

**PRODUCTIVE WAQF MANAGEMENT MODEL
IN THE GRIYA KHADIJAH AIRLANGGA UNIVERSITY**

**PRODUCTIVE WAQF MANAGEMENT MODEL IN THE GRIYA
KHADIJAH AIRLANGGA UNIVERSITY**

Hamilatul Hasanah Putri*, Raditya Sukmana, Ririn Tri Ratnasari

Department of Islamic Economics, Faculty of Economics & Business,
Universitas Airlangga, Indonesia

Abstract

Griya Khadijah is the Rumah Wakaf Amerta Program managed productively by Nazhir Airlangga University in collaboration with Centre for Social Fund Management Airlangga University or PUSPAS UNAIR. By using a qualitative approach with the case study method, through interviews, observation, and documentation, it was found that the Griya Khadijah development management scheme came from temporary waqf assets in the form of buildings, cash waqf, and mudharabah contract which was carried out together with PUSPAS UNAIR and the results of the management of Griya Khadijah were distributed to the UNAIR academic community through the D'Amerta PUSPAS UNAIR distribution program. This scheme benefits many parties, such as scholarship recipients, wakifs, nazhirs, PUSPAS institutions, and the UNAIR academic community.

Keywords: *Productive waqf, University waqf's program, Griya Khadijah*

1. INTRODUCTION

Waqf institutions have historically been used for poor communities by mobilizing additional resources to overcome socio-economic problems such as: education, health, business skills development and water supply and sanitation facilities in the area (Sukmana, 2020; Timur, Ratnasari, Pitchay, et al., 2023). Rozalinda, (2015) said that if waqf and zakat are managed productively, they can be used to improve people's living standards (Yulma & Herianingrum, 2017). Therefore, waqf can be used as an additional tool to support government programs related to poverty alleviation (Ascarya, 2022; Nurillah et al., 2021; Sano & Kassim, 2021). Chapra, (2016) found that waqf funds can be used to help implement projects in the fields of education, research, religion, social protection, medicine and care for the poor, and can also be used to provide scholarships to students and/or pupils. Meanwhile, Oladapo et al. (2017) explained the role of waqf organizations in Nigeria, showing how cash waqf had a positive impact on educational programs in the country, as evidenced by the presence of two students who successfully completed their university studies.

In Indonesia, educational institutions can become nazir although the number is currently not too many, educational institutions are considered to have a lot of potential and advantages because they have human resources and a large network to collect, manage and distribute the benefits of waqf management to *mauquf alaih* (Ratnasari et al., 2023; Wisudanto et al., 2023). Airlangga University became the first university to be certified as a cash waqf nazhir in Indonesia, namely since 2018 (Thalib et al., 2023). Although the Nazhir Airlangga University was only inaugurated in 2020 through Rector Regulation Number 32 Tahun 2020 and Rector Decree Number 1166/UN3/2020, Airlangga University as a Nazhir institution has been collecting and managing cash waqf since 2018 (PUSPAS and Nazhir of Airlangga Univer Financial Position Report 2018, 2019, 2020). Until 2020, Nazhir Airlangga University Nazhir Institution succeeded in

*Coressponding author. Email address: hamilatulhp@gmail.com

inaugurating the Rumah Waqf Amerta program, namely Griya Khadijah (Oktavia et al., 2020; Syadid & Muammar, 2020).

Based on data from Nazhir Airlangga University, throughout 2021 the cash waqf collected amounted to IDR922,106,720, and Griya Khadijah's income is IDR426,096,774. The realization of waqf in 2021 is used to manage the waqf that has been obtained, and the results of waqf management are used to distribute it in the form of educational assistance for underprivileged students, assistance for health activities, assistance for activities in places of worship, and assistance for the poor, abandoned children and orphans (Nazhir Airlangga University Performance Report in 2021).

Griya Khadijah is one of the Character Development Programs managed by PUSPAS UNAIR which aims to develop students at Airlangga University continuously for four years with an output target of at least 3 juz hafizh, noble character, and spirit. *entrepreneur* (Oktavia et al., 2020). The interesting thing about managing this program is that students who join through the scholarship route are not charged rent. This is because this program is one of the waqf programs managed productively by Nazhir Airlangga University in collaboration with PUSPAS UNAIR which aims to help UNAIR academics who need support in accordance with sharia values.

To the best of the author's knowledge, this research is the first research that aims to identify the management model of productive waqf program conducted by Nazhir Airlangga University in collaboration with PUSPAS UNAIR in Griya Khadijah program. The results of the research will explain how the process of collection, management, and distribution, as well as the waqf development strategy there. The results of this study will provide practical benefits for other educational institutions that want or have become nazhir in managing the waqf funds that have been entrusted by the *waqif* properly and safely (*Amanah*). The results of this study can also be information for the general public and *waqif* related to the management of waqf funds in Nazhir Airlangga University so that there is trust and good information disclosure among all stakeholders of Nazhir Airlangga University.

2. LITERATURE STUDY

The Definition of Waqf

In Arabic, the word waqf or *awqaf* (الوقف) comes from the root of the word *wa-qa-fa* which means to hold back, stop, stay in place, or stand. The word *waqafa-yaqifu-waqfan* synonymous with the word *habasa-yahbisu-ordination* which means it is prohibited to use it (prevented from being used). The Arabic word waqf has a meaning that can be explained: guarding, safeguarding property to be donated, ownership cannot be transferred (Al-Mishri, 1985). From an economic standpoint, waqf fund management can have a positive impact on the welfare of recipient (*mauquf alaih*) funds through poverty alleviation (A. Khan et al., 2022; M. T. Khan, 2015), job creation (Ahmad & Rahman, 2018), economic empowerment (Mutamimah et al., 2021; Widiastuti et al., 2021) and construction of various public facilities (M. K. Khan et al., 2022; Shabbir, 2018). From a social perspective, Islamic philanthropy plays a role in realizing social services to the community through social activities (Che & Rahman, 2018) and educational services (Sulaeman

Meanwhile, according to Republic of Indonesia Law Number 41 year 2004, "waqf is defined as the legal act of a wakif to separate and/or hand over part of his property to be used forever or for a certain period in accordance with the needs for religious purposes and/or general welfare according to Sharia (Law Number 41 year 2004). The allocation of waqf assets according to the Indonesian Waqf Board (Nyata Nugraha, 2019) can only

PRODUCTIVE WAQF MANAGEMENT MODEL IN THE GRIYA KHADIJAH AIRLANGGA UNIVERSITY

be used for Worship facilities and activities (Pikoli et al., 2021), Educational facilities and activities (Gazali & Ismail, 2019; Mahamood & Ab Rahman, 2015; Usman & Ab Rahman, 2021), as well as health (Armen & Kuswendah, 2019; Ascarya, 2022; Sulistyowati et al., 2022), Assistance to the poor (Haneef et al., 2015; Kachkar, 2017; Medias et al., 2022), abandoned children (M. T. Khan, 2014), orphans, and assistance in the form of scholarships, Economic progress and improvement of the people (Oladapo et al., 2017; Sadeq, 2002), and Promotion of other general welfare that does not conflict with sharia provisions and statutory regulations (Abdullah & Ismail, 2017). The development of innovation in waqf fund collection has also developed today by utilising technology such as Quick Response Code (QR Code) (Eleazar & Nurul, 2022), digital payment platforms or e-wallets as well as the auto debit process of banking accounts (Timur et al., 2023), both through e-banking and mobile banking (Ascarya & Sakti, 2022)

Types of Waqf

Waqf can be classified into many categories depending on aspects of the beneficiary or purpose, starting from aspects of the use of assets to aspects of the period for which the waqf is carried out. Rosadi, (2019) argue that based on the aspect of the beneficiary or purpose, waqf is divided into three types, namely as follows:

1. Waqf *Khairi*. This type of waqf is a waqf that is intended for the general interest and not for the benefit of a specific person. Waqf *Khairi* It is often also called social waqf because it includes waqf whose interests are socially accepted by society.
2. Waqf *dzurri* is a type of waqf that specifically targets certain dependent people *wakif* his, such as family, children, grandchildren, and/or relatives. This type of waqf is considered valid and the beneficiaries of this type of waqf are *mauquf alaih* specifically mentioned by *wakif* in *shighat* waqf
3. Waqf *Musyarakat*. This type of waqf is a combination of waqf *khairi* and waqf *dzurri*, part of the profits is specifically allocated to the descendants of the wakif's relatives and the rest is for general purposes.

Based on the aspect of continuity or length of time for implementation, waqf is divided into two types, namely as follows Rosadi, (2019):

1. Eternal Waqf or Waqf *Mu'abbad*. It is a type of waqf that is promised forever and continues throughout the ages.
2. Temporary waqf or waqf *mu'qqat*. Temporary waqf is waqf that is not permanent (eternal), either because of the form of the goods or because of the will of the wakif itself (which is stated in the aqad of waqf), so the waqf is carried out for a certain period. This is also contained in the definition of waqf based on Law number 41 year 2004 "to be used forever or within a certain period". The mention of a certain period in the definition of waqf is part of the fact that waqf is recognized and permitted temporarily in Indonesia (Mohamad et al., 2021).

The Agreements of Waqf

Dahwan (2008) states that among the agreements (contracts) offered in muamalah fiqh and Islamic economic studies that can be used for waqf management to be productive include:

1. *Al Ijarah*

Al-Ijarah, translated into Indonesian means “rent”. Antonio (2001) quotes the opinion of Muhammad Rawas Qal'aji, stating that *Al-Ijarah* is a contract for the transfer of goods or services, through the payment of rental wages without being followed by a transfer of ownership.

Productive waqf management with this *Ijarah* model *nazhir* is the first party to rent waqf property and the tenant of waqf property is the second party who can benefit from the rental of waqf property. The tenant agreed with *nazhir* in the matter of compensation for the rental of the waqf property (Dahwan, 2008).

2. *Al Ijarah Al A'mal*

Al Ijarah al A'mal is a contract between the lessee and the lessee to hire the services of labor to perform a job with an agreed wage or salary. Concepts like this can be said with labor. In productive waqf management with this contract, *nazhir* is the party that hires labor and the other party is the person who does the work or is called *ajir* (Antonio, 2001)

3. *Al-Ijarah Muntahiyat bit Tamlik*

According to Antonio (2001) *Al Ijarah Muntahiyat bit Tamlik* is a combination of leasing and buying and selling contracts. As the name suggests, this contract is a rental agreement that will end with ownership of the goods to the lessee. An agreement like this is different from the usual *Ijarah* agreement.

Productive waqf management with this type of contract method can be done by *nazhir* working together with Syariah Banks or with financial institutions. For example, a *nazhir* manages a productive waqf in the form of land to be used as a factory or hotel. *Nazir* works together with Syariah Bank to finance the construction of factories or hotels. Rental costs are covered by *nazhir* from production profits and hotel rentals. After the due date and completion of the rent payment period, the building can be used again as a waqf.

4. *Al-Murabahah*

Murabahah contract is the sale and purchase of goods at the original price with a profit agreed by the seller and buyer. In the management of productive waqf, *nazhir* becomes a buyer who works together with banks or other sharia financial institutions. *Nazhir* buys goods with the *murabahah* system to be used as productive waqf management tools (Dahwan, 2008).

5. *Al-Musyarakah*

Antonio (2001) explains that the meaning of *Al-Musyarakah* is a cooperation agreement between two parties for a certain business where each party contributes funds with the agreement that the profits and risks are shared by both parties. Dahwan (2008) stated that if in the management of productive waqf objects, *al musyarakah* is an option, then *nazhir* will act as one of the parties in the implementation of this *musyarakah* agreement. *Nazhir* will hand over some of the assets as well as other parties, to be combined as business capital.

6. *Al-Mudharabah*

According to Antonio, (2001) the *Al Mudharabah* contract is a business cooperation agreement between two parties where the first party (*Shohibul Maal*) provides all the capital, and the second party (*Mudhorib*) becomes the business manager. The amount of

PRODUCTIVE WAQF MANAGEMENT MODEL IN THE GRIYA KHADIJAH AIRLANGGA UNIVERSITY

business profits is agreed upon by both parties at the beginning of the contract. If there is a loss during management, the loss is borne by the capital owner. Meanwhile, if the loss is caused by negligence on the part of the manager, then the manager must be responsible for the loss that occurs.

At a micro level, waqf funds are used to help implement educational, research, religious, social welfare, medical, and healthcare projects for the poor (Abdul Shukor et al., 2019; Chapra, 2016; Nurillah et al., 2022). Meanwhile, from a macro perspective, based on a journal written by Arif & Rianto (2012) and Jatmiko et al., (2023), cash waqf is considered capable of providing a *multiplier effect* to the economy up to 22.29 percent if managed productively, namely by reinvesting the proceeds from waqf that has been managed.

3. RESEARCH METHODOLOGY

This research uses a qualitative approach through the Case Study method. A case study is a type of qualitative approach that examines a particular "case" in context or *setting* contemporary real life (Creswell, 2015). According to Yin (2009), the case study research method is an appropriate strategy to use in research that uses basic research questions *how* or *why* which focuses on a single case or multiple cases studied in real life, which explain causal relationships by developing theories that depend on sources of evidence, and produce generalizations of the theory (Nur'aini, 2020). This is in accordance with the aim of this research which discusses how the productive waqf management model at Griya Khadijah Airlangga University.

This research is located at Airlangga University as a university that implements the Griya Khadijah Program. Meanwhile, the unit of analysis studied was the management of the Griya Khadijah Program, namely Nazhir Airlangga University and PUSPAS UNAIR. This research uses data collected in early June 2023. The data used in this research is primary data sourced from interviews and observations, as well as secondary data sourced from documentation. The interviews conducted in this research used an in-depth interview scheme which was conducted twice. Firstly, the interview was conducted online through the zoom meeting application on 2 June 2023, involving one resource person, the Coordinator for Planning, Investment and Law from PUSPAS UNAIR, who provide complete picture of the Griya Khadijah Program. Second, the interview was conducted offline on June 5, 2023 at the observation location involving three sources, namely the Operational Manager; the Public Relations Staff of Griya Khadijah, and the Planning, Investment, and Legal Coordinator of PUSPAS UNAIR.

Table 1. Informant Profile

Affiliation	Informant Order	Code
The Coordinator for Planning, Investment and Law from PUSPAS UNAIR	The first Informant	A1
The Operational Manager of Griya Khadijah	The second Informant	A2
The Public Relations Staff of Griya Khadijah	The third Informant	A3

Source: Author Analysis

In this research, the documents used as data sources are documents or information provided online on the website (<https://puspas.unair.ac.id/>), or those that are not available on the website. Some of the documents used include:

1. UNAIR Rector's Decree Number 789/UN3/2017 on renaming the institution to Universitas Airlangga Social Fund Management Centre (PUSPAS UNAIR).
2. UNAIR Rector's Regulation Number 54 of 2019 on the Governance of PUSPAS UNAIR.
3. Rector's Regulation Number 32 of 2020 concerning the Articles of Association and Bylaws of Nazhir Airlangga University.
4. Proof of Nazhir Registration Letter from BWI Number 3.3.00199.
5. Decree of the Representative of the Indonesian Waqf Board of East Java Province Number 09/BWIJTM/NZ/III/2021 registration number 35.37.3.1.00037.
6. Decree of UNAIR Rector Number 1166/UN3/2020 on the Management of Nazir of UNAIR Organisation.
7. Report on the Financial Position of PUSPAS and Nazhir Universitas Airlangga in 2018, 2019, 2020.
8. Performance Report of Nazhir Organisation of Airlangga University in 2021

This research uses passive participant observation techniques, where the researcher is not involved in the activities. Observations were carried out in three places, namely at the Nazhir Airlangga University Office on Campus C UNAIR; at the PUSPAS UNAIR Office in the ASEEC Tower Building, 11th Floor, Campus B UNAIR; and the Griya Khadijah Dormitory on Jalan Kalikepiting 117 B no 5A-5B Surabaya. Data Analysis and Presentation Techniques This research follows the stages of data analysis and presentation proposed by Creswell (2015), which are as follows:

1. Create and organize files for data. At this stage, data is collected through interviews, observation and documentation, as well as converting data that is not yet in written form into text.
2. Read the entire text, make marginal notes, and form an initial code. At this stage, the data that has been collected is analyzed to obtain a general picture of the Griya Khadijah Program management model.
3. Describe the case and its context. At this stage, the data that has been read and analyzed is described in accordance with the research objectives.
4. Use categorical aggregation to form themes and patterns. At this stage, the data that has been described is then categorized based on the themes and patterns that want to be discussed, such as a general description of the management institution, followed by an explanation of the Griya Khadijah Program and its management model scheme, and ending with the waqf management development strategy that is being carried out.
5. Using direct interpretation and developing naturalistic generalizations about the "lessons" learned. At this stage, conclusions begin to be drawn about the picture created, and what benefits can be drawn from this research.
6. Presents an in-depth description of the case (or cases) using narrative, tables, and figures. At this stage, the data that has been described and categorized will be visualized in the form of narratives, tables (such as the Table of Differences between Nazhir Airlangga University and PUSPAS UNAIR), and images (such as the Griya Khadijah Program Management Model Scheme).

PRODUCTIVE WAQF MANAGEMENT MODEL IN THE GRIYA KHADIJAH AIRLANGGA UNIVERSITY

4. RESULT AND DISCUSSION

Result

General Overview






Griya Khadijah is one of the programs managed jointly by the Rumah Wakaf Amerta program of the Nazhir Airlangga University and the Character Development Program of the PUSPAS UNAIR. These two institutions have the same function, namely being social financial management institutions. However, the difference is that Nazhir Airlangga University only focuses on waqf instruments while PUSPAS UNAIR accepts various types of donations, such as endowment funds, social funds, zakat, and disaster care funds. So the two are different in terms of collection agreements, management and distribution procedures.

“PUSPAS and Nazir Airlangga University are two different institutions. Nazhir only manages waqf, while PUSPAS manages donations other than waqf, because not all Islamic social institutions can manage waqf.” (A1).

The differences between the Nazhir Airlangga University and PUSPAS UNAIR institutions are as follows:

Table 1. Similarities and Differences between Nazhir Airlangga University and PUSPAS UNAIR

Item	PUSPAS UNAIR	Nazhir Airlangga University
Responsible	The Chair of PUSPAS who appointed by the Chancellor of UNAIR	The Chancellor of UNAIR
Legal basis	<ul style="list-style-type: none"> - UNAIR Rector Dcreen Number 789/UN3/2017 about changing the name of the institution to Pusat Pengelolaan Dana Sosial Universitas Airlangga (PUSPAS UNAIR) - UNAIR Rector Regulation Number 54 of 2019 about PUSPAS UNAIR Governance 	<ul style="list-style-type: none"> - Rector's Regulation Number 32 of 2020 on the Articles of Association and Bylaws of Nazhir Airlangga University - Proof of Nazir Registration Letter from BWI Number 3.3.00199 - Decree of the Representative of the Indonesian Waqf Board of East Java Province Number 09/BWIJTM/NZ/III/2021 registration number 35.37.3.1.00037 - UNAIR Rector Decree Number 1166/UN3/2020 About the Management of Nazhir Airlangga University
Vision and Mission	<p>Vision: Become an innovative and trusted center for collecting and distributing funds to support the Tri Dharma of Airlangga University</p>	<p>Vision: Become an innovative and trustworthy Nazir as a supporter of the Tri Dharma of Airlangga University.</p>

Item	PUSPAS UNAIR	Nazhir Airlangga University
	<p>Mission:</p> <ol style="list-style-type: none"> 1. Supporting the improvement of the people's economy based on Pancasila and the 1945 Constitution of the Republic of Indonesia. 2. Collect social funds and endowment funds in a polite, professional and accountable manner. 3. Manage and develop social funds and endowment funds professionally, creatively, innovatively, credible, and recognized nationally and internationally. 4. Distribute social funds and the results of endowment fund management, creative, innovative, professional, credible and accountable. 5. Supporting the realization of the Tri Dharma of Airlangga University Higher Education. 	<p>Mission:</p> <ol style="list-style-type: none"> 1. Supporting sharia economics based on Pancasila and the 1945 Constitution of the Republic of Indonesia. 2. Collect waqf, infaq and alms in a polite, professional, credible and accountable manner. 3. Manage and develop waqf assets in a syar'i, professional, creative, innovative and credible manner. 4. Distribute the benefits of waqf in a syar'i, professional, creative, innovative and accountable manner. 5. Supporting the realization of the Tri Dharma of Airlangga University Higher Education.
<p>Institution Structure</p>	<p>Chief  Secretary  Coordinator: <ul style="list-style-type: none"> - Quality Assurance Division - Supervision and Education Division - Information Systems and Documentation Division - Planning, Investment, and Legal Divisions - Social Division - Personnel, Finance and Equipment Division - Public relations division </p>	<p>Chairman (ex-officio UNAIR Chancellor)  Coordinator (ex-officio Head of Puspas)  Secretary  Treasurer</p>

**PRODUCTIVE WAQF MANAGEMENT MODEL
IN THE GRIYA KHADIJAH AIRLANGGA UNIVERSITY**

Item	PUSPAS UNAIR	Nazhir Airlangga University
Number of administrators	15 people	6 people
Main activities	Collection, management, and distribution of zakat, infaq, alms, individual and/or company donations	Collection, management, and distribution of waqf, whether cash waqf, cash waqf, land/building waqf, or waqf for goods that are deemed usable (asset waqf)
Program	<ul style="list-style-type: none"> - D'Amerta - Meeting parents of new UNAIR student - UNAIR Alumni Service - Open Booth - Covid-19 CARE - Ramadhan Mubarak - Character Development (Griya Khadijah) 	<ul style="list-style-type: none"> - Gerakan Wakaf Seribu (GEBU) - Rumah Wakaf Amerta (Griya Khadijah) - Deposit Investment
Distribution target	<p>Donations are distributed directly to the UNAIR academic community through the D'Amerta program:</p> <ol style="list-style-type: none"> 1. UKT payments 2. Education Bailout Fund 3. Improved Academic Performance 4. Research Research Assistance 5. Character Development Scholarship 6. PUSPAS Friends Development 7. Community Empowerment Activities 8. Facilities and Infrastructure Assistance 9. Connect the Taste <p>Apart from that, there is also the distribution of donations outside the Academic Community, namely the distribution of disaster care donations</p>	The results of managing waqf assets to be productive are distributed to <i>mauquf' alaih</i> namely to the UNAIR academic community through the D'Amerta program in collaboration with PUSPAS UNAIR
Period	5 years	5 years

Source: Data processed by author, 2023

Based on Table 1, it is clear that the Nazhir Airlangga University is different from the PUSPAS UNAIR. It can also be seen that even though both are social institutions that are both under the responsibility of the UNAIR Chancellor, the task of collecting and managing waqf is only carried out by the Nazhir Airlangga University, not PUSPAS UNAIR. However, to distribute the results of waqf management, Nazhir Airlangga University collaborates with PUSPAS UNAIR through the D'Amerta program to distribute them to *mauquf'alaih* in accordance with the *sighat* or agreement stated in the waqf certificates of the *wakifs*.

"PUSPAS UNAIR does not accept waqf, the only recipients of waqf are Nazhir Airlangga University, because it is clear in the Waqf Law that those who can collect waqf funds are LKS-PWU or Sharia Financial Institutions Receiving Cash Waqf, or institutions that have been certified by BWI as nazhir cash endowments." (A1)

Apart from that, the concurrent position held by the Nazhir Airlangga University coordinator who is also the Chair of PUSPAS UNAIR (ex-officio chair PUSPAS UNAIR) integrates these two institutions to collaborate and work together to improve the welfare of the academic community on the Airlangga University, one of the programs is Griya Khadijah.

Discussion

Nazhir Airlangga University

Nazhir Airlangga University was established in accordance with Peraturan Rektor Nomor 32 tahun 2020 dated 7 September 2020. The aim of establishing this nazhir institution is to receive and manage waqf assets to be productive in order to increase welfare in the field of education aimed at the academic community on UNAIR Campus. The main function of the Nazhir Airlangga University is to carry out obligations as a Nazhir, namely receiving and managing *waqf* in accordance with the wishes of the waqf giver (*wakif*), who generally come from UNAIR alumni, graduates, lecturers, students, partners and the community, as well as other sources.

"Nazhir Airlangga University assisted by PUSPAS UNAIR do collects, processes and distributes waqf assets. Usually we gather with UNAIR alumni, graduates at open booths, lecturers, students and parents, partners and the wider community." (A1)

The waqf collected by Nazhir Airlangga University consists of two forms, namely cash waqf and asset waqf, both permanent and temporary, whose economic value will not decrease but will increase in benefits.

"We not only receive cash waqf, we also receive waqf of goods or assets of economic value, such as land and buildings which are currently used in the Griya Khadijah program; cars which used to pick up or deliver donations; and other goods of economic value. Apart from that, we also accept temporary waqf, so the waqf assets given can be returned according to the agreed contract." (A1)

Griya Khadijah

Griya Khadijah is a UNAIR Student Dormitory which was inaugurated on November 11 2020. This program provides residential dormitory facilities along with assistance for selected UNAIR students to be guided in achieving their dreams in the future and contribute to the UNAIR Character Education Development program. Griya Khadijah

PRODUCTIVE WAQF MANAGEMENT MODEL IN THE GRIYA KHADIJAH AIRLANGGA UNIVERSITY

Dormitory is located at Jalan Kalikepiting 117 B no 5A-5B, Surabaya (Nazhir Airlangga University Performance Report in 2021).

Griya Khadijah is one form of temporary waqf management carried out through the Amerta Waqf Program managed by Nazhir Airlangga University, which aims to continuously develop UNAIR female students, with an output target of at least 3 juz hafizh, noble character and spirit. *entrepreneur*.

“Griya Khadijah's long-term target is to produce UNAIR alumni with at least 3 juz hafiz with good morals and good entrepreneurial skills. "Therefore, the programs created for the residents of Griya Khadijah are programs to support this, such as tahsin, entrepreneurship training, fashion design, accounting training, and so on." (A2 & A3)

Griya Khadijah was chosen as one of the Amerta Waqf programs based on the nazhir's desire to shape the character of UNAIR students so that they could emulate *Sayyidina Khadijah RA.* who is the figure of an ideal Muslim woman whose character is intelligent, independent, honorable and has noble character, which is reflected through *tagline* Griya Khadijah is "*Glorifying women through work*".

Griya Khadijah's vision

To make Airlangga University graduates into people with moral character, economically, socially and culturally independent, with character education that relies on local excellence oriented to the Al-Quran, Hadith and Pancasila. Griya Khadijah's mission are:

1. To create Airlangga University students who memorize the Al-Qur'an and are able to implement the values of the Al-Qur'an, Hadith and Pancasila in their daily lives.
2. Making Griya Khadijah a center for information, coaching, knowledge development and entrepreneurship based on Islamic sharia.
3. To create Airlangga University students who have noble character.
4. Making Griya Khadijah a role model for the character education program for female students.
5. Developing Soft Skills as a provision to strengthen the potential of female students in society.
6. Maximizing the potential use of waqf by PUSPAS UNAIR.

Griya Khadijah also prepares a character and education curriculum *softskill* for participants, including: routine *murojaah*, *tafhidzul Al-Qur'an*, entrepreneurship education, Islamic religion, sharia economics, culinary arts, fashion design, bookkeeping (introduction to accounting), reproductive health, Study English, *paper writing*, and *public speaking* (Nazhir Airlangga University Performance Report in 2021).

Apart from that, Griya Khadijah has a management structure as stated in the Keputusan Ketua Pusat Pengelolaan Dana Sosial Nomor 175/UN3.34/TU/2020 dated 8 February 2021 concerning the Appointment of Griya Khadijah Management. The Griya Khadijah management consists of the Head of the Curriculum Team, Manager, Public Relations Staff, Student Supporter, House Keeping and Security Officers.

Griya Khadijah Management Model

One of the operational costs for Griya Khadijah is the rental fees for the participants. Griya Khadijah opens 2 routes for accepting participants, namely through scholarship and non-scholarship routes. And each participant is required to pay rent of Rp. 1,500,000 per month. The difference is, specifically for participants who are accepted through the

scholarship route, either through the bidikmisi program or are included in the eight *asnaf*, they are not charged rent, but are financed through the D'Amerta PUSPAS UNAIR program in collaboration with the National Amil Zakat Agency (BAZNAS) and the Al-Azhar Amil Zakat Institute (LAZ). This is also a collaborative program between Zakat and waqf (Wisudanto et al., 2023; Zahro & Widiastuti, 2022).

"There are two admission routes at Griya Khadijah, namely the scholarship route and the non-scholarship route. Usually we open registration for scholarship recipients. The monthly rental fee per occupant is Rp. 1,500,000,-, but for scholarship recipients they are not charged rent because their rent has been paid by PUSPAS UNAIR through the D'Amerta program in collaboration with BAZNAS and LAZ Al-Azhar" (A1).

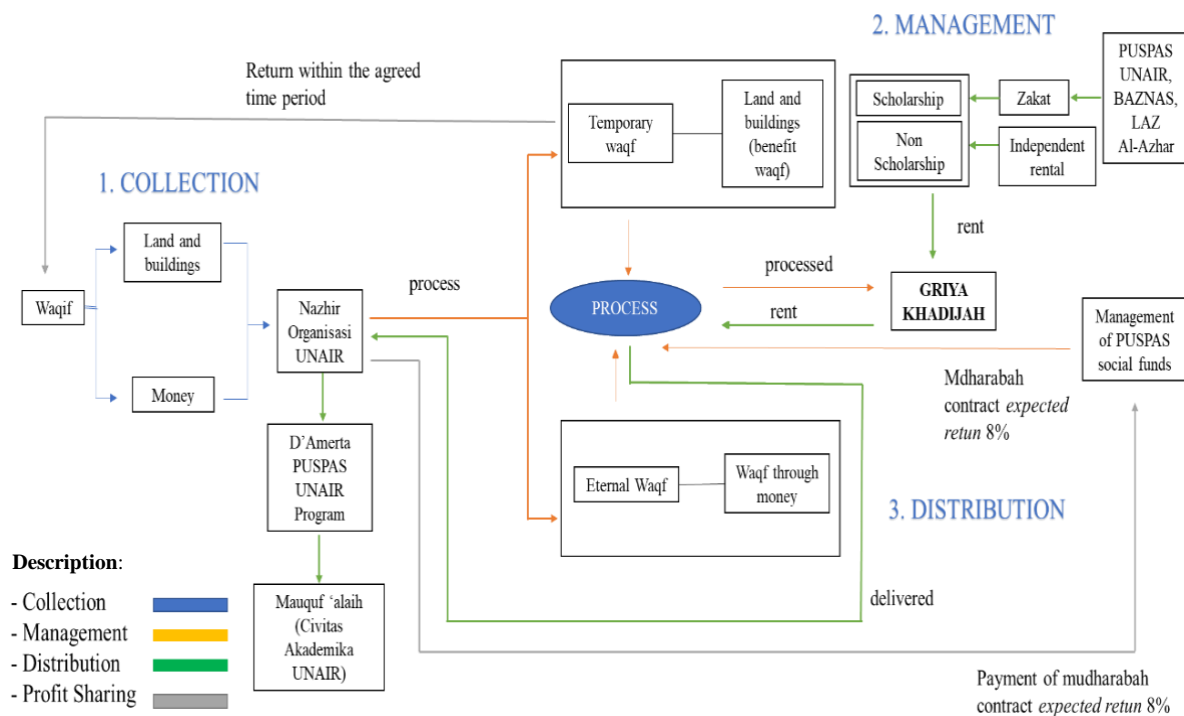
Apart from operational costs, initial investment costs such as for renovation of dormitory buildings are funded by waqf funds and contract funds *mudharabah* by PUSPAS UNAIR. Mudharabah contracts can be used to produce waqf assets (Dahwan, 2008).

"At the beginning of the construction of the Griya Khadijah dormitory, we received a mandate from the wakif for a building which was donated temporarily for 5 years, from that building we converted it into the current Griya Khadijah dormitory. The funds used to renovate the building came from waqf funds, some of which were intended to renovate the building directly, some of which were not. "And because of the lack of funds, we are collaborating with PUSPAS UNAIR with a *mudharabah* aqad with an expected return of 8% which will be produced over 4 years, that is the initial funding for the construction of the Griya Khadijah dormitory." (A1)

From Figure 1 it can be seen that the funding for the construction of Khadijah's dormitory came from temporary waqf and eternal waqf in the form of cash waqf managed by Nazhir Airlangga University. Meanwhile, operational costs for managing the Griya Khadijah program come from rental fees and from the distribution of the D'Amerta Character Development Scholarship Program in collaboration with BAZNAS and LAZ Al-Azhar. Apart from that, from Figure 1 it can also be seen that the rental income received by Griya Khadijah is channeled to Nazhir Airlangga University to be distributed back to the residents. *Mauquf 'alaih* through the D'Amerta PUSPAS UNAIR program as well dispersed for profit sharing payments *mudharabah* as big as expected return 8% to PUSPAS UNAIR. So the Griya Khadijah Program not only produces waqf assets, but can also provide additional benefits to Nazhir Airlangga University and PUSPAS UNAIR.

PRODUCTIVE WAQF MANAGEMENT MODEL IN THE GRIYA KHADIJAH AIRLANGGA UNIVERSITY

The following is the management model scheme applied at Griya Khadijah UNAIR.



Source: Data Processed by Author (2023)

Figure 1. Griya Khsadijah UNAIR Management Model Scheme

Waqf Development Strategy at Griya Khadijah

Internalized Values

The values internalized by administrators, both those working at the Nazhir Airlangga University and at PUSPAS UNAIR are *"Chase your after-life, the world will surely chase you"*. This is intended to motivate administrators to remain enthusiastic in collecting, managing and distributing funds from the community for the benefit of the people. It is important to internalize this value to the management as good news, in order to balance the workload and the results received (salary). Because it is known that approximately 10 out of 15 administrators who work receive salaries from social funds that are managed productively. So there will be a period where it feels like the workload being borne does not match the results received. Therefore, this value needs to be internalized and become the belief of every administrator.

Management Principles of Waqf Fund Management in the Griya Khadijah Programme

The principles emphasized by Nazhir Airlangga University and PUSPAS UNAIR in managing public funds, especially waqf, are as follows:

1. Sharia-based principles. This is important to eliminate practices that are prohibited in Islam which actually damage the ecosystem, both economic and social, such as *maysir*, *gharar*, *usury*, *ikhtikar*, and so forth (Hidayah Islamiah et al., 2023). Apart from that, this principle is an important basis for selecting investment products to be made, both real investments and financial investments.

"This institution is an Islamic-based social institution, of course we have to maintain and guarantee that every activity carried out does not violate the Sharia. This is very important" (A1)

2. Precautionary principle by conducting feasibility studies and monitoring (Budianto & Fanani, 2021)

"This precautionary principle is important considering that the essence of waqf is permanent, holding, and cannot be reduced, and must be managed and distributed in accordance with *sighat* or the agreement (contract) desired by the wakifs as stated in the waqf certificate. This principle is important and a priority for this institution, namely being careful in using waqf assets, whether in the form of money or goods. Apart from that, the process of distributing the results of waqf management to members *mauquf'alah* must also be done carefully, it must be in accordance with *sighat* or waqf contract." (A1)

3. Principles of credibility, accountability and transparency. This principle is carried out by participating in audits, both internal audits by the Audit Committee of the Board of Trustees and external audits by the Public Accounting Firm (KAP). Apart from that, the results of audited financial reports are also shared via the official PUSPAS UNAIR website (<https://puspas.unair.ac.id/>).

"Credible, accountable and transparent are the principles we uphold. This can be seen from how every year we submit to audits, both internal and external. Apart from that, the results of reports that have been audited or reported can be seen directly on our site. This can reduce acts of fraud and feelings of suspicion. "Apart from that, this principle can also increase trust and attract public interest in channeling assets to this institution." (A1)

The Advantages of Waqf Fund Management in the Griya Khadijah Programme

Some of the advantages of Nazhir Airlangga University and PUSPAS UNAIR are as follows:

1. Fund transparency. The first and main advantage of the Nazhir Airlangga University is transparent financial reports that can be accessed by anyone. This was deliberately done to reduce suspicion and increase the trust/interest of the waqifs in Nazir UNAIR Organization (Firmansyah, 2021).
2. Human Resources. Human resources, in this case nazhir, are highly demanded to be able to work productively and independently. This is necessary because the principle of waqf is "hold the principal and spread the benefits" which means that waqf assets must be productive to be useful. And Nazhir Airlangga University has the required human resources. This can be seen from the administrators who have been certified as individual nazhir by BWI, namely half of the nazhir administrators.

"3 out of 6 administrators at Nazhir Airlangga University have individual nazhir certification." (A1)

3. Waqf program. Programs that can be accessed anywhere by anyone are one of the advantages of this institution.

"One of the advantages of our institution's waqf program is the waqf program that can be seen directly, such as the Griya Khadijah Program. "Apart from that, the system for applying for financial assistance through the D'Amerta

PRODUCTIVE WAQF MANAGEMENT MODEL IN THE GRIYA KHADIJAH AIRLANGGA UNIVERSITY

PUSPAS UNAIR Program makes the distribution of donations and waqf proceeds more open and accessible to anyone who has difficulty obtaining funds." (A1)

4. Interpersonal relationships. Nazhir Airlangga University together with PUSPAS UNAIR try to build personal closeness with donors and wakifs.

"We always try to build good relationships with donors and wakifs, such as reporting the results of audits that have been carried out, giving congratulations on special days, giving merchandise to donors or wakifs who meet the requirements for donating or waqf restrictions, and so on. "This is done to increase trust in donors so that in the future they will be comfortable and want to channel their assets back to this institution." (A1).

5. CONCLUSION

Several conclusions from this research. This program is useful for various purposes stakeholder among others as follows:

1. Griya Khadijah scholarship recipient. Griya Khadijah is one of the productive waqf programs managed by Nazhir UNAIR Organization in collaboration with PUSPAS UNAIR. This program takes the form of a dormitory that is rented to UNAIR students with various character development programs. However, students who are accepted to Griya Khadijah through the scholarship route will not be asked for rent, but will be given a scholarship by PUSPAS UNAIR in collaboration with BAZNAS and LAZ al-Azhar through the PUSPAS UNAIR D'Amerta Character Development Scholarship Program.
2. UNAIR Academic Community. In general, this program is intended to help the UNAIR academic community who need assistance according to sharia, where the results of the management of Griya Khadijah, which are the results of productive waqf management, are distributed to *mauquf 'alaih* through various distribution programs, such as student UKT payment assistance; educational bailout funds, research assistance, facilities and infrastructure assistance for students, as well as character development scholarship assistance, one of which is the Griya Khadijah scholarship. This distribution was carried out through the D'Amerta program in collaboration with PUSPAS UNAIR.
3. Wakif. The Griya Khadijah program is beneficial for wakifs because this program helps wakifs to produce their assets as a field for charity with the concept of waqf, namely that the assets donated must be productive and must not run out.\
4. Nazir UNAIR Organization. The Griya Khadijah program is not only useful in achieving the vision and mission of the institution, but it is also useful because it can help the academic community *wakif* nor *mauquf'alaih* in producing and channeling the benefits of the assets owned so that they can be valuable for worship and valuable for charity.
5. UNAIR PUSPAS. The benefits felt by PUSPAS UNAIR as Nazhir Organization UNAIR's partner in managing the Griya Khadijah waqf are divided into 2, namely: as a partner in channeling funds to *mauquf 'alaih* through the D'Amerta program, and as a provider of funds (capital) in managing Griya Khadijah waqf assets through contracts *mudharabah*.

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