive impact, namely the provision of waqf land to build mosques became a common and widespread tradition in Islamic communities in the archipelago (Itang & Syakhabyatin, 2017).

The development of the waqf sector in Indonesia has experienced extraordinary growth this year. The potential of the waqf sector in Indonesia, especially cash waqf, is estimated to reach 180

trillion rupiah per year. The Indonesian Waqf Board recorded that cash waqf revenues reached 1.4 trillion rupiah as of March 2022. This figure has increased when compared to the cash waqf revenues collected throughout 2018 - 2021 amounting to 855 billion rupiah (BWI, 2022). However, in terms of realization, the collection of cash waqf is still relatively low compared to the huge potential for cash waqf. This is due to the lack of public understanding of the benefits and mechanisms of cash waqf. In addition, the lack of socialization and innovation in the management of cash waqf is also a major obstacle in optimizing this potential.

According to data from the Ministry of Religion's Waqf Information System (Siwak Kemenag, 2024), there are around 440,512 waqf land locations with a total area of 57,263.69 hectares. Of this area, 71.41% of waqf land is used for the construction of mosques and prayer rooms, 14.87% is used for education such as schools and Islamic boarding schools, 4.35% is designated as burial grounds, while the remaining 9.37% is allocated for various social activities. This means that when someone donates land, more than half of it will be directed to the construction of places of worship such as mosques and prayer rooms, while the rest is focused on education, burials, and various social activities (Fasil & Fida, 2024). The data above shows that the use of waqf still tends to be unproductive, even though waqf can be developed more productively if managed with a professional approach.

In addition, the problem in urban areas is the increasing number of poverty. Based on data from the Central Bureau of Statistics, the poverty rate in Makassar City in 2022 was 71.83 thousand people with a percentage of 4.58%. In 2023, this number increased to 80.32 thousand people, with a percentage of 5.07%, which indicates an increase in the poverty rate. However, in 2024, the number of poor people decreased slightly to 79.53 thousand people, with a percentage of 4.97%. Although the number of poor people experienced a slight decrease in 2024, strategic steps need to be taken to continue to reduce it. This is due to the fact that in 2023, the poverty rate actually increased compared to 2022 (BPS, 2024).

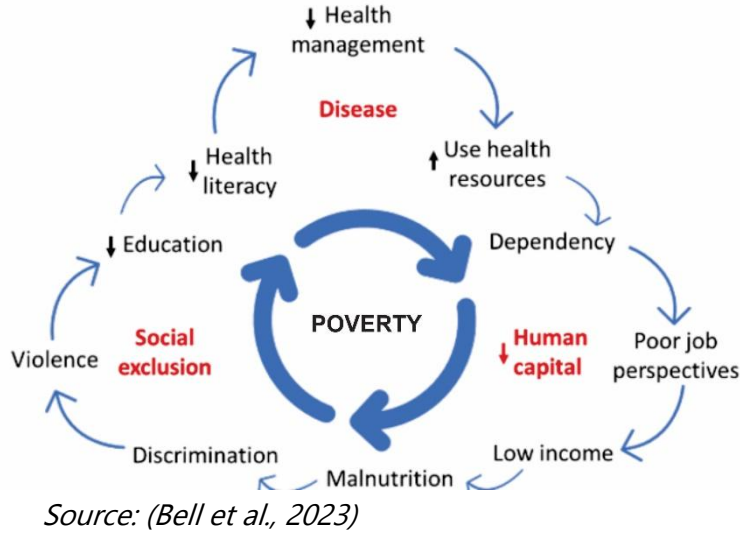
Table. 1 Number of Poor People in Makassar City

No.	Years	Number of Poor People in Makassar City	
		(Thousands)	(Percent)
1	2022	71.83	4.58
2	2023	80.32	5.07
3	2024	79.53	4.97

Source: makassarkota.bps.go.id

Poverty that is left unresolved will lead to new problems, such as increasing social inequality, high unemployment, and limited access to basic services.

Fig. 1 The impacts from the vicious circle of poverty



In designing waqf-based development goals, there may be many challenges. For example, most existing waqf may have specific goals that do not necessarily align with the SDGs list. However, there is still much room to align the waqf-based development plan pathway with the SDGs. This can be done by identifying existing waqf that contain some or even one of its goals that are in line with the SDGs and the preservation of human dignity. In addition, waqf with loosely defined goals such as “for charitable purposes” can be well directed to meet the goal of preserving human dignity in various forms (Abdullah, 2018). Based on these problems, researchers are interested in analyzing the development of waqf in supporting the achievement of Sustainable Development Goals (SDGs) in Makassar City. This study is expected to provide new insights into the potential of waqf as a socio-economic instrument that contributes to sustainable development in the area.

2. METHODS

The method used in this research is qualitative and literature study approach. Qualitative research is one of the research methods that aims to gain an understanding of reality through an inductive thinking process. In this study, researchers were involved in the situation and setting of the phenomenon under study. Researchers are expected to always focus on reality or events in the context under study (Adlini et al., 2022). The main purpose of this method is to understand the phenomenon in depth by examining existing theories and relating them to the phenomenon being studied. In the context of qualitative research, literature study serves as a foundation for analyzing and interpreting existing data, so that researchers can build strong arguments based on the evidence obtained. (Fadli, 2021) explains that qualitative research with a literature study design involves collecting data from relevant sources and compiling it to reveal phenomena holistically and contextually. Overall, the qualitative method of literature study is a very useful approach to

building a more comprehensive understanding of the phenomenon under study, as well as compiling arguments based on evidence and in-depth interpretation.

3. RESULTS AND DISCUSSION

3.1 Overview of Makassar City

Makassar is the capital of South Sulawesi Province, located in the southern part of Sulawesi Island and was previously known as Ujung Pandang. The city is located at coordinates 119°24'17" East longitude and 5°8'6" South latitude, bordered by Maros Regency to the north and east, Gowa Regency to the south, and the Makassar Strait to the west. The city's topography is dominated by flat areas with a land slope of 0-2° and undulating areas with a slope of 3-15°. With an area of 175.77 km², Makassar has a temperate tropical climate, with average temperatures ranging from 26°C to 29°C (Nur et al., 2023). The city is also known as the economic and cultural center of the Sulawesi region, with various modern facilities and good transportation access. Makassar plays an important role in regional and national trade, as well as being an attractive tourist destination due to its cultural and natural wealth.

The population of Makassar City in the first semester of 2024, based on data released by the Population and Civil Registration Office of South Sulawesi Province, was recorded at 1,477,861 people. Of this number, the male population reached 734,008 people, while the female population was 743,853 people. The majority of the population of Makassar City is Muslim, with a total of 1,313,426 people. In terms of job distribution, there are 62,233 people who work as state officials or officials, 15,993 people as teaching staff, and 354,086 people who work in the self-employed sector. Meanwhile, 3,683 people work in the agricultural or livestock sector, 6,896 people in the fisheries sector as fishermen, and 775 people are involved in religious or belief activities. There are also 6,713 people who work in the health sector, 15,140 people are retired, 432,138 people are not working, and 278,811 people work in other sectors (Dukcapil, 2024). This data illustrates the diversity of professions that exist in Makassar City and shows the level of population participation in various economic and social sectors.

3.2 Potential for Cash Waqf in Makassar City

Cash waqf is a waqf given in the form of cash to be invested in profitable economic sectors, with part of the proceeds used for social service purposes. In the context of regulations in Indonesia, cash waqf is defined as rupiah savings channeled through Islamic financial institutions appointed by the government, which then issue cash waqf certificates. According to the Ministry of Religion, cash waqf is a waqf made by individuals, groups, institutions, or legal entities in the form of money. Thus, cash waqf is a form of waqf given by the wakif to the nadzir in the form of cash to be managed and utilized according to predetermined social goals. Cash waqf is a flexible and innovative way to contribute to societal welfare, as it allows the funds to be utilized for various social development initiatives, such as education, healthcare, and poverty alleviation. Moreover, by investing the waqf funds in productive sectors, cash waqf ensures sustainable growth, enabling the continued support of these social programs for the long term. This model not only helps to

meet immediate community needs but also builds a foundation for future generations to benefit from the enduring impact of the waqf.(Chusma et al., 2022).

As Nasution did in predicting cash waqf income using the assumption of the average income of Muslims in Indonesia. (Mu'is & Hamida., 2020), The author tries to apply a similar method. However, in this approach, the author uses different assumptions by considering religious factors and occupational groups. This approach aims to obtain a more specific picture of the potential for cash waqf income by mapping contributions based on the profession and employment status of Muslims. Thus, it is hoped that the resulting predictions will be more relevant and in accordance with the diverse socio-economic conditions of Muslims in Indonesia. This approach is also expected to provide deeper insight into how much potential cash waqf contributions from various levels of society. In addition, this analysis is expected to be the basis for designing more effective strategies to optimize the potential for cash waqf in Indonesia.

Tabel 2. Asumsi Potensi Wakaf Uang di Kota Makassar

No.	Jenis Pekerjaan	Jumlah (Jiwa)	Muslim	Tarif Wakaf	Potensi Wakaf Bulanan	Potensi Wakaf Tahunan
1	Aparatur/pejabat negara	62.233	55.376*	20.000	1.107.520.000	13.290.240.000
2	Tenaga pengajar	15.993	14.230	20.000	284.600.000	3.415.200.000
3	Wiraswasta	354.086	314.221	20.000	6.284.420.000	75.413.040.000
4	Pertanian/peternakan	3.683	3.277	20.000	65.540.000	786.480.000
5	Nelayan	6.896	6.137	20.000	122.740.000	1.472.880.000
6	Agama/kepercayaan	775	688	20.000	13.760.000	165.120.000
7	Tenaga kesehatan	6.713	5.966	20.000	119.320.000	1.431.840.000
8	Pensiunan	15.140	13.469	10.000	134.690.000	1.616.280.000
9	Bekerja di sektor lainnya	278.811	247.674	10.000	2.476.740.000	29.720.880.000
Total					10.609.330.000	127.311.960.000

Source: Author Analysis

* Researchers multiplied the percentage of the number of Muslims in Makassar City by the total population based on type of employment to obtain Muslim data.

Based on the data presented, the monthly and annual waqf potential of various employment sectors shows significant differences. The self-employed sector, consisting of 314,221 Muslims, has a monthly waqf potential of IDR 6,284,420,000 and an annual potential of IDR 75,413,040,000. The state apparatus/official sector, with 55,374 Muslim individuals, makes a significant contribution with a monthly waqf potential of IDR 1,107,520,000 and an annual potential of IDR 13,290,240,000. These two sectors are the largest in contributing to the waqf potential, both monthly and annually. Thus, the self-employed and state apparatus/official sectors play a major role in the waqf potential in the region. The waqf potential of these two sectors shows the importance of efforts to increase awareness and participation of Muslims in the development of waqf in Indonesia.

In addition, sectors with a smaller number of individuals such as teaching staff with 14,230 Muslims and health workers with 5,966 Muslims still show quite large waqf potential, although not as large as the self-employed or state apparatus sectors. The teaching staff sector has a monthly waqf potential of 284,600,000 and an annual potential of 3,415,200,000, while the health workers sector produces a monthly waqf potential of 119,320,000 and an annual potential of 1,431,840,000. On the other hand, the agriculture/animal husbandry, fishermen, religion/belief, and pensioners sectors contribute less to the waqf potential, with a relatively low annual total, even though the number of Muslims involved is quite significant. This shows that although the number of workers in these sectors is large, the lower waqf rates (such as for pensioners) and the economic conditions of these sectors affect the amount of contribution to the waqf potential. This analysis reflects the variation in potential waqf contributions based on employment sectors, which are influenced by the number of individuals and the waqf rates set. Overall, the total annual waqf potential that can be collected from all these sectors reaches Rp 127,311,960,000, which can be an important resource for social and economic programs if managed properly.

3.3 Waqf Program in Eradicating Poverty in Makassar City

The development of waqf shows significant potential in various fields, especially in education, infrastructure, and economic empowerment. Cash waqf, as one of the increasingly popular forms of waqf, can be managed for investments that provide social and economic benefits to the community. This is in line with research showing that effective management of cash waqf can improve community welfare and contribute to the development of public infrastructure, such as health and education facilities (Faisal, 2020). In addition, waqf also plays an important role in funding higher education, where educational institutions such as Al-Azhar University have long used waqf funds to support their operations. (Mohiddin, 2022).

Strengthening the regulation and management of waqf by related institutions, such as the Indonesian Waqf Board (BWI), is very important to ensure that waqf management is carried out professionally and transparently (Tamimah, 2021). In this case, waqf not only functions as a means of worship, but also as an economic instrument that can help reduce social and economic inequality in society (Said & Amiruddin, 2019). Effective and planned waqf management will have a major positive impact on social and economic progress. A good management system allows waqf to become a resource that encourages equitable development and improves the quality of life of the community as a whole. Integrated and sustainable waqf development has the potential to accelerate the achievement of national development goals and improve the welfare of the community in Indonesia (Hidayat et al., 2024).

Waqf programs can be implemented in various fields to support sustainability and social good. Through waqf, the assets distributed can be utilized optimally to provide long-term benefits for the community:

a. Waqf in the economics sector

Professional management of waqf is characterized by the empowerment of community potential in a productive manner, the professionalism carried out includes aspects: Management,

human resources, partnership patterns, forms of objects such as money, shares and other securities, full government support (Veithzal Rizal Zainal, 2016). Waqf investment in the economic sector has great potential to improve people's welfare and encourage sustainable economic growth. One of its implementations is the development of productive waqf that supports Micro, Small, and Medium Enterprises (MSMEs), where waqf funds are used as business capital that can increase income and create jobs, as well as contribute to local economic growth and poverty reduction (Faisal, 2020). In addition, the management of cash waqf in the agricultural sector, such as land purchases or funding sustainable agricultural projects, can increase productivity, food security, and efficiency of agricultural product distribution (Suryadi & Yusnelly, 2019).

b. Waqf in the education sector

According to Abattouy & Al-Hassani, said that in social institutions, education is the second largest recipient (the first is the mosque) that attracts waqf support and investment. Although voluntary donations (waqf) finance education in the Islamic world, governments have also financed education by building schools and dedicating certain properties since the beginning of Islam. Waqf-funded educational institutions can establish educational programs, both religious education and other social sciences. The results of productive waqf can be used to support educational operations, including the purchase or preparation of allowances, books, libraries, teacher salaries, scholarships and activities that support the learning process. Many Muslim scholars who come from poor communities are educated in waqf-funded schools (Khan et al., 2018). The use of proceeds from waqf investments is expected to increase competent and quality human resources.

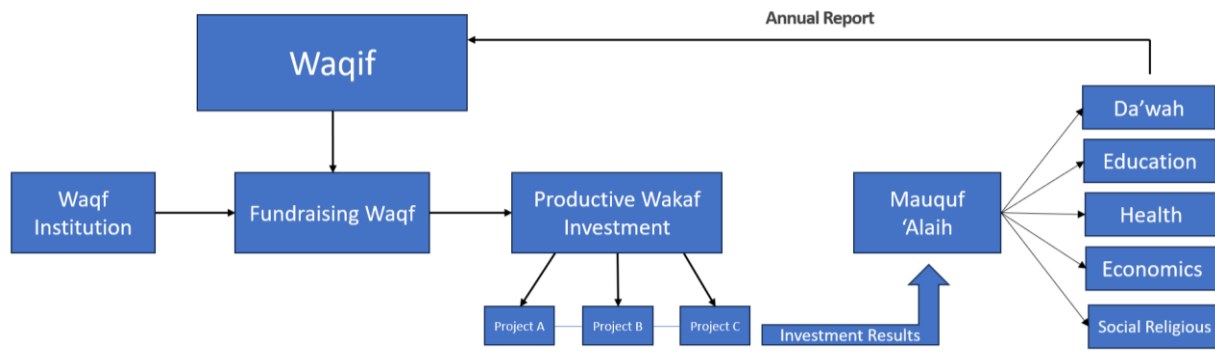
c. Waqf in the health sector

Waqf as an Islamic financial instrument, has great potential in improving public health by being a source of financing for health facilities, public health programs, and initiatives that improve social welfare. Waqf can be used to build hospitals, clinics, and other health facilities that are accessible to the community, especially the underprivileged (Haryadi & Molly Mustikasari, 2022). For example, in Malaysia, waqf funds have been used to establish clinics that offer specialist services to low-income patients (Rusydia et al., 2023), and to integrate the waqf scheme with health programs such as sharia health insurance which provides protection for the community (Zubaidi, 2020). In Indonesia, cash waqf can be used to fund health projects that reduce stunting rates and improve community nutrition, with Conditional Cash Transfers (CCTs) schemes helping poor families access better health and nutrition services (Mirzal & Hasdyani Putra, 2021). In addition, waqf also contributes to the development of health infrastructure, such as laboratories and health schools which can improve the quality of public health services (Fahmi & Sadewa, 2022).

The following is a schematic diagram that can be used to address various poverty issues in Makassar City. This scheme is designed to address poverty issues comprehensively, involving various sectors with an integrated and sustainable approach. It is hoped that through the implementation of this scheme, an increase in community welfare and an effective reduction in social inequality can be achieved. In addition, this scheme will also encourage community

economic empowerment to create jobs and improve quality of life. With support from all parties, the implementation of this scheme can accelerate the achievement of more equitable development goals.

Fig. 2 Cash Waqf Management Scheme in Makassar City



Source: Author Analysis

From the cash waqf management scheme explained above, the process begins with the establishment of a waqf institution that has obtained legality and official recognition from the Indonesian Waqf Board (BWI). This legality and recognition are very important to guarantee the validity of the institution's operations and ensure that all waqf fund management activities are carried out in accordance with applicable legal provisions. After the waqf institution is registered and legal, the next step is to collect waqf funds which are carried out by involving waqifs, namely individuals or parties who are willing to donate part of their assets for a greater purpose. The funds collected from the waqifs are then managed and invested carefully, both in the real sector such as property, productive businesses, and the financial sector such as stocks, the aim of which is to maximize the results of the investment. The results of this investment are then used to fund various beneficial community empowerment programs, such as the development of da'wah, education, health services, and economic and socio-religious activities. Through transparent and efficient management of waqf funds, it is hoped that long-term benefits can be created for the community, which will ultimately improve social welfare in a comprehensive and sustainable manner.

3.3 Waqf and Sustainable Development Goals (SDGs)

Waqf, as a social financial instrument in Islam, has great potential in supporting the achievement of Sustainable Development Goals (SDGs). Waqf can serve as a source of sustainable financing for various social initiatives, including in the fields of education, health, and poverty alleviation. Research shows that waqf contributes significantly to achieving several SDGs, such as poverty reduction (SDG 1), good health and well-being (SDG 3), and quality education (SDG 4) (Karimah et al., 2023). One example of the implementation of waqf in supporting SDGs is through the development of productive waqf, where waqf is used to build educational and health facilities that can be accessed by underprivileged communities. In Indonesia, several Islamic boarding

schools have utilized waqf to establish companies that focus on local economic development, which helps improve community welfare (Winarsih et al., 2019). In addition, waqf can also be used to fund health programs, such as maternal and child health services, which expand access to health services for people in need (Jamilu Baita et al., 2022).

Furthermore, waqf can be integrated with other Islamic financial instruments, such as sukuk, to create more innovative and sustainable financing models. The Cash Waqf Linked Sukuk (CWLS) model, for example, has been proposed as a way to combine social and commercial financing to support sustainable development and address climate change challenges (Musari, 2022). By utilizing waqf assets productively, the proceeds from these investments can be used to fund projects that support SDGs goals, such as environmental protection (SDG 13) and sustainable natural resource management (SDG 15) (Sukmana & Rusydiana, 2023). In addition, waqf can serve as a tool to achieve the global partnership goals (SDG 17), by building partnerships between waqf institutions, governments, and the private sector, so that the potential of waqf can be maximized in supporting sustainable development. Research shows that collaboration between various stakeholders can increase the effectiveness of waqf programs in achieving broader development goals (Tok et al., 2022). Overall, waqf has a very important role in supporting the achievement of SDGs, and with proper and innovative management, waqf can be an effective instrument to improve community welfare and create sustainable development.

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