



Implementation Strategies of Productive Waqf and Zakat Funding Integration Model Toward Sustainable Character Development: A Case Study of Universitas Airlangga

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ABSTRACT

Purpose: This research aimed to implementation 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.

Design/Methodology/Approach: 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.

Originality/value: This paper proposes a model which similar, to implemented strategy the management of waqf and zakat to improve the character of Universitas Airlangga students at Griya Khadijah. The results of this study In the context of the curriculum, Griya Khadijah has a target output of students as Hafidz Quran memorizers and young entrepreneurs. Therefore, Griya Khadijah has 4 class schemes starting from basic, intermediate, and advanced so that the material delivered is on target.

INTRODUCTION

One of the main functions of Islamic Commercial Banks (ICBs) is Islamic Home Financing (IHF)¹. The rapid development of waqf in recent years is marked by the growth of money waqf nazhir and modern waqf literature. As of 2021, there have been around 285 Nazhir cash waqf recorded in the Database. 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 zakat². 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, even though waqf and zakat funding cannot be separated from other Islamic finance.

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

This 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 where he proposed to integrate waqf and zakat funding for the agricultural industry in Malaysia³. The integration of waqf and zakat had been proven to have an impact on the efficiency of wealth distribution and was able to be a solution to the problems of the capitalist economic system. The long-term impact of this integration was the creation of an increase in a country's financial inclusion.

¹ Md Zabri, M. Z., & Mohammed, M. O, Qualitative validation of a financially affordable Islamic home financing model, *ISRA International Journal of Islamic Finance*, 10(2) , 2018, page 5

² Ali, S.N.M., et al, 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, 2018, page 7

³ Ibid.

In the context of Indonesia, integration in waqf and zakat funding is common⁴. 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, stated that the waqf scheme for *pesantren* is the next level of management of modern *pesantren*. Therefore, research that integrates on 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 actually raised in a scheme based on input, process, output, outcome, and impact⁵.

This research aimed to implementation strategy with intergration model of waqf and zakat to improve the character of Universitas Airlangga students through Griya Khadijah. This productive zakat scheme has an urgency as a form of zakat distribution through educational programs for students who have an independent and Islamic character like Siti Khadijah. Distribution through the education sector has the mandate of the Indonesian constitution, namely the intellectual life of the nation. 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

⁴ Saidon, R, Examining the practice of waqf-based education in Indonesia. *International Journal of Civil Engineering and Technology*, 10(2), 2019, page 9.

⁵ Zarkasyi, H, Imam Zarkasyi's modernization of pesantren in Indonesia: (A case study of darussalam gontor). *Qudus International Journal of Islamic Studies*, 8(1), 2020, page 3.

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. 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.

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 of time in accordance with his interests for worship and/or purposes of general welfare according to Sharia. Waqif itself is the party who waqf his property⁶. 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.

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 Deed⁷.

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

⁶ Haq, M. C. A, *Legalitas pengelolaan lembaga zakat, infak, dan sedekah berbasis kampus ditinjau dari Undang-undang nomor 23 tahun 2011 tentang pengelolaan zakat*, 2017.

⁷ Mikail, S. A., Ahmad, M. A. J., & Adekunle, S. S, Utilisation of zakāh and waqf fund in micro-takāful models in Malaysia: an exploratory study, *ISRA International Journal of Islamic Finance*, 9(1), 2017 page 6.

assets given to someone or organizational donations or income that is periodically earned by a person or organization.

Corporation is a legal entity formed by law apart from the figures who pioneered it. Some corporations are profit-oriented, it is cooperatives or business foundations and some are not profit-oriented. Trust means 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).

Previous research that has applied one form of waqf management that has existed since the time of the Prophet and Khulafaurrasyidin is educational waqf. Education is very important for the progress of the nation, so it is necessary to improve the quality of education as a whole 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. 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.

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 from 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.

On interpretation or study 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.

MATERIAL AND RESEARCH 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 were from primary data and secondary data. Primary data comes from the results of in-depth interviews with stakeholders from the Social and Nazhir Fund Management Center, Griya Khadijah Program Recipients and field observations of respondents, and secondary data in the form of relevant previous research, reports from related government agencies, related government policies; and primary data, in the form of discussions with experts in related fields to analyze the appropriate scheme for this program. 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.

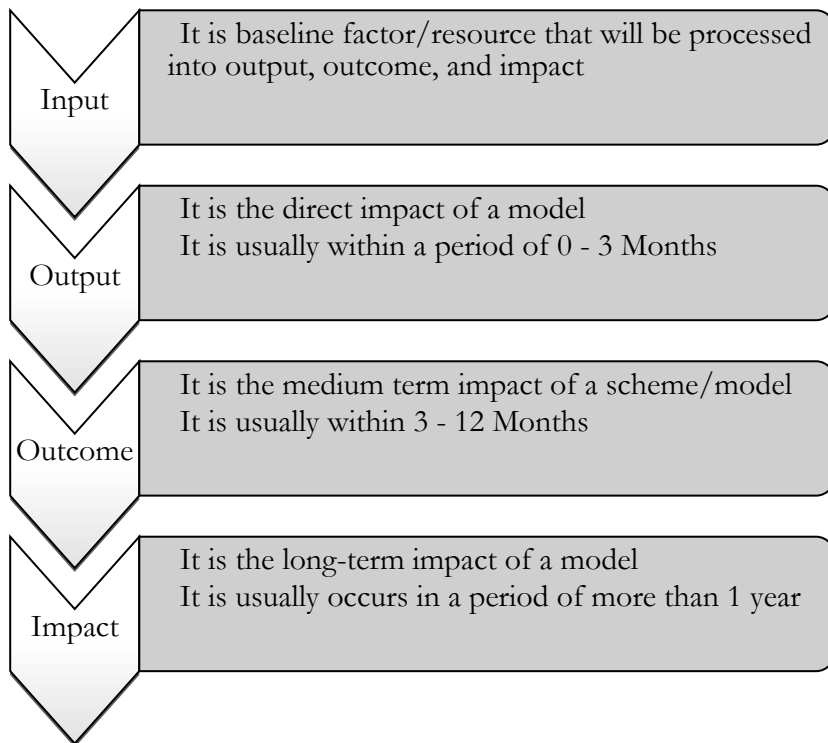
The data analysis technique used in this research was content analysis. Content analysis was a qualitative research technique that suggested three different approaches: conventional, targeted, or summative. All three approaches are used to interpret the meaning of the text data content and, therefore, 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).

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. This 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.



Figures 1

Description of Input, Output, Outcome, and Impact Methods

Source: Author.

RESULT AND DISCUSSION

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 zakat⁸. 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.

In the process of data identification and data validity, samples were taken based on a purposive sample, namely the chairman, Secretary of the Social Fund Management Center, Chair, Secretary Nazhir, Griya Khadijah Quality Assurance Team and 35 Griya Khadijah beneficiaries. 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. 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

⁸ Sawmar, A. A., & Mohammed, M. O, Enhancing zakat compliance through good governance: a conceptual framework, *ISRA International Journal of Islamic Finance*, 13(1), , 2021, 136–154.

activities. 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 figure.

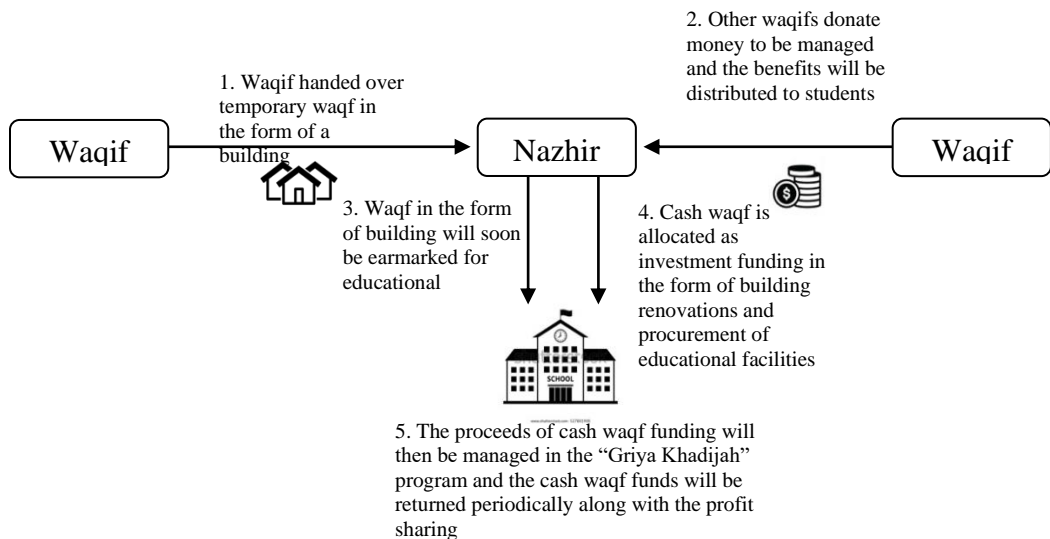


Figure 2
Griya Khadijah Program Funding Scheme

Source: Author.

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 institution⁹. 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.

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	
Companion Honorarium Fee	
Contribution Fee (RT/RW, Garbage, Security)	
Miscellaneous expense	
Depreciation Expense	
Cleaning and Security Officer	

Source: Author.

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?

⁹ Allah Pitchay, A., Mohd Thas Thaker, M. A., Mydin, A. A., Azhar, Z., & Abdul Latiff, A. R, Cooperative-waqf model: a proposal to develop idle waqf lands in Malaysia, *ISR-4 International Journal of Islamic Finance*, 10(2), 2018, page 225–236

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. Figure 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.

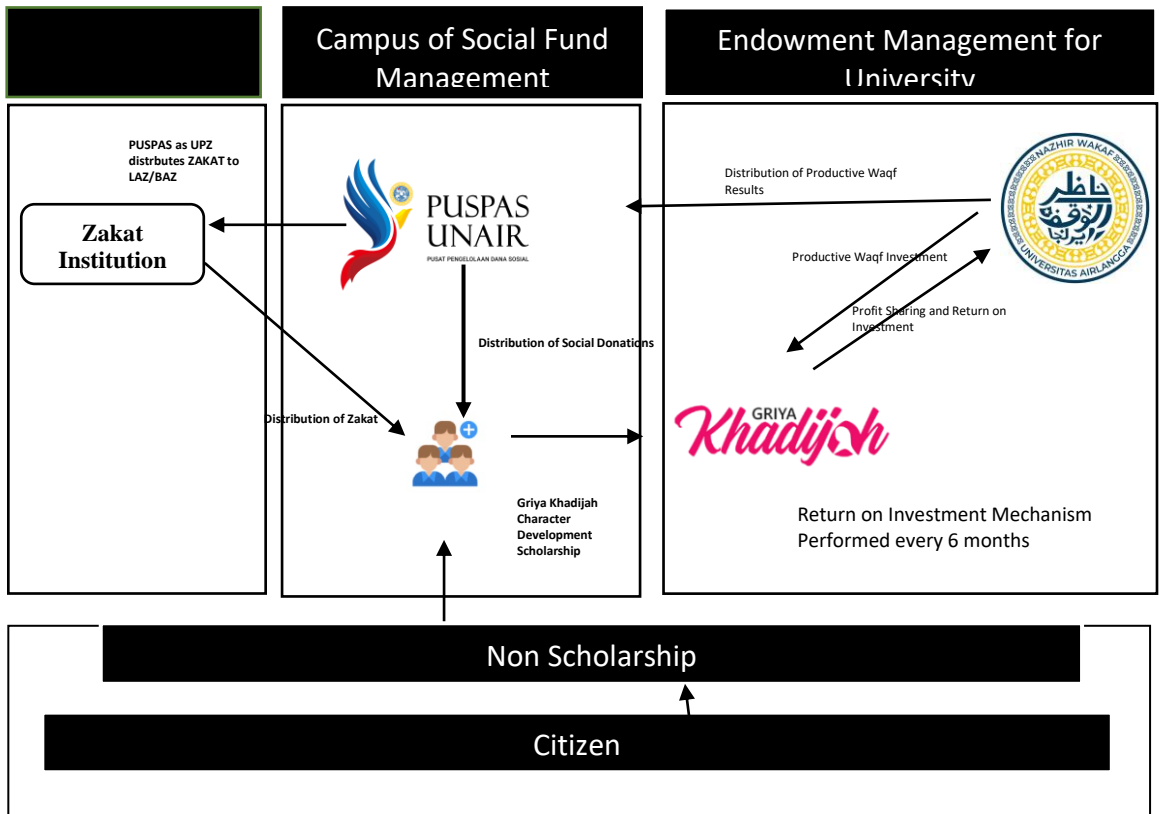


Figure 3
Waqf and Zakat Funding Integration Model for Student Character Development

Source: Author.

Figure 3 illustrated 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 are able to 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.

While the analysis of Input, Output, Outcome, and Impact (IOOI) in this study can analyze the impact of what happens in the short, medium, and long term. The impact analysis of IOOI in this study can be seen in Figure 4.

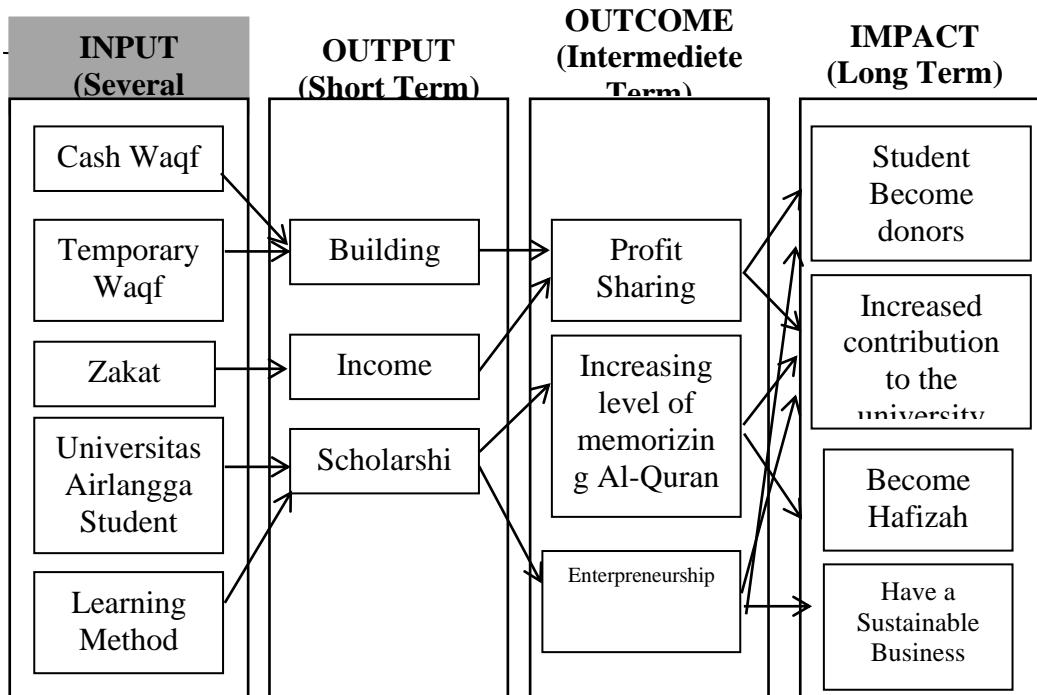


Figure 4.
Input, Output, Outcome, and Impact Analysis

Source: Author.

Figure 4 describes how we will transform Universitas Airlangga Student's become Hafizah trough Zakat and Waqf Instrument. We analyze the input effects on several term. Output means short term. Outcome means intermediate term, and Impact means long term effect.

In the input section, there are cash waqf, temporary waqf, zakat, and learning method which can be managed by nazhir. Temporary waqf funded by cash waqf and renovate become the tahfidz home. Zakat will distribute 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 student become donors, can be increased contribution to the university, become hafizah and the last waqf productif haca a sustainable business.

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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 law¹⁰. Therefore, the principle of integration in zakat and waqf funding is needed to improve several aspects, such as education. Nazhir Universitas Airlangga integrates on 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 guarantees¹¹.

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, so as to provide guidelines and instructions for

¹⁰ Abdullah, M, Classical waqf, fiqh analogy and waqf doctrinal framework. *ISRA International Journal of Islamic Finance* , 12 (2), 2020, page 281–296.

¹¹ Azrai Azaimi Ambrose, A. H., & Abdullah Asuhaimi, F, Cash waqf risk management and perpetuity restriction conundrum. *ISRA International Journal of Islamic Finance*, 13(2), 2021, page 162–176.

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 confidence¹². In addition, student regeneration is also carried out so that they are able to 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.

¹² Ahmad, M, An empirical study of the challenges facing zakat and waqf institutions in Northern Nigeria, *ISRA International Journal of Islamic Finance*, 11(2), 2019, page 338–356.

No.	MATERIAL	TAHFIDZ PROGRAM			ENTREPRENEURSHIP PROGRAM		
		BASIC	INTERMEDIATE	ADVANCED	BASIC	INTERMEDIATE	ADVANCED
1	<i>Tahfidzul Qur'an</i>	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	Islam	Basic: Knowing and showing personal discipline in forming behavior patterns in responding to different religious concepts Intermediate: Understanding and applying the knowledge of faith, sharia, and morals in daily life Advance: Applying knowledge of faith, sharia, and morals in everyday life and can teach it to the wider community					
4	Sharia Economics (ZISWAF and <i>Muamalah</i>)	Basic: Knowing and recognizing the meaning and differences of ZISWAF and practicing the concept of <i>muamalah</i> Intermediate: Applying ZISWAF knowledge and <i>muamalah</i> in everyday life Advance: Able to develop, a new method of collecting, managing, and distributing ZISWAF and can apply <i>muamalah</i> transactions in <i>business</i>					
5	Soft skills:						
a.	Public Speaking	Basic: Knowing the basic concepts and methods of public speaking Intermediate: Understanding and demonstrating the delivery of messages to the public Advance: Able to design, formulate concepts, assemble techniques/theories of delivering messages to the public that are easy to understand and highly intellectual					
b.	Paper Writing	Basic: Knowing the various kinds, methods and techniques in the preparation of writing Intermediate: Understanding and pouring an idea as a research topic into an article and ready to publish in a national journal Advance: Having articles that are ready to publish in international journals					
c.	Reproduction health	Basic: Knowing and recognizing a healthy lifestyle, especially reproductive health Intermediate: Understanding and applying to everyday life related to a healthy lifestyle, how to prevent and recognize symptoms of disease Advance: Implementing and socializing related to healthy lifestyles, especially reproductive health to the surrounding community					
d.	Family Skills	Basic: Knowing and recognizing various materials, types, and techniques from food and clothing Intermediate: Understanding and creating a food or clothing Advance: Producing products with selling points for entrepreneurship both in the field of catering and fashion as well as reliable in family finances					
e.	English	Basic: Able to understand English both orally and in writing in daily context Intermediate: Able to apply English in everyday life properly and correctly both orally and in writing in an academic context Advance: Able to apply written and oral communication effectively in English and teach English to others (TOEFL : 550)					

Source:

Author.

CONCLUSION

Result this research integrated on 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 as a result 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. ■

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