

The current issue and full text archive of this journal is available on IHTIFAZ at :
<http://dx.doi.org/10.12928/ijefb.v6i1.7815>

IMPLEMENTATION STRATEGIES OF PRODUCTIVE WAQF AND ZAKAT FUNDING INTEGRATION MODEL TOWARD SUSTAINABLE CHARACTER DEVELOPMENT: A CASE STUDY OF UNIVERSITAS AIRLANGGA

Mochamad Shamsul Arif^{1*}, Wisudanto², Prawitra Thalib³

¹Center for Social Fund Management Universitas Airlangga,
Surabaya, Indonesia

²Faculty of Economics and Business Universitas Airlangga,
Surabaya, Indonesia

³Faculty of Law Universitas Airlangga, Surabaya, Indonesia

Journal of
Islamic Economics,
Finance,
and Banking

Vol. 6, No. 1, June 2023,
pp. 1-18, ISSN p:2622-4755
e:2622-4798

Article History

Received : March 09, 2023

Revised : March 23, 2023

Accepted : June 10, 2023

Abstract

Purpose - This research aimed to implement a strategy on waqf and zakat funding to improve student character. This research took place at Universitas Airlangga students who want to participate in character development through the Griya Khadijah program.

Methodology - This research used a qualitative method with an exploratory analysis approach and case studies. Data were obtained from in-depth interviews, focus group discussions, and field observations. The collected data were analyzed using triangulation techniques and effectiveness analysis to create a funding integration strategy.

Findings - The results of the research indicated that the integration of zakat and waqf funding can be implemented with 2 different entities (Nazhir and PUSPAS). Nazhir acts as a provider of initial investment and curriculum development costs until Griya Khadijah was ready to run. While the role of PUSPAS was to provide operational costs by financing scholarships for students participating in the Griya Khadijah program. This funding integration process had several consequences, such as in accounting and curriculum aspects.

Research limitations/implications - Research contributed to the Sustainable Character development of temporary waqf studies in Indonesia. In addition, the proposed model can be the basis of reference for other nazhir in Indonesia.



Kampus 4
Universitas Ahmad Dahlan
Jl. Ringroad Selatan, Tamanan
Banguntapan, Bantul
Yogyakarta 55191
e-mail : ihtifaz@uad.ac.id

Originality/value - This paper proposes a model similar to (Mohd Thas Thaker et al., 2021), to implement strategy the management of waqf and zakat to improve the character of Universitas Airlangga students at Griya Khadijah.

Keywords Waqf, Zakat, Implementation, Integration Funding

Paper Type Research paper

INTRODUCTION

One of the main functions of Islamic Commercial Banks (ICBs) is Islamic Home Financing (IHF) (Md Zabri & Mohammed, 2018). The rapid development of waqf in recent years is marked by the growth of money waqf nazhir and modern waqf literature (BWI, 2020). As of 2021, there have been around 285 Nazhir cash waqf recorded in the Database (BWI, 2021). On the other hand, there are still many waqf nazhir that have not been recorded by the Indonesian Waqf Board (BWI), especially in the outskirts of Indonesia.

Meanwhile, the development of waqf and zakat literature in modern times has experienced rapid development. From 1975 to 2021, Scopus recorded 624 articles of waqf and 630 articles of zakat (Ali et al., 2020). In the last 3 years, there were 201 waqf articles and 266 zakat articles discussing concepts, history, development, and other aspects. However, there were still few articles discussing waqf and zakat integration (3 articles) (Ali et al., 2020), even though waqf and zakat funding cannot be separated from other Islamic finance (Harrieti et al., 2020).

Previous research on the integration of waqf and zakat was presented by (Razak, 2020) and showed that the combination of zakat and waqf funding had an impact on the efficiency of wealth distribution. (Haryanto et al., 2020) showed that zakat and waqf were solutions to capitalist economic problems. Furthermore, (Tajudin et al., 2020) stated that zakat and waqf may increase the financial inclusion of a country.

Ali et al., (2020) mention that it was important to integrate zakat and waqf to meet the needs of beneficiaries (mauquf alayh and asnaf). This continued the research of (Ali et al., 2018) where he proposed to integrate waqf and zakat funding for the agricultural industry in Malaysia. The integration of waqf and zakat had been proven to have an impact on the efficiency of wealth distribution (Razak, 2020) and was able to be a solution to the problems of the capitalist economic system (Haryanto, 2020). The long-term impact of this integration was the creation of an increase in a country's financial inclusion (Tajuddin et al., 2021).

In the context of Indonesia, integration in waqf and zakat funding is common. (Saidon et al., 2019) described that the construction of Islamic educational institutions (pesantren) in Indonesia used waqf for infrastructure development and zakat to finance students who cannot afford the cost of education. Meanwhile, (Zarkasyi, 2020) stated that the waqf scheme for pesantren is the next level of management of

modern pesantren. Therefore, research that integrates waqf and zakat, especially in the world of practice, must be implemented and evaluated regularly. Therefore, the research raises the practical issue of waqf and zakat management which is raised in a scheme based on input, process, output, outcome, and impact.

This research aimed to implement strategy with integration model of waqf and zakat to improve the character of Universitas Airlangga students through Griya Khadijah. So, the focus of this research was to answer the question "How is the waqf and zakat management scheme to improve the character of Universitas Airlangga students through Griya Khadijah?"

This research resulted in a productive waqf management model in integration with waqf funding for scholarships for poor students. The results of this research emphasized the integration of waqf and zakat funding for several purposes. Waqf funding was intended for the development of educational infrastructure and waqf acts as operational funding from the Griya Khadijah educational institution. Waqf, as an initial investment, also plays a role as capital for curriculum formation and stabilization of reference targets for Griya Khadijah students. The curriculum divided students into 3 different classes, including basic, intermediate, and advanced.

This integration process was coherent with Law number 41 of 2004 concerning waqf, Government Regulation (PP) number 42 of 2006, and PP number 25 of 2018. On the other hand, technical development of waqf management is supported by the existence of nazhir certification (waqf manager) organized by the government and the private sector (Baharuddin & Iman, 2018) (Huda, 2018). In addition, the financial recording technique for nazhir is officially published by the Indonesian Financial Accounting Standards Board (DSAK) in Statement of Financial Accounting Standards (PSAK) number 112 regarding waqf accounting to accommodate all waqf transactions so that they can be presented in a relevant and reliable manner to stakeholders of waqf institutions. Partnership-based arrangements, especially Mudharabah and Musyarakah, need to share profits and losses (Benaicha, 2020).

LITERATURE REVIEW

a. Waqf

According to Indonesian Government Regulation No. 25 of 2018 concerning the Implementation of Law No. 41 of 2004 concerning Waqf, Waqf is a legal act of Waqif to separate and/or surrender part of his property to be used forever or for a certain period in accordance with his interests for worship and/or purposes of general welfare according to Sharia. Waqif itself is the party who waqf his property (Haq, 2017). The waqf pledge is a statement of the will of the waqif spoken orally and/or in writing to Nazhir to delegate his property, where Nazhir is the

party who receives the Waqf property from the Waqif to be managed and developed according to its designation (Santoso, 2014).

Later the waqf will be distributed to the beneficiary, it is Mauquf alaih who is the party appointed to benefit from the allocation of Waqf property according to the statement of the will of the Waqif as outlined in the Waqf Pledge Deed (Mikail et al., 2017).

In countries other than Indonesia, the words used to describe a type of waqf can be in the form of foundation, endowment, corporation, and trust. Foundation according to the Oxford dictionary is a treasure devoted to the benefit of the organization forever. Endowments are gifts. Among what is included in the gift is sadaqah for his wife and the inheritance left for him. The word gift also includes assets given to someone or organizational donations or income that is periodically earned by a person or organization (Chambers & Dimson, 2015).

Corporation is a legal entity formed by law apart from the figures who pioneered it. Some corporations are profit-oriented, they are cooperatives or business foundations, and some are not profit-oriented. Trust means a tendency to someone who has the highest authority to regulate assets that are deliberately held for the benefit of others. Trust is also an organization or company that is managed by people who are given a mandate or power of attorney and is different from a company that is managed by its owner. So, the addition of the words philanthropy (generosity) and charity (generous) for the four waqf terms above essentially means for others, or doing good for others, or providing public benefits (Qahaf, 2000: 45-46) (Jaharuddin, 2018).

One form of waqf management that has existed since the time of the Prophet and Khulafaurasyidin is educational waqf (Mutmainah, 2016). Education is very important for the progress of the nation, so it is necessary to improve the quality of education in various regions to advance the nation's children. Education does not only involve society and the economy but also the development of human syakhsiah. From an economic point of view, education can produce qualified and qualified personnel. This can all be achieved through education. The role of the economy when carried out with other functions can make education something that is quite influential in the development of the country and the lives of individuals (Hilmiyah, 2013). Waqf organizations are important institutions within the framework of Islamic society, which can effectively use the potential of selfless charitable donations and have a better economic impact on the target social class of society (Shaikh et al., 2017).

b. Zakat

Zakat is a certain part of property that must be issued by every Muslim when it has reached the specified conditions. As one of the pillars of Islam, Zakat is paid to be given to those who are entitled to receive it

(asnaf). Zakat comes from the form of the word "zaka" which means holy, good, blessing, growing, and developing. It is called zakat, because it contains the hope of obtaining blessings, cleansing the soul and cultivating it with various goodness (Fiqh Sunnah, Sayyid Sabiq: 5). In the Qur'an it is stated, "Take zakat from some of their wealth, with that zakat you cleanse and purify them" (Surah at-Taubah [9]: 103). According to the terms in the book al-Hâwî, al-Mawardi defines zakat by the name of taking certain assets, according to certain characteristics and to be given to certain groups. People who pay zakat are called muzaki. While people who receive zakat are called Mustahik.

Meanwhile, according to the Regulation of the Minister of Religion No. 52 of 2014, Zakat is an asset that must be issued by a Muslim, or a business entity owned by a Muslim to be given to those who are entitled to receive it in accordance with Islamic law. Zakat is issued from the property owned. However, not all assets are subject to zakat obligations. The conditions for the imposition of zakat on assets include: the property is a lawful item and is obtained in a lawful way; the property is fully owned by the owner; the property is a property that can be developed; the property reaches the nishab according to the type of property; the property passes the haul; and the owner of the property has no short-term debt that must be repaid.

METHOD

This research was conducted using a qualitative method with an exploratory approach. The component explored in the analysis was the integrative mechanism for funding Waqf and Zakat funds in the process of developing student character. The data used was from primary data and secondary data. Primary data were from the results of in-depth interviews and field observations, and secondary data in the form of relevant previous research studies, reports from relevant government agencies, related government policies, and primary data, in the form of discussions with experts in related fields.

The data analysis technique used in this research was content analysis. Content analysis (Hsieh & Shannon, 2005) was a qualitative research technique that suggested three different approaches: conventional, targeted, or summative. All three approaches are used to interpret the meaning of the text data content and, therefore, adhere to the naturalistic paradigm. The main differences between the approaches are the coding scheme, the origin of the code, and the threat to trust. In conventional content analysis, coding categories are derived directly from text data. With a directed approach, the analysis begins with the relevant theory or research findings as a guide for the initial code.

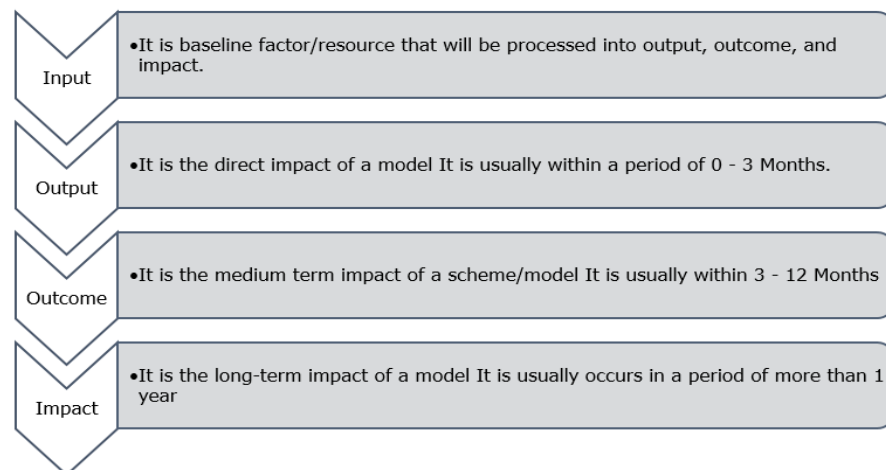
Summative content analysis involves counting and comparing, usually keywords or content, followed by interpretation of the underlying context. The purpose of content analysis is the systematic examination

of communicative material (especially from the mass media in particular) (Mayring, 2000).

The steps to support the content analysis include identifying and classifying the information contained in the secondary sources used, conducting discussions in FGDs to obtain relevant solutions, and related to the development of integration mechanisms for waqf funds and zakat funds in developing student character. The experts used for comparison include academics in the field of Islamic development economics, religious experts, and experts in Islamic economic history, as well as psychologists, etc.

In the preparation of the scheme, there are several indicators that are Input, Output, Outcome, and Impact that must be achieved in a model. (Astin, 1970) mentions that this method seeks to describe the contribution of research both in the short and long term. This method is also referred to as a logical framework to analyze the impact of each process carried out in research.

Chart 1. Description of Input, Output, Outcome, and Impact Methods



Source: Author (2023)

RESULTS FINDINGS

Based on the results of in-depth interviews and focus group discussions (FGD), it showed that the integration of waqf and zakat funding has been commonly carried out from the time of the Prophet until the Ottoman era. This practice continued to be carried out by local religious leaders but is no longer institutionalized by the state like in the Ottoman era. This condition was caused by the number of Muslim countries that were under the colonization of European countries in the period 1920-1950.

In the context of Indonesia, Indonesia officially accommodated zakat and waqf transactions in 1968 when the Minister of Religion Regulation

(PMA) was issued which regulates amil zakat institutions in Indonesia. While the new waqf transaction rules are legitimized by the rules in Indonesia in Government Regulation (PP) No. 28 of 1977 concerning the waqf of owned land.

The development of the times and changes in regulations have caused a stigma in society that the institutions that manage zakat and waqf must be separated. This is evidenced by the National Amil Zakat Agency (BAZNAS) which specializes in managing zakat and the Indonesian Waqf Agency (BWI) which specializes in managing waqf. Whereas between zakat managers and waqf managers there are latent problems that can be solved if they are integrated.

For example, zakat institutions must have problems regarding sustainability or institutional sustainability. Zakat institutions are very dependent on donations that are given regularly every time. If donations (zakat, infaq, alms) decrease it will have an impact on decreasing the distribution of aid to asnaf (beneficiaries). Achievement of the potential role of zakat can be achieved through maintaining service compliance in accordance with zakat (Sawmar & Mohammed, 2021). Meanwhile, waqf institutions had operational cost problems at the beginning of their development. Of course, managing waqf institutions will be very difficult in the first years because they can only take 10% of the results of managing waqf assets. This means that before the waqf assets generate profits, so far Nazhir has not been able to take the rights for his operational activities.

Based on the results of data management sourced from in-depth interviews, focus group discussions, and field observations, the integrative scheme model of waqf and zakat funding must be implemented with a project. Zakat as a legal instrument and waqf as a voluntary instrument that aims to achieve social welfare through services for the poor in need (Mikail et al., 2017). In the case of character development of Griya Khadijah students, profiling must be carried out to develop a scheme of funding integration management model.

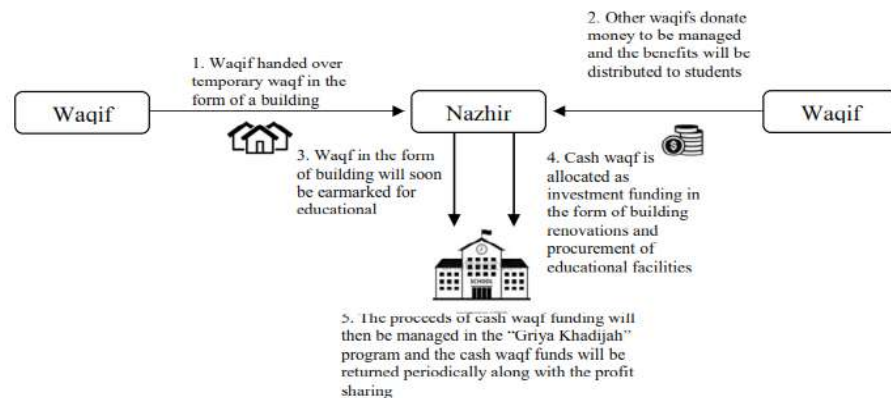
Griya Khadijah is an educational institution under the legal entity Nazhir of Universitas Airlangga which aims to form students who memorize the Koran and have their own business. The background for the establishment of Griya Khadijah began in December 2019 where Nazhir Universitas Airlangga received temporary waqf for 5 years. Waqf funds, especially funds from cash waqf, can be used for small community activities (Thaker et al., 2021). The legal study of temporary waqf shows that this transaction is legal to be carried out in Indonesia because it is in accordance with the laws, Government Regulations (PP), and Indonesian Waqf Agency Regulations.

The form of the temporary waqf is in the form of a building that was formerly used as an inn. The waqif of this transaction requires that the temporary waqf building is expected to be used as a boarding school for

female students. Therefore, to fulfill the wishes of the waqif, the building must be renovated to suit the needs of fulfilling educational facilities. The results of this study describe how the integration of waqf and zakat funding for the Griya Khadijah project with the expected output is the creation of hafizah and entrepreneurs from among students.

The Griya Khadijah project requires several components of investment costs that must be returned before the end of the temporary waqf period (5 years). Details of the need for renovation and procurement of educational facilities can be seen in chart 2.

Chart 2. Griya Khadijah Program Funding Scheme



Source: Author (2023)

The proposed model increases the satisfaction of both parties. Membership privileges will increase donor trust. In addition, continuing to collect cash waqf and develop waqf assets will improve the reputation of the waqf institution (Pitchay et al., 2018). After the funding planning is complete, the annual operational funding will be calculated. Funding consists of income from students (tuition), rental of classrooms or co-working places, studio rentals, and external recitation services. While operational costs consist of operational costs and curriculum costs. Details of costs can be seen in table 1.

Table 1. Details of the costs of the Griya Khadijah program.

OPERATING COSTS	CURRICULUM COST
Electricity cost	FGD, Meeting, and Evaluation
Water Cost	Exam and Correction Fee
Wifi Cost	Honorarium (Speaker)
Laundry Cost	Consumption Cost
Building Maintenance Cost	Module Fee
Goods Replacement Cost	Teaching Equipment
Insurance Cost	
Coordinator Honorarium Fee	
Contribution Fee (RT/RW, Garbage, Security)	
Miscellaneous expense	
Depreciation Expense	
Cleaning and Security Officer	

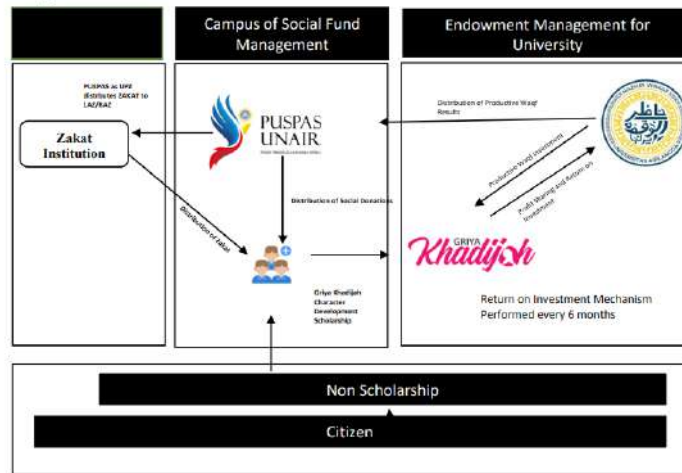
Source: Author (2023)

In the next stage, the profit earned (the difference between income > operational costs and curriculum) will then be used to return the investment funded by cash waqf along with the profit sharing.

WAQF AND ZAKAT FUNDING INTEGRATION MODEL

Basically, the Griya Khadijah program is commercial in nature and can be accessed by anyone who is willing and able to meet the educational costs set by the administrators of the Griya Khadijah program. However, how can this program be integrated with zakat funding? In the context of Universitas Airlangga, there are 2 entities that have different social focuses. The two entities are the Center for Social Fund Management (PUSPAS) and Nazhir Universitas Airlangga. PUSPAS focuses on short-term collection of social funds and zakat. Meanwhile, Nazhir focuses on collecting, managing, and distributing. The results of optimizing waqf assets. The management of waqf by nazhir is usually long-term oriented. Chart 3 illustrates the integrative model of zakat funding (PUSPAS) and waqf (Nazhir) for the Griya Khadijah program. This program combines a short-term orientation of zakat funding and a long-term orientation through waqf funding.

Chart 3. Waqf and Zakat Funding Integration Model for Student Character Development



Source: Author (2023)

Chart 3 illustrates a description of the integrative model of waqf and zakat funding at Universitas Airlangga. The description is.

1. Endowment Management for University (Nazhir) who receives temporary waqf in the form of a building will renovate and complete educational support facilities using cash waqf funding as an initial investment for productive waqf.
2. When the building is completed and can be run, the character education program with the name "Griya Khadijah" is carried out in accordance with the curriculum that has been previously determined.
3. Basically, the Griya Khadijah program is intended for students who can follow the program and are able to pay the tuition fees that are set.
4. PUSPAS (as UPZ) distributes zakat through LAZ/BAZ, while PUSPAS distributes social donations to students in the form of scholarships.
5. BAZ/LAZ distributes zakat to selected students in the form of Character Development Scholarships.
6. Students who are funded by PUSPAS can participate in the Griya Khadijah program and join non-scholarship students.
7. Nazhir as the owner of the Griya Khadijah program, generates income and profit from the management of the Griya Khadijah.
8. Profits earned by Nazhir will then be deducted by 10% for Nazhir's operations, 30% for recapitalization of waqf assets, and 60% distributed to students.
9. Distribution of profits to students is carried out in integration between Nazhir and PUSPAS. So that the distribution of waqf benefits from Nazhir will be channeled through PUSPAS.

This integration process aims to provide a new scheme in the management of productive waqf and the distribution of modern zakat through education. The role of education is very important for the foundation of the development of a more advanced and civilized nation and people. Therefore, this scheme can be an alternative in the management of productive waqf and zakat.

In the input section, there are cash waqf, temporary waqf, zakat, and learning methods which can be managed by nazhir. Temporary waqf funded by cash waqf and renovate become the tahfidz home. Zakat will be distributed to all student as a scholarship from zakat institution, and the manager program will earn income from that activity. The student will be prepared by advanced learning methods to transform student, become expert.

In the outcome section, the building and income will be distributed by nazhir as a profit sharing. The Scholarship program will Increase the level of memorizing Al- Quran and transform the student into an entrepreneur through scholarship.

The output section, in the impact section, profit sharing will impact on new donors (from students) and increasing contribution to university. The other impact of Al- Quran Memorizer will transform student into Hafizah and the entrepreneur program will have a sustainable model.

The impact section is we hope students become donors, can be increased contribution to the university, become hafizah and the last waqf productif hance a sustainable business.

This integration process aimed to provide a new scheme in the management of productive waqf and the distribution of modern zakat through education. The role of education is very important for the foundation of the development of a more advanced and civilized nation and people. Therefore, this scheme can be an alternative in the management of productive waqf and zakat, Waqf is equivalent to various concepts of Islamic law. The basic concepts and premises of waqf are agreed upon through the main sources of Sharia law, but the doctrinal framework of waqf or waqf jurisprudence relies more on secondary sources of Sharia law (Abdullah, 2020). Therefore, the principle of integration in zakat and waqf funding is needed to improve several aspects, such as education. Nazhir Universitas Airlangga integrates waqf and zakat funding to optimize student character development. This integration process goes through several long processes such as. Institutional strengthening, FGD fiqh, FGD Accounting, and FGD Curriculum.

The FGD on Fiqh resulted in several conclusions, (1) the legitimacy that the management of temporary waqf in the form of buildings can be implemented and does not violate Fiqh law or Indonesian law (Waqf Law). (2) Furthermore, the temporary waqf building received by Nazhir of Universitas Airlangga can be optimized by placing funds from cash waqf, for the renovation process and the purchase of educational support

equipment. (3) Zakat funds can be used to provide scholarships to female students who take part in character development education programs. Cash waqf investment is a voluntary act, which exposes a person to risk and will not be covered by takaful or guarantees (Ambrose & Asuhaimi, 2021).

While the results of the Curriculum FGD show that the output of this program (in the future it will be referred to as Griya Khadijah) is Hafizah and is able to have her own business. The curriculum is a plan to get the expected output from a lesson. The plan is structured in a structured way for a field of study, to provide guidelines and instructions for developing learning strategies (Material in the curriculum must be well organized so that the goals and objectives of education that have been set can be achieved).

Griya Khadijah curriculum is structured to achieve the vision that has been created, it is to build Universitas Airlangga students who are faithful, economically, socially, culturally independent, and have character education that is based on local resources oriented to the Koran and Hadith. Of course, this program must have several instruments to shape the character of female students in achieving the goals that have been implemented. Therefore, several classes were set for female students ranging from basic, intermediate, to advanced classes. This class division aims to provide targeted material and become material for evaluating the abilities of the student. The classification of female students' abilities and interests in the Griya Khadijah program can be seen in table 2.

Learning is carried out using Lecture and discussion methods (both online and offline). While the evaluation method is carried out by repeating the material, written exams, oral exams, and practical exams. After the test is complete, the learning outcomes will be given to students, lecturers, and parents of students.

The integrative program for waqf and zakat funding through the Griya Khadijah program is carried out by considering the principle of program sustainability. The form of the sustainability program is to carry out the latest updates on the renewal of learning methods. The main concern for prospective zakat payers and waqf donors is trust and confidence (Ahmad, 2019). In addition, student regeneration is also carried out so that they can produce similar programs. So that many attract new waqf to endow unused houses/buildings.

In the end, the research is expected to contribute to the development of temporary waqf studies in Indonesia. That is by maximizing the existence of unused houses so that they can be used for educational purposes. When the house is needed again, then Nazhir can return the house according to the period specified at the beginning of the contract. The proposed model can be the basis of reference for other nazhir in Indonesia. The waqf and zakat integration model proposed in this study can be replicated and implemented according to the needs of nazhir waqf both in Indonesia and abroad.

Table 2. Griya Khadijah Program Curriculum Design

No.	MATERIAL	TAHFIDZ PROGRAM			ENTREPRENEURSHIP PROGRAM		
		BASIC	INTERMEDIATE	ADVANCED	BASIC	INTERMEDIATE	ADVANCED
1	Tahfidzhul Qur'an	Memorize at least 3 Juz	Memorize at least 4 Juz	Memorize at least 5 Juz	Memorize at least 1 Juz	Memorize at least 2 Juz	Memorize at least 3 Juz
2	Entrepreneurship	Running a group business with lots of people	Running a group business with fewer people	Running a business individually	Running a group business	Running a business individually	Running a business by creating jobs
3	w/Islam	<p>Basic: Knowing and showing personal discipline in forming behavior patterns in responding to different religious concepts</p> <p>Intermediate: Understanding and applying the knowledge of faith, sharia, and morals in daily life</p> <p>Advance: Applying knowledge of faith, sharia, and morals in everyday life and can teach it to the wider community</p>					
4	Sharia Economics (ZISWAF and Muamalah)	<p>Basic: Knowing and recognizing the meaning and differences of ZISWAF and practicing the concept of muamalah</p> <p>Intermediate: Applying ZISWAF knowledge and muamalah in everyday life</p> <p>Advance: Able to develop, a new method of collecting, managing, and distributing ZISWAF and can apply muamalah transactions in business</p>					

5	Softskills:	
a.	Public Speaking	<p>Basic: Knowing the basic concepts and methods of public speaking</p> <p>Intermediante: Understanding and demonstrating the delivery of messages to the public</p> <p>Advance: Able to design, formulate concepts, assemble techniques/theories of delivering messages to the public that are easy to understand and highly intellectual</p>
b.	Paper Writing	<p>Basic: Knowing the various kinds, methods and techniques in the preparation of writing</p> <p>Intermediante: Understanding and pouring an idea as a research topic into an article and ready to publish in a national journal</p> <p>Advance: Having articles that are ready to publish in international journals</p>
c.	Reproduction health	<p>Basic: Knowing and recognizing a healthy lifestyle, especially reproductive health</p> <p>Intermediante: Understanding and applying to everyday life related to a healthy lifestyle, how to prevent and recognize symptoms of disease</p> <p>Advance: Implementing and socializing related to healthy lifestyles, especially reproductive health to the surrounding community</p>
d.	Family Skills	<p>Basic: Knowing and recognizing various materials, types, and techniques from food and clothing</p> <p>Intermediante: Understanding and creating a food or clothing</p> <p>Advance: Producing products with selling points for entrepreneurship both in the field of catering and fashion as well as reliable in family</p>
e.	English	<p>Basic: Able to understand English both orally and in writing in daily context</p> <p>Intermediante: Able to apply English in everyday life properly and correctly both orally and in writing in an academic context</p> <p>Advance: Able to apply written and oral communication effectively in English and teach English to others (TOEFL : 550)</p>

Source: Author (2023)

CONCLUSION

This research integrated waqf and zakat funding to improve the character of university students through the Griya Khadijah program. By using qualitative methods as well as exploratory analysis approaches and case studies. The results showed that zakat and waqf funding integration can be done with 2 different entities (Nazhir and PUSPAS). Nazhir acts as a provider of initial investment and curriculum development costs until Griya Khadijah is ready to run. While the role of PUSPAS is to provide operational costs by financing scholarships for students participating in the Griya Khadijah program. This funding integration process has several consequences, such as in accounting and curriculum aspects. Accounting practices for temporary waqf transactions can be seen in 3 schemes: receipt, management, and return. Nazhir recognized the temporary waqf as a liability at the time of receipt. Furthermore, in the operational aspect, Nazhir recognized the development profit because of waqf management. Furthermore, if the temporary waqf period expires, it will be returned by debiting the temporary waqf account (liabilities). While accounting for PUSPAS which distributes zakat funds to finance students at Griya Khadijah, PUSPAS will journalize as zakat distribution. In the context of the curriculum, Griya Khadijah has a target output of students as Hafidz (al-Quran memorizers) and young entrepreneurs. Therefore, Griya Khadijah has 4 class schemes ranging from basic, intermediate, and advance to make the material presented to be right on target.

REFERENCES

- Abdullah, M. (2020). Classical waqf, juristic analogy and framework of awqāf doctrines. *ISRA International Journal of Islamic Finance*, 12(2), 281–296. <https://doi.org/10.1108/IJIF-07-2019-0102>
- Ahmad, M. (2019). An empirical study of the challenges facing zakat and waqf institutions in Northern Nigeria. *ISRA International Journal of Islamic Finance*, 11(2), 338–356. <https://doi.org/10.1108/IJIF-04-2018-0044>
- Ali, S.N.M., Mokhtar, S., Noor, A. M., Johari, N., Fauzi, N., & Salleh, N. (2018). A study on integration of Waqf Real Estate and Zakat: A qualitative investigation for Asnaf Muallaf's welfare. *IOP Conference Series: Earth and Environmental Science* 117, 1(art. no. 012021). <https://doi.org/10.1088/1755-1315/117/1/012021>
- Ali, Siti Nadiyah Mohd, Mokhtar, S., Noor, A. H. M., Azmi, A. S. M., & Chuweni, N. N. (2020). The Use of Fiqh Muwazanat for Making Decisions in The Integration of Waqf Real Estate and Zakat Project Development: Qualitative Study. *MCRJ*, 10.
- Allah Pitchay, A., Mohd Thas Thaker, M. A., Mydin, A. A., Azhar, Z., & Abdul Latiff, A. R. (2018). Cooperative-waqf model: a proposal to develop idle waqf lands in Malaysia. *ISRA International Journal of Islamic Finance*, 10(2), 225–236. <https://doi.org/10.1108/IJIF-07-2017-0012>
- Astin, A. . (1970). The Methodology of Research on College Impact, Part One. *Sociology of Education*, 43 (3), 223–254. <https://doi.org/10.2307/2112065>
- Azrai Azaimi Ambrose, A. H., & Abdullah Asuhaimi, F. (2021). Cash waqf risk management and perpetuity restriction conundrum. *ISRA International Journal of Islamic Finance*, 13(2), 162–176. <https://doi.org/10.1108/IJIF-12-2019-0187>
- Baharuddin, A. Z., & Iman, R. Q. (2018). Nazir Wakaf Profesional, Standarisasi dan Problematikanya. *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam*, 3(2), 62–74. <http://ejournal.iainkendari.ac.id/lifalah/article/view/1197>
- Benaicha, M. (2020). An analysis of the normative parameters of reward and risk in Islamic finance. *ISRA International Journal of Islamic Finance*, 12(3), 303–323. <https://doi.org/10.1108/IJIF-07-2019-0100>
- Chambers, D., & Dimson, E. (2015). The British Origins of the US Endowment Model. *Financial Analysts Journal*, 71(2), 10–14. <https://doi.org/10.2469/faj.v71.n2.7>
- Ernawati, E., Rumbia, W. A., & Tajuddin, T. (2021). The Effect of Economic Performance

- and Expansion of Access on Income Distribution in Regency/City in Indonesia. *Optimum: Jurnal Ekonomi Dan Pembangunan*, 11(2), 171. <https://doi.org/10.12928/optimum.v11i2.4598>
- Haq, M. C. A. (2017). Legalitas pengelolaan lembaga zakat, infak, dan sedekah berbasis kampus ditinjau dari Undang-undang nomor 23 tahun 2011 tentang pengelolaan zakat: Studi <http://etheses.uin-malang.ac.id/id/eprint/6917>
- Harrieti, N., Abubakar, L., & Nurhasanah, E. (2020). Integration of Commercial Finance and Social Finance: Challenges of Sharia Banking in Indonesia. *Journal of Legal, Ethical and Regulatory Issues*, 23(2), 1–13.
- Hilmiyah, N. (2013). Wakaf produktif dalam Pembangunan Pendidikan: Kajian di Pondok Modern Darussalam Gontor, Indonesia. *Prosiding Persidangan Kebangsaan Ekonomi Malaysia Ke VIII 2013*, Jilid 3, 1302–1314.
- Hsieh, H. ., & Shannon, S. . (2005). Three approaches to qualitative content analysis. *Qualitative Health Research*, 15(9), 1277–1288.
- Huda, F. (2018). Studi Analisis Wakaf Uang Dalam Kompilasi Hukum Islam, Fatwa MUI, dan UU No. 41 Tahun 2004, Dalam Mendorong Pemberdayaan Ekonomi Umat. *Maqasid*, 41. <http://103.114.35.30/index.php/Maqasid/article/viewFile/1412/1140>
- Jaharuddin. (2018). Potensi Wakaf Uang Untuk Pendidikan (Studi Kasus FEB UMJ). *IKRAITH-HUMANIORA* 2, 2, 84–94.
- Mayring, P. (2000). Qualitative Content Analysis. *Forum: Qualitative Social Research*, 1(2). https://www.researchgate.net/publication/215666096_Qualitative_Content_Analysis
- Md Zabri, M. Z., & Mohammed, M. O. (2018). Qualitative validation of a financially affordable Islamic home financing model. *ISRA International Journal of Islamic Finance*, 10(2), 143–161. <https://doi.org/10.1108/IJIF-08-2017-0023>
- Mikail, S. A., Ahmad, M. A. J., & Adekunle, S. S. (2017). Utilisation of zakāh and waqf fund in micro-takāful models in Malaysia: an exploratory study. *ISRA International Journal of Islamic Finance*, 9(1), 100–105. <https://doi.org/10.1108/IJIF-07-2017-010>
- Mohd Thas Thaker, M. A., Amin, M. F., Mohd Thas Thaker, H., Khaliq, A., & Allah Pitchay, A. (2021). Cash waqf model for micro enterprises' human capital development. *ISRA International Journal of Islamic Finance*, 13(1), 66–83. <https://doi.org/10.1108/ijif-08-2018-0091>
- Mutmainah. (2016). Wakaf dan Pengembangan Islam di Indonesia. *Journal of Islamic Education Studies*, 1(1), 208–225. <https://doi.org/10.15642/joies.v1i1.10>
- Razak, S. H. A. (2020). Zakat and waqf as instrument of Islamic wealth in

- poverty alleviation and redistribution: Case of Malaysia. *International Journal of Sociology and Social Policy*, 40(3–4), 249–266. <https://doi.org/10.1108/IJSSP-11-2018-0208>
- Saidon, R., Rani, M. M., Muhamamad, M., & Ishak, A. (2019). Examining the practice of waqf-based education in Indonesia. *International Journal of Civil Engineering and Technology*, 10(2), 814–819.
- Santoso, U. (2014). Kepastian Hukum Wakaf Tanah Hak Milik. *Perspektif*, 19(2), 71–80. doi:<http://dx.doi.org/10.30742/perspektif.v19i2.10>
- Sawmar, A. A., & Mohammed, M. O. (2021). Enhancing Zakat compliance through good governance: a conceptual framework. *ISRA International Journal of Islamic Finance*, 13(1), 136–154. <https://doi.org/10.1108/ijif-10-2018-0116>
- Shaikh, S. A., Ismail, A. G., & Mohd Shafiai, M. H. (2017). Application of waqf for social and development finance. *ISRA International Journal of Islamic Finance*, 9(1), 5–14. <https://doi.org/10.1108/IJIF-07-2017-002>
- Zarkasyi, H. (2020). Imam Zarkasyi's modernization of pesantren in Indonesia: (A case study of darussalam gontor). *Qudus International Journal of Islamic Studies*, 8(1), 161– 200.