

The Innovation of Waqf Andragogy Amidst 'Kampus Merdeka' Era

Sulistiyowati^{1,2*}, Bayu Taufik Possumah³, Nurul Huda^{4,5}, Siti Nur Indah Rofiqoh⁶, & Zulfison²

¹Doctoral Program, Departement of Islamic Economics, Univeritas Airlangga, Surabaya, Indonesia

²Departement of Islamic Finance and Banking, Indonesia Banking School, Jakarta, Indonesia

³Postgraduate Program in Islamic Economics and Finance, Institut Agama Islam Tazkia, Bogor, Indonesia

⁴Digital Transformation Study Center, Indonesia Waqf Board, Jakarta, Indonesia

⁵Postgraduate Program in Management, Universitas YARSI, Jakarta, Indonesia

⁶Department of Sharia Banking, Institut Agama Islam Qomaruddin, Gresik, Indonesia

Article Info

Article history:

Received June 16, 2022

Revised August 10, 2022

Accepted August 14, 2022

Published August 18, 2022

JEL Classification Code:

E22, O11, O35

Author's email:

¹sulistiyowati@ibs.ac.id

²bttaufiq@gmail.com

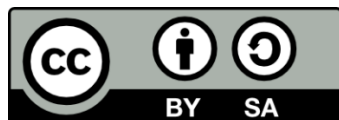
³nurul.huda@yarsi.ac.id

⁴fiqoh_moslem@yahoo.com

⁵zulfison@ibs.ac.id

DOI:

[10.20885/jielariba.vol8.iss1.art8](https://doi.org/10.20885/jielariba.vol8.iss1.art8)



Abstract

Waqf, as a unique Islamic legacy, has been practiced since the Prophets Muhammad Era. Unfortunately, society's understanding of waqf is not yet comprehensive and accurate, mainly at the higher education level. The study aims to provide the innovative andragogical formulation for higher education institutions regarding the 'Kampus Merdeka' enforcement and to explore the breakthroughs in waqf curriculum by academicians in universities during the KKM era. Focused Group Discussion (FGD) and semi-structured in-depth interviews are conducted to gather the primary data from the relevant respondents such as regulators, academicians, practitioners, and students. Initially, the desk study is used as a literature review from various sources to obtain prior knowledge related to the topic investigated. Findings of this study have revealed that Waqf stakeholders identified several innovative methods in the form of creative implementation such as Reshaping of National Standard Waqf Curriculum, Link and Match of Waqf Education with the Waqf DUDI, Waqf Literacy Relevant Movement, and IT and Waqf Digital Engagement. Thus, this study recommends a point regarding its result that some challenges have to be tackled altogether by the stakeholders in terms of educator capacity and the lack of human resources from the practitioner to undertake massive socialization with the adult learner. This research result could be implemented in the higher education institution that teaches waqf and other instruments of Islamic Social Finance (ISF) as one of the subjects in the Islamic Economic curriculum.

Keywords: Waqf, Kampus Merdeka, Curriculum, Andragogy, Innovation

INTRODUCTION

Indonesia is a developing country with a population of 279.012.987 people, spread throughout Indonesia, with the largest concentration of people in Java (BPS, 2021). Many residents cannot be separated from the problems that accompany it (Sulistiyowati & Rahmi, 2018). Numerous issues that arise in the education sector, such as equal distribution of education, lack of facilities and infrastructure; national education quality reference; governance of educators (teachers and lecturers); lack of innovation; cost constraints; recruitment system; teacher distribution; learning evaluation system; lack of Information Technology (IT) uses (Abidah et al., 2020; Amalia & von Korfflesch, 2021; Dhawan, 2020; Digdowiseiso, 2020; Karim, 2021) This is the time to become a deep concern for all parties because a good education is one of the main determinants of the Human Development Index (HDI). The quality standard of education in Indonesia is also one of the cornerstones of the world of work and the challenges of life skills in society (Suswandari, 2019).

The curriculum as a set of subjects and educational programs is a tool to achieve educational goals and a guide in implementing education (Thaib & Siswanto, 2015). Changes intended initially for improvement and development often become misguided and inappropriate so that the goals set at the beginning are not achieved. Various changes that have occurred before, in fact, have not been able to answer all the obstacles and challenges that exist to complete an advanced national education system to produce superior human resources with good capacities in their fields.

Currently, the Minister of Education and Culture (Mendikbud) for the 2019-2024 period has launched a curriculum policy at the Higher Education level called the Merdeka Campus. Innovation, collaboration, equity in the quality of national education, and superior competitive Human Resources (HR) are the basis for the birth of this curriculum. The "Kampus Merdeka" Program, which has a paradigm of freedom for each educational institution, where equality results in obedience and autonomy produce innovation, is believed by the government to be the right step to increase equity in the quality of education. Various conflicts arose regarding the 'Kampus Merdeka Curriculum' (KKM) plan by several students from different universities. This program is considered 'pro-market' where one of the programs in the curriculum is an 'internship' which will be conditioned as closely as possible to the climate of the world of work, considered a tool by industry to get cheap labor. Independent campuses are intended to cut the chain of regulatory barriers that hinder the innovation process within Indonesian education units and encourage economic growth. However, a policy package that is drastic, with minimal socialization, and has not gone through careful consideration and analysis of implementation from various aspects, can have an impact on the 'failure' of the curriculum, as has happened before

In addition to the above issues, the KKM is considered not consider the elements of inequality in quality and higher education levels in Indonesia. This can be seen from the scores and rankings between universities. For higher education institutions (HEI) type C, for example, this indicates unpreparedness. However, in its implementation, KKM has minimum standards

that must be adhered to, namely: Collaboration is based on an agreement between parties; Study Program prepares an independent campus curriculum; Program planning outside the Study Program is discussed between students and supervisors; Semester Credit System (SKS) equivalence calculation must be carried out; Student activities outside the study program remain by Graduate Learning Outcomes (CPL); Study Program prepares course offerings for students outside of tertiary institutions, and the online method is an alternative for fulfilling credits outside the study program. Even though there is the word 'Merdeka,' a university will not be called independent if it does not meet one of the requirements; for example, it is constrained to implement an online learning system, whereas, in Indonesia, there are much higher education institution that denied by the lack and low level of technology, mainly those are located in areas with difficult topographical conditions.

The national education system in Indonesia has five (5) types of higher education institutions: universities, institutes, high schools, polytechnics, and academies. STIE Indonesia Banking School as a type B has a different readiness than others. The type of HEI that only organizes one cluster of Science and Technology on one campus (as well as one faculty at the university level) needs to position itself as precisely as possible in terms of implementing this new curriculum. Colleges tend to be suitable for students who want to become a specialist or field experts in work requiring special requirements in the KKM application. It is not easy indeed, but the right strategic plan and the application of innovative Andragogy methods are believed to help HEI succeed in the implementation of KKM.

Andragogy (adult learning), an educational method for adult human learners, namely for ages 18 years and over (Knowles, 1913), requires a unique and appropriate innovation to be applied in KKM according to the type or type of HEI respectively. Knowles' Andragogy assumptions are that adult learners need to know why they need to learn something before undertaking to understand it; adults need to be responsible for their own decisions and to be treated as capable of self-direction and have a variety of experiences of life which represent the richest resource for learning; ready to learn those things they need to know to cope effectively with life situations; and also motivated to learn to the extent that they perceive that it will help them perform tasks they confront in their life situations (Pugalendhi et al., 2011). Therefore, this learning framework is essential as the main crutch of the 'Kampus Merdeka' curriculum.

Related to this study, Waqf as an instrument of Islamic Social Finance (Widodo, 2019) is one of the essential subjects that should be taught not only on campuses that have Study Programs or majors in Zakat, Infaq, Alms, and Endowments (ZISWAF), more than Therefore, it should be taught in other study programs that are still in the Islamic Economics clump, both in Higher Education which is directly under the Ministry of Religious Affairs of the Republic of Indonesia and in academic units under the Ministry of Education and Culture (Kemendikbud). Because of the above, the determination of an innovative Andragogy method specifically for waqf courses can be formulated by first identifying the supporting and inhibiting sources, both internal and external factors.

In the context of waqf for higher education research, (Azha et al., 2013) explained the roles of land waqf in the education development system; this research also discovers the initiatives taken by the ruler in handling the issues by a proposed waqf education model that allows Muslims to practice the Islamic philanthropy in their life. Meanwhile, (Razak et al., 2016) found that significant numbers of waqf and endowment-based universities have implemented the waqf principle in their education system. Nonetheless, they have their unique mechanism. Furthermore, (Azis et al., 2014) stated the potential role of Islamic waqf banks to use the concept of cash waqf in funding education. The gifted capital or cash waqf was “transferred” to borrowers for a particular period, which was then spent for all sorts of pious and social purposes, including investment objectives. However, none of the above research discusses waqf andragogical regarding the ‘Kampus Merdeka’ curriculum. Therefore, this research area becomes urgent to explore and investigate furtherly.

Analysis of Strengths, Weaknesses, Opportunities, and Threats (SWOT) (Gürel & Tat, 2017) is an analysis that IPT must carry out to map and synthesize the position and 'power' it has as a provision for the implementation of KKM. Based on the above background, the objectives of this study are as follows: a) Identify and investigate the supporting factors, obstacles, opportunities, and challenges (internal and external) for STIE IBS in implementing KKM; b) Analyze the Strengths, Weaknesses, Opportunities, and Treats (SWOT) and for primary and secondary data; c) Identify the forms of Waqf Andragogy innovation in the Kampus Merdeka Era; Propose ideas in the form of the concept (formula) of Andragogy Waqf as a provision for the implementation of the Independent Campus Curriculum (KKM) at STIE IBS and beyond, also other in the related institutions.

LITERATURE REVIEW

CONCEPT OF ANDRAGOGY

Andragogy is familiar in education, especially in teaching with adult targets. Andragogy cannot be separated from figures whose research results are still the primary reference for education observers. In his work "The Adult Learner, A Neglected Species," Malcolm Knowles reveals the appropriate learning theory for adult learners (Knowles, 1913). Adults in question are learners aged eighteen years and over; at that age, the average person in the world begins to take higher education. Andragogy is also always juxtaposed with Pedagogy, where pedagogy is an educational method for learners of lower secondary education or teaching children (Putri & Elihami, 2021). Andragogy has the meaning of art in teaching adults, in contrast to pedagogy which means the art and knowledge of teaching children. Although, until now, there are still erroneous practices, namely the pedagogical method applied to adult learners, the basic principles and assumptions of the educational process lead to human adult learners. Meanwhile, Andragogy, which emphasizes the learning process that focuses on achieving predetermined learning goals, is somewhat biased in pedagogy (Sunhaji, 2017). The following table compares the assumptions of Andragogy and Pedagogy.

Table 1. Pedagogy and Andragogy Comparison

Assumption	Pedagogy	Andragogy
Concept of student	Students depend on their educators; teachers are fully responsible for determining what to learn, when, how to understand it, and what results are expected after completion	Adults in general psychologically requires more self-direction even under certain circumstances dependent
Students experience function	The teacher's experience is very influential, and the delivery technique is in the form of lectures, reading assignments, and presentations through listening devices.	Actual experience is a source of learning for him; therefore, the method of delivery is experimentation, experimentation, discussion of problem-solving practice.
Learning Readiness	Always ready to learn for the future. Therefore learning activities must be organized in a standard curriculum, and the presentation steps must be the same for everyone.	Learning is expected to solve the problem, then learning is to help them find what they need to know; learning programs are arranged according to the needs of their lives, and the order of presentation is according to the students' readiness.
Learning Orientation	The knowledge learned will only be valuable in the future. Therefore the curriculum is structured according to a logical sequence.	Learning to improve self-ability to develop their orientation, therefore learning orientation is centered on activities as expected by them.

Source: (Sulistiyowati & Rahmi, 2018)

The process of innovation and efficiency continues to occur in the practice of Andragogy education in countries worldwide. Innovative and varied developments related to learning ideas enrich the world-class educational treasures. Each country sets a relatively different emphasis, depending on the ultimate goal of a learning context. The following table compares the objectives of adult education practices in various countries.

THE CONCEPT OF WAQF

According to language, waqf comes from the Arabic verb, namely *waqafa in fi'il maadhi*, *yaqifu in fiil mudhari*, and *waqfan in isim mashdar*. The verb means to hold, stop, stay in place or remain standing (Huda *et al.*, 2016). The word *waqafa* in Arabic is a synonym for the word *habasa*, which according to language, means holding property, not to be traded and pledged. In this case, there is an exciting thing in the use of the word *habasa*: the Prophet used the word *al-habsu* in his hadith. *Al-habsu* means to hold onto a property whose benefits are used for virtue, and it is recommended by religion (Saputra, 2021). Waqf has also proven to be a solid instrument to reduce various burdens of life, both economically and socially (Sulistiyowati *et al.*, 2022).

According to the term, the scholars of jurisprudence have different definitions in terms of waqf. The first definition of waqf put forward by the Hanafi School is to take action on an object, which has a permanent status as property rights, by donating its benefits to a benevolent party (social institution), both now and in the future. In the view of the Hanafi school, waqf property does not mean leaving property rights. A wakif can withdraw his waqf at any time he wants and can trade it (Sulistiani, 2021). In addition, it is also explained that the ownership of the waqf property transfers to the heirs when the wakif dies. However, the Hanafi school recognizes the existence of waqf assets that cannot be withdrawn, namely waqf carried out by way of wills. In addition, waqf assets are based on legal decisions that cannot and cannot be removed and waqf assets that have been used for mosque development (Aziz, 2017).

According to the Maliki school of thought, waqf is making the benefits of the wakif property, either in the form of rent or the proceeds, to be given to those entitled to it for a period of time by the will of the wakif. According to the Maliki school, the ownership of the waqf property remains in the hands of the wakif. At the same time, the validity period of waqf does not forever depend on the wishes of the wakif, according to his decision. However, waqf cannot be withdrawn in the middle of the journey. In other words, the wakif may not remove his waqf pledge before the time limit has expired. This is where the legal certainty lies, where the waqf is bound by the promise the wakif has made.

In the view of the Syafii madhhab, waqf is holding onto assets that can be taken advantage of while maintaining the integrity of the goods, and the goods are lost in ownership of the waki, and used in something that is allowed. The definition, according to the Syafii madhhab states firmly the status of ownership of waqf property (Rohmaningtyas & Herianingrum, 2018). If the waqf is declared valid, then the ownership of the waqf property is transferred from wakif to Allah swt. With this understanding, the waqf property belongs to the people, no longer belongs to the person who is waqf. Thus, the relationship between the person who is waqf and his property is cut off. The severance of a person's relationship with his property, creates a new relationship for a person with a reward from Allah because he has been waqf. In addition, the next hope is that a person who waqf property can be more sincere in waqf his property and no longer need to imagine that his property will return to him. In terms of pledges, according to the Shafii school, waqf pledges must be in the form of speech.

WAQF BASED ON ISLAMIC LAW

In general, there are no verses in the Koran that specifically explain the concept of waqf. Many scholars base their views on the legal arguments of waqf on the generality of the verse about *infaq fi sabilillah*. Infaq is a form of worship in Islam. More specifically, social worship. The trick is to donate part of the assets owned to those in need. Lately the world knows it as philanthropy. Philanthropy comes from the Greek word philan which means love, and Anthropolos which means human. Philanthropy is a concrete effort to love fellow human beings and human values, so that they donate their time, money and energy to help others. So, donating wealth is only part of the way to love your fellow human beings. In the history of humanity, the practice of philanthropy has developed for a long time in many great cultures, such as Egypt, India, and

Greece. In the *sirah nabawiyah*, we also see the defense of the Prophet Muhammad against the weak and the poor, like slaves. So, in the teachings of Islam, we find a lot of suggestions to pay attention to the fate of others.

Infaq fi sabilillah or Islamic philanthropy is a combination of serving others with devotion to God. Devotion to God by helping fellow human beings. So, helping others is a form of devotion, not to fellow humans, but to Allah SWT. This condition makes Islamic philanthropic activities inseparable from religious practice. In the Qur'an, we find many verses that talk about infaq. This shows the attention of Islamic teachings to the socio-economic problems of its people, equity, empowerment, and justice. In Islam, there are two kinds of infaq or philanthropy. First, the law is obligatory, such as zakat with its various variants. Second, the laws are sunnah, such as alms, waqf, and grants. Islam strongly emphasizes that both are carried out with sincerity. Must be sincere because Allah swt.

One form of sincerity is described by giving the best, as stated in the word of Allah SWT, Expressions can vary, but all are framed in the form of worship to Allah SWT stated in the Q.S. al-Baqarah:267, this verse was revealed as a warning and guidance from Allah SWT. to the people of the Prophet Muhammad. It was narrated from Al-Hakim, Al-Tirmidhi, Ibn Majah and others from Al-Bara' ibn 'Azib, he said, "This verse was revealed regarding us, the Ansar. We are a people who have date palms. One of us donated his dates according to the number of dates produced. Some of us did not have the awareness to spend the good, so some brought bunches of bad dates to hang in the Prophet's mosque. The dates were provided for the poor from the Muhajirin. In fact, many of the seeds are not hard, some are dry before cooking, so the flesh is thin. There is also a bunch of dates that have been damaged then came down this verse (Usman, 2015).

WAQF EDUCATION

Waqf education is seen as a socially significant platform since Muslims are community development agents. The institutions not only provide possibilities for people to get Islamic education, but they are also frequently used as a platform for Muslims to undertake charitable work. Waqf is a critical investment in producing Islamic scholars who will serve as community leaders. This is because the graduates are not only great academically, but the majority of them have become influential personalities who have contributed to the country's progress. Graduates of waqf educational institutions have demonstrated that they are not only good academically, but they also frequently become persons who are very moral and ethical. (Azha et al, 2014).

A good education system is crucial in shaping the character and thinking of a nation's generation. This is demonstrated by great civilisations when the majority of the population is educated and knowledgeable. A nation's leadership potential may be jeopardized if enough and high-quality education is not provided. Islamic education has been shown to shape and foster well-balanced, devout, and optimistic persons. Waqf and education are almost synonymous in Islam (Mujani et al, 2018).

CONCEPT OF 'MERDEKA BELAJAR-KAMPUS MERDEKA' (KKM)

The terms Independent Learning and Independent Campus were first socialized by the Minister of Education and Culture (Kemendikbud) for the 2019-2024 period, Nadiem Anwar Makarim at the end of 2019. These two packages of educational curriculum programs include: 1). First Policy, Freedom to Learn. in the form of improvements to the primary and secondary education system, one of which is to abolish the National Examination (UN) system and replace it with a minimum competency assessment and character survey; and 2). The second policy: Independent Campus, provides various flexibility to universities without having to coordinate with so many other agencies or ministries. According to the scope of the study, this research will focus on the investigation and analysis of the Second Policy: Merdeka Campus which is the domain of the higher education curriculum (KPT). Independent Campus is a policy of the Ministry of Education and Culture that aims to encourage students to master various sciences that are useful for entering the world of work. Merdeka Campus provides an opportunity for students to choose the courses they will take (Direktorat Jenderal Pendidikan Tinggi Kementrian Pendidikan dan Kebudayaan, 2020). The Higher Education Curriculum (KPT) includes three main focuses, namely:

- 1). Students, regarding the freedom to choose their preferred field. This includes efforts to release student credits for three semesters out of a total of eight semesters, undergraduate programs can be taken outside the study program or outside campus, either through internships, research, entrepreneurship, and community service.
- 2). Lecturer, Free from complicated bureaucratization. Examples of complicated bureaucracy that will be released are the obligation to complete a portfolio as a condition for submitting Lecturer Certification (SerDos), filing for Lecturer Performance Expenses (BKD) once a semester which is quite complicated, and complicated requirements or filing for the application of Functional Positions (JaFung). All these complexities are attempted to be trimmed in line with the implementation of the Independent Campus Curriculum.
- 3). Educational institutions, related to freedom and autonomy, independent of bureaucratization. Here. campus convenience and flexibility, for example the opening of new study programs (prodi), freedom to regulate campus partnerships with third parties, reaccreditation and the process of State-State-Legal Entities.

The Kampus Merdeka Curriculum Guidebook (KKM) is based on ten regulations regarding the implementation of the Three Semester Learning Rights policy program outside the Study Program which includes Laws, Ministerial Regulations. Meanwhile, the main reasons underlying the formulation of the Kampus Merdeka Curriculum (KKM) are Link & Match between the Business World-Industrial World (DUDI) and the Future, The learning process must be innovative, flexible, autonomous, The right to study 3 semesters outside the study program, Student Centered Learning, Synergy of hard & soft skills and Graduates in accordance with the development of the era of Science and Technology (IPTEK) with life-long learner characteristics.

This study specifically discusses the campus curriculum, referring to Permendikbud Number 3 of 2020 concerning National Higher Education Standards which states that Universities are required to facilitate the right for students (optional, which means students can take or not) to

carry out learning outside of tertiary institutions at the longest. 2 semesters (equivalent to 40 credits) or to carry out learning in different study programs at the same university for 1 semester (equivalent to 20 credits). That the right of students to be able to study for 2 semesters can be carried out with several related parties as illustrated in figure 1. The form of learning activities in accordance with Permendikbud No. 3 of 2020 Article 15 paragraph 1 can be carried out inside the Study Program and outside the Study Program including:

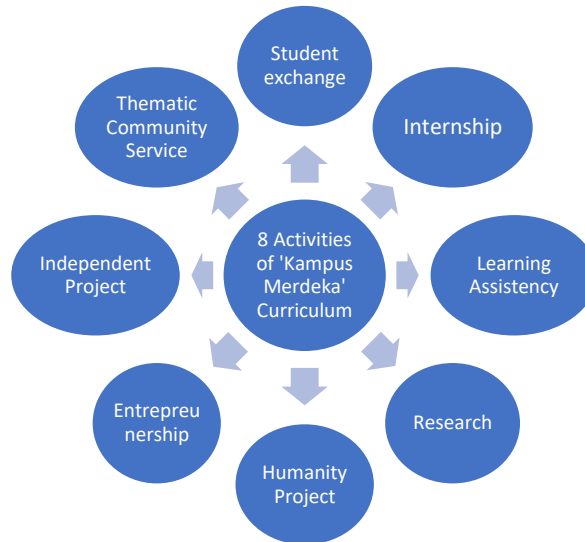


Figure 3. KKM Learning Activities

The explanation about the eight (8) points activities above as follows:

Table 2. KKM Learning Activities

Activity	Explanation
1.Student exchange	Currently, student exchanges with full credit transfers have been carried out with partner universities abroad, but the credit transfer system carried out between universities in the country itself is still very few in number. Student exchanges are held to shape several student attitudes as stipulated in the Minister of Education and Culture Regulation (Permendikbud) Number 3 of 2020, namely respecting the diversity of cultures, views, religions, and beliefs, as well as the original opinions or findings of others; and work together and have social sensitivity and concern for society and the environment.
2.Internship	So far, students lack work experience in the industry/real professional world so they are not ready to work. Meanwhile, short-term internships (less than 6 months) are not sufficient to provide students with industry experience and competence. Companies that accept internships also state that short-term internships are not useful, and even interfere with activities in the industry.
3.Learning Assistance	The quality of primary and secondary education in Indonesia is still very low (PISA 2018 ranks Indonesia 7th from the bottom). The number of education units in Indonesia is very large and there are various problems, both formal, non-formal and informal education

Activity	Explanation
4. Research	<p>units. Learning activities in the form of teaching assistance are carried out by students in educational units such as elementary, middle, and high schools. School</p> <p>For students who have a passion for being researchers, freedom of learning can be realized in the form of research activities at research institutes/study center. Through research, students can develop critical thinking, something that is needed for various scientific groups at the higher education level. With the ability to think critically, students will be able to deepen, understand, and be able to do research methods better. For students who have an interest and desire to work in the research field, the opportunity to do an internship in a research center laboratory is their dream. In addition, laboratories/research institutes sometimes lack research assistants when working on short-term research projects (1 semester – 1 year).</p>
5. Humanity Project	<p>Indonesia has experienced many natural disasters, such as earthquakes, volcanic eruptions, tsunamis, hydrological disasters, etc. Universities have so far helped a lot in dealing with disasters through humanitarian programs. So far, student involvement is voluntary and only short term. In addition, many international institutions (UNESCO, UNICEF, WHO, etc.) have conducted in-depth studies and made development pilot projects in Indonesia and other developing countries. Students with young souls, scientific competencies, and interests can become "foot soldiers" in humanitarian and other development projects both in Indonesia and abroad.</p>
6. Entrepreneurship	<p>Based on the Global Entrepreneurship Index (GEI) in 2018, Indonesia only scored 21% of entrepreneurs from various fields of work, or ranked 94th out of 137 countries surveyed. Meanwhile, according to research from the IDN Research Institute in 2019, 69.1% of millennials in Indonesia have an interest in entrepreneurship. Unfortunately, the entrepreneurial potential for the millennial generation has not been managed properly so far. The Independent Campus policy encourages the development of student entrepreneurial interests with appropriate learning activities programs.</p>
7. Independent Project/Study	<p>Many students have a passion for realizing great works that are contested at the international level or works of innovative ideas. Ideally, independent studies/projects are carried out to complement the curriculum already taken by students. Colleges or faculties can also make independent studies to complete topics that are not included in the class schedule, but are still available in the syllabus of the study program or faculty. Independent project activities can be carried out in the form of cross-disciplinary group work.</p>

Activity	Explanation
8.Rural Development/Thematic-KKN	Thematic Real Work Lecture (KKNT) is a form of education by providing learning experiences for students to live in the community outside the campus, which directly and together with the community identify potentials and deal with problems so that they are expected to be able to develop village/regional potential and formulate solutions. for problems in the village. KKNT activities are expected to hone partnership soft skills, cross-disciplinary/scientific team collaboration (cross-competence), and student leadership in managing development programs in rural areas.

Source: Guide book KKM-Kemendikbud 2020

RESEARCH METHOD

This research is a frontier type of research in which the focus or topic being researched and analyzed is a new concept and policy and not many other researchers have conducted similar research. This is based on an initial desk study, literature review from various sources such as scientific journals, popular scientific articles and various other reference sources. The data used in this study is primary data through Semi-structured In-depth interviews and Focused Group Discussion (FGD).

Respondents were categorized into two groups that represented two essentials of educational elements. The educational expert and educational waqf practitioners formed as Group Expert (Regulator and academics); this group comprised nine respondents from the following selected institutions: LLDIKTI 3 (an institution under the Ministry of Education) and several universities and colleges include Indonesia Banking School. Those respondents were chosen based on their expertise and relevancy, these are considered representatives of the waqf andragogy and 'Kampus Merdeka' curriculum. Group student comprised nine undergraduate students of Islamic Banking and Finance Department at Indonesia Banking school Jakarta were chosen to obtain fruitful perspectives and an enthusiastic hope regarding the 'Kampus Merdeka' implementation in waqf subject.

Table 3. List of Respondents

Informant	Institutions	Description
Experts/Academicians and Practitioners	9 Respondents	LLDIKTI, Universities & Colleges
Undergraduate Students	9 Respondents	Indonesia Banking School

Source: Author's own

This qualitative research uses a Content Analysis and SWOT Analysis. Analysis of Strengths, Weaknesses, Opportunities and Treats (SWOT) is a strategic planning tool in organizations (Gürel & Tat, 2017). SWOT is a business analysis technique that can be applied

to any product, service and market when deciding how best to achieve future growth (Haneef et al., 2017). The process that includes the strengths, weaknesses, opportunities, and threats of the organization's domain comes from the internal and external environment. SWOT can be applied to all sectors, one of which is the education sector.

Table 4 Point Concern of SWOT

	Opportunities (External, positive)	Threats (External, negative)
Strengths (Internal, positive)	Strength-Opportunities strategies Which of the company's strengths can be used to maximize the opportunities you identified?	Strength-Threats strategies How can you use the company's strengths to minimize the threats you identified?
Weaknesses (Internal, negative)	Weakness-Opportunities strategies What action(s) can you take to minimize the company's weaknesses using the opportunities you identified?	Weakness-Threats strategies How can you minimize the company's weaknesses to avoid the threats you identified?

Source: (Haneef et al., 2017)

RESULT

“Kampus Merdeka” Curriculum

The Independent Campus curriculum policy (KKM) is based on *Permendikbud* Number 3 of 2020 concerning National Higher Education Standards on Learning Process Standards, which aims to encourage students to gain learning experiences with various additional competencies outside the study program and/or outside the home campus. Fulfilment of these objectives can be achieved through several steps, namely following the entire learning process in the study program at each campus according to the period and study load; Fulfilling the presence of the learning process in the study program to fulfil part of the time and learning load and the rest following the learning process outside the study program. Meanwhile, the university concerned is obliged to facilitate the ongoing implementation of the KKM. In achieving the objectives, there are also several important things that must be considered, namely: First, focus on achieving SKL/CPL; Second, guarantee the fulfilment of learning rights for a maximum of 3 semesters; Third, learning experience in the real world according to the profile or scope of work; and Fourth, the curriculum designed and implemented is flexible and able to adapt to the development of science and technology (scientific vision) and the demands of the field of work (market signals) (Ditjen Dikti, 2020).

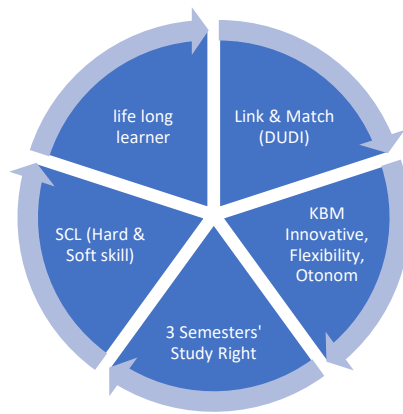


Figure 5. Five Important Considerations

Synchronization of universities with the industrial world also provides input so that the soft skills of graduates are further improved. So that they can work with a strong mentality, have good character and attitude, especially leadership and conflict management in order to prepare students for real life after graduation. The unique competence as a value added that has been owned by the institution is also a valuable provision for its graduates. For example, the ability to use software and applications that follow technological developments.

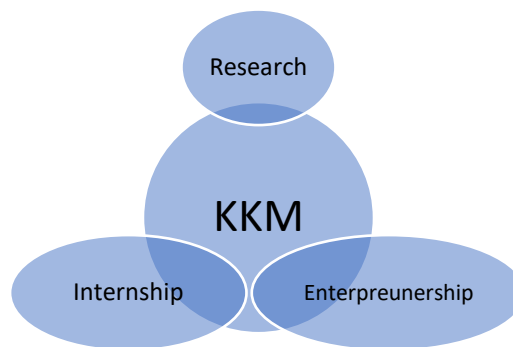


Figure 6. Indonesia Banking School's Policy

Based on the intensive discussion of the curriculum section and by looking at the various resources available and the achievement targets of STIE IBS, three proposed targets for the progress and successful implementation of the Independent Campus Curriculum (KKM) were determined, namely the mainstay focus on Research, Entrepreneurship and Work Practices. With regard to STIE Indonesia Banking School (IBS) as an institution in particular on the supply side, which needs to prepare itself with travel, accommodation, attractions, and facilities. This does not only apply to conventional tourism, but also to halal tourism. That way, it is possible to attract tourists who are part of the demand side. This condition can be shown by Figure 6.

The Merdeka Campus policy is intended to encourage universities to be more adaptive in building superior human resources and responsive to the needs of the times by accelerating innovation with unrestricted ecosystem space. It also removes the paradigm that education is not only the responsibility of universities, but collaboration with industry, associations, and elements of society. The important thing is that students can be more adaptive in improving their

soft skills and hard skills. Both through cross-disciplinary learning and off campus, such as the three things proclaimed by STIE IBS, namely Research, Entrepreneurship and work practices or internships. STIE Indonesia Banking School is a special educational institution in the field of Economics with heterogeneous students from all regions in Indonesia. The following are matters related to the Strengths (S), Weaknesses (W), Opportunity (O) and Weaknesses (W) quadrants which were successfully summarized through primary data collection to institutions by conducting in-depth interviews with relevant parties relevant to the research topic.

Table 5. The SWOT Institution Result

Strengths	Weaknesses
<ul style="list-style-type: none"> • Synergy with strong industrial components • Student entrepreneurship activities are quite good, building a thematic real work village/college, and independent project studies. • Good soft skills and hard skills. • Competence of graduates relevant to market needs. • To produce graduates who are superior, competitive, with personality • Most of the systems in KKM have been implemented several years before (12 credits of internship, GB1 and ManjRisk Certification) • Good Physical infrastructure • The outstanding of Information Technology (IT) • Strong DUDI cooperation (back up BI and OJK) 	<ul style="list-style-type: none"> • Synergy with partner PT components is still low • Teaching assistance in education units is still lacking. • Research is still relatively low • Student exchange program is still small • Professionalism, effectiveness and work efficiency of the ADM (BAAK) section • There are not many lecturers with doctoral degrees and those who are already Lectors • Lack of comparative studies outside the campus as an effort to develop the lecturer's self. • Do not have a business incubator (became the mainstay of Entrepreneurship output)
Opportunities	Threats
<ul style="list-style-type: none"> • KKM promises ease of opening new study programs. • KKM promises ease of higher education accreditation system • KKM gives students the right to study for three semesters outside the study program. • Student centered learning in KKM provides opportunities for them to develop their own creativity, innovation, personality, and needs. • Era 4.0 predicts the potential for human resource development in anticipation of global competition. • YPPI support for the progress of IBS • The attractiveness of prospective students to IBS is specific and distinctive. 	<ul style="list-style-type: none"> • Indication of fatigue when handling KKM students in Semester 6 (3rd year) • The balance of the number of students leaving and entering • Experimental learning of interests and talents outside the study program has the potential to prolong student graduation. • Social collaborations to find out real problems in the community are lacking. • difficulty in handling administration of students who move from one study program to another, or even from one campus to another. • the standard of assessment varies from one university to another. • Students actually will not be free to choose courses, because there must be an

-
- The new normal post-pandemic has the potential to successfully implement KKM STIE IBS
 - Opportunities for additional industrial cooperation and fellow education units (SP) will be higher
- understanding of the introduction of courses in a particular study program. Another challenge is that graduates' competencies are becoming more generalist and less specific in their knowledge.
- The disparity in the quality of higher education in Indonesia is still very high.
-

Economic, social, and cultural changes continue to accelerate, universities must be responsive in responding to this and carry out various learning transformations to equip and prepare graduates who are superior, competent, cultured, and have character and are able to face the challenges of the times. The Merdeka Campus curriculum responds to these challenges, but various universities have different SWOT points according to their respective conditions. Small-scale universities tend to see this as a threat where the level of competition with large campuses becomes much higher.

DISCUSSION

Several challenges found that have to tackle altogether amongst stakeholders such as regulators (Ministry of Religion/*Kemenag*, Indonesia Waqf Board/*BWI*, Ministry of Education and Culture/*Kemendikbud*); Practitioners (Public and Private Nazirs); Academicians (Universities and College). Types of challenges such as i) Educator capacity in terms of waqf knowledge; ii) Lack of human resources from the practitioners to undertake massive socialization; iii) Government Commitment related to Waqf Curriculum; iv) Lack of Millennials waqf Literacy and awareness; and v) Lack of waqf movement. According to the finding above, a Focused Grouped Discussion (FGD) and in-depth interviews are formulated several kinds of innovation of Waqf Andragogy Amidst 'Kampus Merdeka' Era as follows.

1. Reshaping of National Standard Waqf Curriculum

Political will and commitment from the government as policy maker as a must. *BWI* has formulated a national standard waqf curriculum, starting from elementary school and mainly for university level. The government's commitment determines whether or not the waqf curriculum will be implemented in the world of education. This formulation was prepared based on input from curriculum experts and waqf science experts from universities that have zakat, infaq, alms, and waqf (*Ziswaf*) study programs. The formulation was then submitted to the Ministry of Religious and Affairs (*Kemenag*) and the Ministry of Education and Culture (*Kemendikbud*). The effort of increasing the proportion waqf curriculum that strongly embedded with the main body of university curriculum is highly appropriate.

In Indonesia, Islamic Economic has made significant progress over the years (*Ghonyah & Hartono, 2020*). Waqf is an important feature of Islamic Economics that needs to be improved, particularly in higher education institutions. Apparently, many undergraduate

students do not understand deeply, particularly various types of contemporary waqf and its mechanism. Efforts to implement the waqf curriculum nationally in the higher education level, require a commitment of stakeholders such as government, universities, waqf practitioners and students. It determines whether or not the waqf curriculum will be implemented in the educational environment.

Beautiful collaboration among Indonesia Waqf Board, Ministry of Religious and Affairs, Ministry of Education is needed. Waqf material in the university curriculum, which when the portion was still small, must be enlarged so that it is nationally standardized. The material formulation that prepared based on input from curriculum experts and university waqf experts that have zakat, infaq, alms, and waqf (ziswaf) study programs, then submitted to the Ministry of Religious and Affairs and the Ministry of Education and Culture for further analysis. It needs real action to execute the standardized syllabus and also essential that detailed curricula of the waqf training or workshop should be brought to the university curriculum in order to re-shaping of national standard.

2. Relevant Movement of Waqf Literacy

In terms of waqf literacy, Indonesia is classified as low, it is 50.48 score, consisting of a literacy value for basic waqf understanding of 57.67 and a literacy value for advanced literacy waqf understanding of 37.97. It is also indicated that waqf literacy needs to be improved in the higher education level. The understanding of basic knowledge of waqf is urgent since most of university is need it in order to balance between general economic literacy and Islamic Social finance. This is in line with (Muthiah et al, 2021) that waqf literacy index is at a low level and (Napitupulu et al, 2021) state that only 13 provinces had moderate waqf literacy indexes, and the rest were in a low category from 32 provinces overall. Thus, in order to support waqf literacy, waqf socialization program that can be improve its implementation are 'waqf goes to campus' campaign, selection of waqf ambassador, millennial stock waqf programs, internship program on waqf institutions, and other relevant potential programs.

In order to support the Indonesia Waqf Board along with relevant stakeholders, the above agendas should and consistently promoted in the context of a regular event. Especially the 'waqf goes to campus' program, it must be held periodically in the larger area. Socialization activity to students at several campuses that results were satisfying, must continue better understanding of waqf. Furthermore, it can improve the public interest in the waqf sector as one of the Islamic finance instruments. The appropriate curriculum to provide education consistently can strengthen Islamic pious endowment in Indonesia.

3. Link and Match of Waqf Education with the DUDI

Dunia Kerja - Dunia Industri (DUDI) interpreted as waqf at the level of practice in the real field. Meanwhile, Waqf development ecosystem is not only includes literacy and education, nazir governance, digitization, and optimization of management. The adjustment

of Waqf education in the university level with the Waqf DUDI is strongly required. Thus, linking and matching of both sectors is absolute way, it can increase the level of waqf inclusion.

Waqf internship and Thematic Community Service Program (Thematic CSP) as appropriate programs to implement the 'Kampus Merdeka' target. Even it is similar to the basics of the Islamic Economics curriculum. In Indonesia, there are many waqf institutions as nazirs both governments and private waqf institutions. These are advantages for students in order to deepen their knowledge and skill by engaging the numerous nazirs existed. Moreover, beyond the thematic internship and Thematic CSP, practical waqf in the university, could be established namely the Mini-Nazir program. This is crucial in terms of skill improvement although inside of campus scope to encourage lecturers and students as waqif and nazir.

4. IT and Waqf Digital Engagement

Currently, the role of information technology (IT) and digital cannot be separated from the andragogy of waqf innovations. Technology has driven the rapid flow of information. Quality of andragogy waqf is mixed with digitalization. IT and digital technology strives to guide student to credible literary sources waqf matter. The platform namely "*Ummah Literacy*" for instance, is a digital platform that tries to encourage people to get accurate information. Absolutely, there is a need for innovation and technology that would make it easier for people to make waqf contributions. Finally, the innovation of Andragogy waqf during 'Kampus Merdeka' era will strengthen social solidarity and increase welfare. There is also optimism for the development of national education through the implementation of waqf within the university scope.

CONCLUSION

In accordance with the research objectives, this study found that the strong side of innovation in the implementation of the KKM is absolutely necessary because it is a conceptually focused on students (Student Center Learning) with a higher success target for graduates than the previous curriculum. STIE IBS is a campus that has indeed implemented values that have accommodated Hard skills and soft skills through conceptual learning and also a portion of work practice in the world of large Industry and industrial synchronization has long been applied this college. By its culture, value added and all available resources is ready to implement KKM and has high optimism to succeed. Furthermore, this study has revealed that Waqf stakeholders identified several innovative methods in the form of creative implementation such as Reshaping of National Standard Waqf Curriculum, Link and Match of Waqf Education with the Waqf DUDI, Waqf Literacy Relevant Movement and IT and Waqf Digital Engagement. Nevertheless, there are some challenges that have to tackle altogether such as educator capacity and the lack of human resources from the practitioner to undertake massive socialization to the adult learner.

Future research that focuses on emphasizing the capacity building of waqf human resources is needed.

The findings need to be supported with broaden comparison with other similar institutions to come up with more rich perspectives of waqf andragogy regarding to 'Kampus Merdeka' curriculum's implementation. Based on the aims of study that provide the innovative andragogical formulation for higher education institutions regarding the 'Kampus Merdeka' enforcement and also to explore the breakthroughs in terms of waqf curriculum by academicians in universities during the KKM era, this research result could be implemented in the high-er education institution that teach waqf and other instruments of Islamic Social Finance (ISF) as one of subjects in the Islamic Economic curriculum.

REFERENCES

- Abidah, A., Hidaayatullaah, H. N., Simamora, R. M., Fehabutar, D., & Mutakinati, L. (2020). The Impact of Covid-19 to Indonesian Education and Its Relation to the Philosophy of "Merdeka Belajar." *Studies in Philosophy of Science and Education (SiPoSE)*, 1(1), 38–49. <http://sciejournal.com/index.php/SiPoSE>
- Amalia, R. T., & von Korflesch, H. F. O. (2021). Entrepreneurship education in Indonesian higher education: mapping literature from the Country's perspective. *Entrepreneurship Education*, 4(3), 291–333. <https://doi.org/10.1007/s41959-021-00053-9>
- Azha, L., Baharuddin, S., Sayurno, Salahuddin, S.S., Afandi, M.R. & Afifah, H. (2013), The Practice and Management of Waqf Education in Malaysia, ScienceDirect 6th International Conference on University Learning and Teaching (InCULT 2012), *Procedia-Social and Behavioral Sciences*, Special issue (90), 22-30. <https://doi.org/10.1016/j.sbspro.2013.07.061>
- Aziz, M. R. A. (2017). Need for Establishing Dialysis Centre through Waqf Arrangement: A Brief Case Study of Wakaf An-Nur, Perbadanan Wakaf Negeri Sembilan Sendirian Berhad. *Journal Of Creative Writing*, 3(1), 12–17. <https://oarep.usim.edu.my/jspui/handle/123456789/13162>
- Aziz, M.R.Ab., Yusof, M.A., Johari, F., Ramli, A. & Sabri, H, (2014), The Relief of Higher Education Loan through Islamic Waqf Bank, *Asian Social Science*, 10(22), 175-181. <http://dx.doi.org/10.5539/ass.v10n22p175>
- BPS. (2021). Statistik Indonesia 2022. In *Statistik Indonesia 2020* (Vol. 1101001). <https://www.bps.go.id/publication/2020/04/29/e9011b3155d45d70823c141f/statistik-indonesia-2020.html>
- Dhawan, S. (2020). Online Learning: A Panacea in the Time of COVID-19 Crisis. *Journal of Educational Technology Systems*, 49(1), 5–22. <https://doi.org/10.1177/0047239520934018>
- Digdowniseiso, K. (2020). The Development Of Higher Education In Indonesia. *International Journal Of Scientific & Technology Research*, 9, 2. <http://repository.unas.ac.id/id/eprint/564>
- Ditjen Dikti (Direktorat Jenderal Pendidikan Tinggi Kementrian Pendidikan dan Kebudayaan). (2020). *Buku Panduan Merdeka Belajar Kampus Merdeka (MBKM)*.
- Ghoniayah, N. and Hartono, S. (2020), How Islamic and conventional bank in Indonesia

- contributing sustainable development goals achievement, *Cogent Economics & Finance*, 8(1), 1-23. <https://doi.org/10.1080/23322039.2020.1856458>
- Gürel, E., & Tat, M. (2017). SWOT Analysis: A Theoretical Review. *Journal of International Social Research*, 10(51), 994–1006. <https://doi.org/10.17719/jisr.2017.1832>
- Haneef, M. A. M., Kamil, N. K. B. ., & Ayuniyyah, Q. (2017). Development Of Waqf In Indonesia: The SWOT Analysis Of Indonesia Waqf Board (BWI). *Jurnal Ekonomi Islam*, 8(2), 136–180. <http://bwi.or.id/index.php/in/wakaf-uang-tentang-wakaf-57>
- Huda, N., Rini, N., Mardoni, Y., Anggraini, D., & Hudori, K. (2016). Manajemen Pengelolaan Wakaf Di Indonesia Timur. *Ekuitas: Jurnal Ekonomi Dan Keuangan*, 20(1), 1–17. <https://doi.org/10.24034/j25485024.y2016.v20.i1.35>
- Karim, S. A. (2021). Mapping the Problems of Indonesia's Education System: Lessons Learned from Finland. *Tell: Teaching of English Language and Literature Journal*, 9(2), 86. <https://doi.org/10.30651/tell.v9i2.9368>
- Knowles, M. S. (1913). The Modern Practice of Adult Education. In *Cambridge, The Adult Education Company*. <https://doi.org/10.7312/kepp90968-001>
- Marmoah, S., Roslan, R., Chaeroh, M., Elita, M. D., & Fauziah, M. (2021). The Comparison of Education System in Australia and Indonesia. *JPI (Jurnal Pendidikan Indonesia)*, 10(4). <https://doi.org/10.23887/jpi-undiksha.v10i4.33661>
- Mujani, W. K., Taib, M. M., Rifin, M. K. I., & Khalid, K. A. T. (2018). The history of the development of higher education waqf in Malaysia. *International Journal of Civil Engineering and Technology (IJCIET)*, 9(3), 549-557. <http://www.iaeme.com/ijciet/issues.asp?JType=IJCIET&VType=9&IType=3>
- Muthiah, M. *Indeks Literasi Wakaf Uang dan Determinan Minat Masyarakat terhadap Wakaf Uang* (Doctoral dissertation, IPB University). <http://repository.ipb.ac.id/handle/123456789/109095>
- Napitupulu, R. M., Lubis, R., & Nasution, H. (2021). Potensi Wakaf Uang dan Model Pengembangannya: Studi Kasus di Perguruan Tinggi Keagamaan Islam Negeri. *Jurnal Ilmiah Ekonomi Islam*, 7(3), 1224-1233. <http://dx.doi.org/10.29040/jiei.v7i3.2603>
- Pugalandhi, P., Manoharan, S., Suresh, K., & Baskaran, N. (2011). Genistein and daidzein, in combination, protect cellular integrity during 7, 12-dimethylbenz [a] anthracene (DMBA) induced mammary carcinogenesis in Sprague-Dawley rats. *African Journal of Traditional, Complementary and Alternative Medicines*, 8(2). <https://doi.org/10.4314/ajtcam.v8i2.63196>
- Putri, S., & Elihami, E. (2021). The concept andragogy and pedagogy: e-learning model during covid-19 pandemic. *Jurnal Edukasi Nonformal*, 2(1), 18-24. <https://ummaspul-e-journal.id/JENFOL/article/view/1345>
- Razak, D.A., Embi, N.A.C., Salleh, M.C.M. & Fakhrunnas, F. (2016), A study on sources of waqf funds for higher education in selected countries. *Adam Academy Journal of Social Sciences*, 6(1), 113-128. <https://dergipark.org.tr/en/pub/adamakademi/issue/24945/263349>
- Rohmaningtyas, N., & Herianingrum, S. (2018). The Significance Of Waqf In Hiistorical And Teoritical Studies. *Journal Os Islamic Economics Science*, 1(1), 39–55. <https://doi.org/10.20473/JIES.V11i12017.39-55>

- Saputra, L. H. (2021). Productive Waqaf: Development Strategy In History. *International Journal Sarwah*, 19(1), 1-18. <https://doi.org/10.47766/sarwah.v19i1.11>
- Sulistiani, S. L. (2021). The legal position of Waqf for non-muslims in efforts to increase Waqf assets in Indonesia. *Samarah*, 5(1), 357–371. <https://doi.org/10.22373/sjhc.v5i1.9161>.
- Sulistiyowati, Sukmana, R., Ratnasari, R.T., Ascarya and Widiastuti, T. (2022), Issues and challenges of waqf in providing healthcare resources, *Islamic Economic Studies*, ahead-of-print No. ahead-of-print. <https://doi.org/10.1108/IES-09-2021-0034>.
- Sulistiyowati, & Rahmi, A. N. (2018). Efektivitas Penerapan Andragogi Dalam Program Edukasi Indeks Zakat Nasional (IZN)-BAZNAS. *Jurnal Pendidikan Islam Al-Ilmi*, 1(2), 41–55. <https://doi.org/10.32529/al-ilm.v1i2.265>
- Sunhaji. (2017). Between social humanism and social mobilization: The dual role of Madrasah in the landscape of Indonesian Islamic education. *Journal of Indonesian Islam*, 11(1), 125–144. <https://doi.org/10.15642/JIIS.2017.11.1.125-144>
- Suswandari, M. (2019). Cooperative Learning: Strategi Pengembangan Inovasi Pendidikan Di Indonesia. *Scaffolding: Jurnal Pendidikan Islam Dan Multikulturalisme*, 01(01), 16–24. <https://doi.org/10.37680/scaffolding.v1i01.39>
- Thaib, R. M., & Siswanto, I. (2015). Inovasi Kurikulum Dalam Pengembangan Pendidikan. *Jurnal Edukasi*, 1(2), 216–228. <http://dx.doi.org/10.22373/je.v1i2.3231>
- Usman, N. (2015). Studi Hadis-Hadis Wakaf Dalam Kitab Sahih Al-Bukhari Dan Fath Al-Bari. *Cakrawala*, 10(2), 175–193. <https://journal.unimma.ac.id/index.php/cakrawala/article/view/82>
- Widodo, A. (2019). The Role Of Integrated Islamic Commercial And Social Finance In Reducing Income Inequality In Indonesia. *Journal of Islamic Monetary Economics and Finance*, 5(2). <https://doi.org/10.21098/jimf.v5i2.1063>