



AN APPLICABILITY OF ISLAMIC SOCIAL FINANCE FOR THE EX-OFFENDERS INDEPENDENCE (A STUDY ON GRESIK LOCAL PRISON IN EAST JAVA INDONESIA)

AHMAD HUDAIFAH

Ph.D. Student at ISDEV USM (Center for Islamic Development Management Studies).

Email: ahmadhudaifah@student.usm.my

MAULIDY ALBAR

Master Student in Islamic Economics, Universitas Airlangga.

Email: maulidyalbar@gmail.com

BAMBANG TUTUKO

Department of Islamic Economics, Universitas Internasional Semen Indonesia (UISI).

Email: bambang.tutuko@uisi.ac.id

AHMAD DAHLAN MALIK

Doctoral Student at Islamic Economics, Universitas Airlangga.

Email: ahmad.malik@uisi.ac.id

A PEER-REVIEWED ARTICLE

(RECEIVED – 12TH OCT. 2022; REVISED – 29TH NOV. 2022; ACCEPTED – 8TH DEC. 2022)

ABSTRACT

The study attempts to uncover and discuss Islamic social finance focusing on waqf and zakat in elevating and raising the social and economic breakthrough of ex-offenders in the Gresik region. The qualitative ethnography study employs useful and frequent observational method in combination with document analysis and interviews with key informants concentrating on Islamic social finance and ex-prisoners' life hurdles. The findings concluded that the circle of problematic reoffending, criminality re-entry and its related vulnerability can be overcome and decimated through communal voluntarism action utilizing the benefit of zakat, waqf, and generous expertise contribution to nurture and raise the ex-offenders to be independent professionals and businessperson. Not only does the employment securitization ensure prolonged law obedience but also the wealth and prosperity management and planning ascertain and attain joyful and decent life continuation after a prison sentence.

Keywords: ex-offender, ethnography, zakat, waqf, and expertise

INTRODUCTION

Islamic social finance and its peripheral usefulness have attempted to complement and aided the extant government policy implementation and zakat interference in raising the underprivileged groups. The direct cluster and rare untouchable beneficiary are the ex-offenders beside non-continue government programs existing on the ground. Employing the situational setting of the Gresik region located in the coastal area of East Java Province Indonesia, the residential zonation has been home to 1.3 million population. It is a place as a religious community, industrial economic hub zonation, and university life interact and mingle with each other creating a liveable ecosystem. Moreover, to obtain better and visualized location of study and its delineation, readers can visit <https://gresikkab.go.id/>. The study attempts to uncover the truthfulness and serviceability of the efficacy and adaptability of Islamic social finance merging and utilizing the fruitful integration between zakat and waqf optimization. The current analysis develops and extends the best practices of the Islamic social finance program in the service and relates with the situational base of targeted objects in the Gresik region demanding the precise and rightful approach with locality context and cooperative stride.

Islamic finance as inclusive and fruitful commercial service should not exclude and eliminate the existing and potential users due to criminality portfolio and track record. The noble concept and realm of Islamic finance are to enable and serve mankind's welfare willing to submit to and heed the inherent values of Islam in the commercial transaction. For ensuring the rightful and proper business process and governance, the ex-offenders, like other Islamic banking consumers, hold tightly and abide indiscriminately under the standard operating procedures of Islamic banking operations for financing services. In relation with such subjective, Habib Ahmed & Ak Md Hasnol (2016) initiated and developed an inclusive application and guidance of Islamic financial planning (IFP) escorting and directing the vulnerable poor to grow and outreach financial success by integrating and reactivating social finance instruments, namely zakat and waqf. The IFP prescribes a policy framework for relevant stakeholders and trains the poor a skilful competence and implementable knowledge.

The attainable functionality of zakat and waqf effectiveness can bridge and complement the underperformance of the taxation system to finance public spending for poverty alleviation programs. The handful of services and rife program of waqf institutions can play a pivotal role in shortening and eradicating the social economic inequality and wellbeing gap of residents in Muslim

populated countries by providing intermediation services for effectively utilizing perpetual social savings (Shaikh et al., 2017). Integrating underprivileged members of society, to some extent, is to awaken and create a massive and rigorous social finance ecosystem via an ample collaborative action among government, business, and community toward development sustainability and shariah compliance aspects (Tahiri Jouti, 2019). By doing so, the inclusive and accessible financial service targets a non-commerciality for the marginalized community and can thrust and elevate the welfare degree within the Muslim majority society through economic growth and socioeconomic development Zauro et al., (2020).

LITERATURE REVIEW

To reintegrate and bring a decent process of ex-offenders into society, the third sector organization is essentially needed and expected to bridge and fasten such stigmatized groups to sustain life and evade further potential crimes committed. For example, a study by Mills et al., (2013) went through a housing program for ex-prisoners delivered and facilitated by a third-sector organization for creating a safer and more harmonious community with fewer criminality cases and illegalities performed. Under the third sector organization scheme, the ex-offenders, having been confiscated property due to noncontinuity of house financing and given up employment opportunities for a prison sentence, were consecutively guided and trained on how to re-enter normal and professional life. Then, the process disclosed a hireable opportunity and retake property including public housing facility. Without any supportive assistance from third parties, the homelessness of susceptible ex-offenders possibly occurred and drew to be entangled in the potential and circular criminality.

A thorough and profound consideration on such ideas, Ellem, (2012) explained that the substantial challenge for ex-offender / ex-prisoner with limited intellectual capability was a place or shelter to begin a new meaningful life. It substantially was designed as a workshop to contribute a skilful exchange with other members of society and a tie to rearrange lost communication with family and friend. The study took place in Queensland Australia and wielded an observation approach combined with structured interview examining and undergoing numerous ex-inmates' experiences. Further study alike relying on observation, group discussion, and interviews with inmates, wardens, and charity organizations, such as Jolley (2018). Such study undermined and figured out a possible and sustainable lesson and guidance for ex-offenders in England and Wales (UK) that the most comprehensive and inherent mentoring program was to equip and trained rigorous basic life skill and competence.

On the quest of more implementable Islamic economics notion, the indisputable link and integration between waqf and entrepreneurship moving forward the harmonious applicability thrives from the extant and substantial literature abundance. For instance, Iman & Mohammad, (2017), having resumed and digested plentiful and enough studies as well as previous literature survey, the conceptual exercise figured out a schematic design and noticeable visualization of waqf based-entrepreneurial proposal. The splendid and theoretical portrait of waqf linked to an executable program has delineated and described an implementable role model to emulate and refer to enhancing the social-economic program of poverty alleviation. Challenges and issues for actionable and beneficial program delivery raised certain hurdles to be solved albeit their efficacy and effectiveness of productive and sustainable waqf execution for the poor.

The superiority alteration of the waqf instrument as the inherent mechanism of social finance has earned and projected toward intellectual discourse and thought from worldwide scholars. For example, by harnessing the useful flexibility of waqf, the clove supply chain issues in Zanzibar, the fluctuating and plunging market price, excessive cost of production, and lack of proper financing, began to unfold into positive indications to be solved under several schemes, namely government scheme, microfinance, and investment bank agriculture window (Salim et al., 2017). Another fascinating engineering on waqf development suited in the paralyzed and susceptible refugee empowerment through an accessible service of microfinance to assist and elevate potential refugee micro-entrepreneurs owning marketable and solicited skills and competencies but experiencing limited collateral and guarantee (Kachkar, 2017). A broader perspective on waqf utilization could suitably be extended into the fruitful instrument of microenterprise's human development ruling out the running business process into the higher attainable ties of success and scale (Mohd Thas Thaker et al., 2021). The current practice of the substantial feasibility of waqf utilization applied to constructing and proposing a reliable and sustainable model and track of waqf-based takaful (insurance) for flood victims in Malaysia through offering a securable financial scheme sustained and protected by productive waqf income generator (Che Mohd Salleh et al., 2020).

Under the Islamic ecosystem toward sustainability of communal welfare, an underlying framework for inclusive IFP (Islamic Financial Planning) aimed to respond the recent vulnerability issues. The program was constructed, and then elaborated by combining and modifying the notions from permissible and usable conventional financial planning. Such theory and development were adjustable and correctable in the spectrum of *shariah*, complemented with charitable Islamic instruments of zakat and waqf. Furthermore, Habib Ahmed & Ak Md Hasnol

(2016) addressed the considerable goal and target of a person with eventual predictability and circumstance. Such program was covering the present and future identification, then extended toward planned and unplanned classification. Aside from personal finance initiatives for the susceptible group, social business approach, and vehicle, relying on voluntary waqf, compulsory zakat, and charitable donation program, needed to be strategized and borne into existence to work and continue with IFP. Moreover, Osman (2016) proposed indistinctively and explained eloquently an Islamic social business model incorporating the collaborative and integrative application of Islamic microfinance, benevolent loan, and almsgiving (zakat, waqf, *sadaqat*, and other charitable instruments available). The typical operational proposition depended on one another instrumental constructs and runs in the cohesiveness of a pile of workable programs.

RESEARCH METHOD

The study method utilizes an ethnographic research design consisting of direct observation, interaction with involved actors, interviews, documentation, and analysing archival data information. Such procedures are derived from the standard being used by general and applicable instruments on the ethnographic topics of philanthropy constructs that its usability could be implemented under special circumstances and non-commercial financing (Gobo, 2008; Brewer, 2005; Murchison, 2010; Schensul & LeCompte, 2013). The study mostly involves the instructive and advice from the Islamic local council and Gresik zakat management board that for several times nurture and train the offender to be the good and holistic person and proper alumni of imprisonment program, after release takes places. For such typical urban ethnographical inspiration, qualitative paradigm has been motivated by consistent lengthy observation with considerable time duration, for example of reference, see Sanjek (2014). The study is designed while the offenders are continuing their sentence in the prison authority to ensure that the structured ex-offenders' entrepreneur and survival programs can endure and last after the punishment is finished. The data collection involves several steps and instruments beginning with communicating and obtaining special permission from the local prison authority in Gresik via a courtesy from the local Islamic scholar council and prison authority for about 6 months.

The data collection procedures according to Miles et al. (2014) on qualitative data suggested to select informants as representative condensation from tremendous infinite social boundary. Apart from direct observation, the available study underwent meticulous protocols to obtain credible information and object of study as delineated in table below. Therefore, the ethnographic

description can be legally and permissibly extracted to be interpreted as primary data analysis. The similar research style was accomplished by others as references, see Fassin (2017) and Rhode (2019). The study formulation on stakeholders as key informants departs from the substantial role and considerable contribution to the attainment and realization of the program and target. The study also rearranges and reshapes the conceptual and separable fragment of a similar existing program to be aligned and managed into decent, harmonious, and coherent ex-offender empowerment innovatively and constructively (Ladner, 2014).

Research Key Informants

No.	Clusters of Informants	Key Informants	Reason to be interviewed
1	Offenders	Prisoner 1	Objects of the program to be implemented, the active involvement determines and shapes the usable and runnable outlines.
		Prisoner 2	For the above reason, the second offender plays a piece of verifiable information and clarification.
		Prisoner 3	For the above reason, the third offender plays supportive information for triangulation.
2	Local Islamic Scholar Council	Prominent Figures in Councils: KH. Abdul Munif	The initiator and proposal originate from a local Islamic scholar, albeit its unstructured and non-operationalized programs for entrepreneurship elevation.
3	Local Prison Authority	Warden 1	A Warden's observation of prisoners can assist and verify the data and information during an interview. Warden has monitored and watched the behavioural aspects throughout the years of their punishment periods. Warden can append information about rehabilitation and re-engagement programs into society and community life.
		Warden 2	The second warden signifies the first informant as aforesaid and provides uncollectible story-telling verification.
4	Zakat	Local Zakat	The operationalization of the ex-offender's

	Officers	Manager: Mr. Muhtadin	entrepreneurship program has been examined and studied by local zakat management however the hurdles and bewilderment of its trial stop and limit further implementation. The local zakat manager (BAZNAS Gresik) is to be trusted and responsible for running the program.
5	Zakat and Philanthropy Experts	Zakat Lecturer and Researcher: Dr. Irham Zaki Mr. Aditya Kusuma	The notion behind what is to be delivered in the proposal for ex-offender under the economic-philanthropy productive scheme has been very exemplary excellent and problem-solving orientation. The approval of a such proposal are to be examined with expertise perception and critical constructive coherence of academia-policy matches.

ANALYSIS AND DISCUSSION

The Third Sector Organization Approaches

An Innovation of Sustainable Economic Approach for Ex-Offender

Ex-offender has been a very susceptible group of the community after the prison release and reintegration process into society. The sentenced crime and negative stigma have been inseparably embedded within the life cycle and work portfolio. Not to mention the plight and difficulty for poor and underprivileged ex-prisoners, like other vulnerable fellow community members, the ruin and distress prisoner experience resemble and follow the life path and personal career (Balfour et al., 2018). The nexus between criminality re-offending and non-job availability leading to unemployability and the non-income receiver has been intensively studied and regarded as a significant contributor to the policy approach to deter and handle insecurity and wickedness. The current analysis emphasizes specific cases on certain targeted clusters of ex-inmates within a county prisoner house in the Gresik region. The subsequent mentorship with an applicable vocational curriculum is an answer for such a fruitful environment. Linking to the primary theory of crime and violence prevention, General Strain Theory (GST) stated and theorized that events and conditions are mostly disliked by individuals can contribute to the crime driver and perpetrator, among numerous factors signifying the offensive action has been unemployment and no income opportunity (Agnew, 2017).

Multi-Perspective Approaches to Overcome Criminality

The micro-level theories of crime explained that generalizing the causes of criminal activity should not merely be justified toward simplification of rational behavior without considering the individuality of such offenses (Lynch et al., 2016). Therefore, programming and enhancing for better ex-offenders to be self-determined figures ought to exert a multi-perspective approach facilitating commonality of the issues and individuality of criminal drives. The newly introduced treatment for ex-offender can effectively distract and prevent the re-commitment significance into law breacher action utilizing the assertive community treatment (ACT). The re-engagement of ex-prisoners or violators after the sentencing program is nurtured by the commonality of good care from society and certain groups. The guardian or guarantor is officially acquainted by community-based action rather than individual and personal entanglement. The comprehensive relation and close-knitting collaboration between prisoners' officials and community-based empowerment have been prominent pillars of quick transitional progress for self-reliable ex-offenders. In the case of the Gresik area, the harmonious and cooperative ties have inseparably continued between Zakat management officials, cleric councils, and local prisoner management in maintaining an education of spirituality and life assurance for inmates to be prepared for independent ex-offenders. The ACT approach can be a better integrative program for careful ex-offender treatment effectiveness due to its compliance with mental disorders and illnesses like prisoners with psychological weaknesses (DeLuca et al., 2018).

Nurturing The Applicable Skills and Entrepreneurial Endeavour Foreseeing the Potential Skills and Opportunities for Ex-Offenders

The theory stipulated that hard and soft skills coexist and work in personal mindfulness and context. The ex-offenders are expected to overcome hurdles and challenges during assimilation with support from assertive communal liabilities. According to an Oxford policy study by Nambiar et al. (2019), the perspective suitable for adolescents relevant to ex-offenders improvement consists of digital and IT skills, communication skills, social skills or interpersonal skills, effective language skills, and attitudinal skills. Such deliverable potentials for the ex-offenders cannot be inculcated during prisoners' life and need to be extended via assertive community treatment. The ex-offenders are placed in decent and supportive surroundings and peers for the thorough transition of behavior and profession. The prevalence of competence and skilled professionals for ex-offenders to be hireable and survivable in the community requires true compliance with rigid processes taking time and training. According to the extant and didactic curriculum available, keeping up an

ex-offender to be more employable and independent cannot be ascertained within a few years during prison solitary confinement restricting the mobility of willful self-enhancement (Krannich, 2016).

Educating and encouraging a few more business entrepreneurs involving the greater resources and restless and tireless efforts to be allocated and utilized for resilient figures ahead. Numerous studies concluded that creating entrepreneurial professionals is truthfully more challenging than skillful employment. Portuguez Castro et al. (2020) described and discussed the holistically traits to be ensured for the businessperson, thus could survive, and succeed under a hubris competitive market mechanism. Such complete traits do not result from the empirically instant and quick process, rather the unstoppable and consistent hard-working experience and strong motivated character will predominantly prevail and ravel. The lengthy passable process to be inculcated for entrepreneurial traits demands a structured curriculum and supervision with resourcefulness allocation and optimization. A usable and flexible sub-chapter of such curriculum is to escort and accelerate the ex-offenders' trainees during the process of business development with assistantship from communal companionship.

Competence and Professional Skill for Ex-Offender in Gresik Area

The theoretical and normative solution about the creation of ex-offender business skills and employability seem to be depicted beautifully using the discussion and should be grounded in the reality of beneficiary candidates. Based on the observation from the researcher and available analysis from the expert, the ex-offenders staying at prisoner's houses in Gresik need to be fostered and taught with applicable and relevant soft skills, competence, and profession. Such skilled figures are to respond to the primary question of how to make money independently and rightfully after prisoners' sentences and mentoring programs. The successful indication describes the simple and focused objective with rigidity and complexity behind the curriculum. The skilled jobs for the candidacy are to be filled with suitable ex-offenders passing out the mentality examination and good behavior attitudes. No question about law violation will emerge and rise during professional opportunity exposure. The value-added and uniqueness of the business and professional quality must be highlighted and developed using a multi-perspective approach and clarity of profit and income orientation.

A Business Incubation for the Ex-Offenders in Gresik Region

Gresik county's location as an industrial cluster creates a benefit and opportunity for a business startup to elevate following economic proliferation and development. The trickle-down effect of economic concentration and

massification spills over the consumption-driven and thrust engine of money circulation for informal business sectors supplying the daily need of locals. Relying on the skilled profession and executable-business sense, the ex-offenders can easily find jobs and make a living. Based on observation on the ground and economic trends, the recent construction inclination of residential housing and high-rise apartment has shown a positive impact and indication for regional market demand to be fulfilled, especially in food and beverages chain, fashion supply, and creative design. Toll road interconnectivity also links Gresik region access to the metropolis urban of Surabaya and places it as a suburb and its buffer zone. The high demand for consumptive goods and services surged in response to the rising number of inhabitants purchasing a daily necessity. Specific regard and further importance should be given and reckoned to the quality, uniqueness, competitiveness, and affordability of products and services. To be widely marketable and acceptable for commercial products and hireable skills, the partner and support from the ecosystem delivered by an extensive incubator program are significantly expected and needed for its advancement.

The collaborative initiative and synergy are coined and strengthened by respective stakeholders and partners through a harmonious stride involving multi-perspective roles (Murray & Palladino, 2019). The zakat management representing civil society organizations contributes toward the host and guardianship of deliverable programs. The Local ulama/cleric council complements the spiritual emptiness of offenders to be transformed into ex-offenders by fostering a regular Islamic study circle. Prison wardens along with voluntary activists can provide training and mentorship for potential offenders. The society at large is charitably contributing toward the sufficient availability of financing via a crowd-funding scheme raising alms donations (zakat and waqf). The process of a workable program fetches time duration and allocation from period toward post-prisoner life entangling the sturdy and definitive commitment from ex-offender's trainee.

The generic program is designed and featured with a regular approach and period. The training takes place with curriculum and assignment enabling the students to elaborate and practice talent, skill, and passion. The class consisting of limited numbers of students allows optimization of learning outcomes by upskilling and upending what is to be focused on. Theory and practice are proportionally taught and enhanced with quick acceleration during internship and industry and community practice. Therefore, students of ex-offenders are expected to learn, rehearse, and soar skillful capabilities and enhanced competence. The entrepreneurship program applies further lengthy apprenticeships with the specialty of startup business projects monitored and escorted by a senior voluntary partner.

Proposing A Continuous Program for Ex-Offender through Zakat and Waqf Schemes

The notion of afore mentioned program works within 12 months consisting of 3 consecutive stages and its detailed components, as described herein:

First Stage

1. Purposeful Designed Program

“*Rumah Mantan Narapidana*” program translated into English as "The Ex-Offender House" facilitates holistically, nurtures spiritually and elevates economically using a civil society approach. Such proportionate alignment is hosted and led by zakat management along with charitable institute. The involvement of the Islamic cooperative can bring about a positive impact on the program. Overall, the financing of the project is sponsored under the favorable scheme of zakat and waqf.

2. The Ex-Offenders’ Shelter

The selected and committed participants from ex-offender in the Gresik region are housed and gathered in one housing program such as a shelter to make them more observable and teachable within a curriculum. During the 6 months stay, the ex-offenders are expected to learn quickly and behave decently according to the values and skills being transferred and instilled. The ex-offenders are guided and instructed to study and practice spirituality, life motivation, and practical and applicable skills and competencies.

3. Trainee Requirements

- Productive age and Muslim
- Under-privileged family origins (Ex-Offenders)
- Be committed and dedicated to participating and comply the program rule until its completion.
- Personal and communal guarantee about decent behavior and a good attitude, no criminal re-entry

4. Civil Society Engagement

Community and civil entities can sign up and contribute toward the betterment of the ex-offender skill by providing voluntary expertise training and monetary charity such as skill transfers, equipment gifts, and money donations (zakat, infaq, and cash waqf).

5. Apprenticeship Program

After ex-offender trainees pass and are exempt from the compulsory basic program, then the continuation relies on and proceeds with applicable and marketable skill competence directed with an apprenticeship. The possession of competence is a must for ex-offenders due to its future significance effect and survivability.

The topics and thematic competencies follow and incline toward recent market demand, to the best of occasion based on observation study, these skilled transfers should cover

- a) Fashion Tailor
- b) Automotive Mechanic
- c) Computer and Electronic Technician
- d) Graphic Design Drawer
- e) Carpenters
- f) Food and Beverage Chef
- g) Construction Staff
- h) Agriculture Farming Practitioner
- i) Fishing Practitioner
- j) E-Commerce Retailer and Seller
- k) Plantation Practitioner
- l) Security Professionals

Once the ex-offenders acquire the certified competence, then the apprenticeship begins with an affiliated company and willing stakeholders. The applicability of such competence is universally catered with consideration of prior ex-offenders' portfolios and no formal education to be outweighed. The substance of skill transfer is more prioritized over formality.

Second Stage

The program structure is designed to cater to and facilitate full internships and sharpen the theoretical background of students.

1. The following stage emphasizes practical training and internship program developing professional skills for ex-offender's trainees requiring 6 months of participation. Trainees are expected to select and acquire passionate and fruitful careers from the day apprenticeship starts.
2. The second stage important feature of the program leaps and puts aside theoretical and boarding-based training delivered in the previous part. The stage is to equip and enhance practical and rehearsal of such knowledge and theory into a professional routine.

3. The education and training process occurs in real companies and institutions serving the demand of the market and industry. The successful outstanding students are comprehensively graded and evaluated according to employability, whereby the attainment fits industry qualifications.
4. Successful students can also select and pursue an entrepreneur career by attending the third stage of training. Unsuccessful students securing job employment can be altered and redirected to apply for an occupation for other companies. Failed and disqualified students are re-entered and returned to the shelter and start learning remedial subjects and training at the first stage.

Third Stage

The last chapter of the program teaches and trains entrepreneurial traits, senses, and mentalities via mentorship with a willing successful businessperson voluntarily taking a part in the role.

1. The main objective of the program demands and upholds an unrelentless entrepreneurial mentality grabbing opportunities through real projects and business startups.
2. The development and acceleration of ex-offenders' startups are monitored and guided by business incubators affiliated with respective zakat management training and strengthening the aspects of business administration, marketing, quality control, and financial planning. During the incubated process, the expectation is to make the operation remain competitive and have no substantial loss. The subsidy and help from zakat management and waqf fund can create the possibility of a program. The favorable action from volunteers whirls and lifts the fragile and unstable business to operate and continue until reaching a profitable cycle. The risky operation of a program can yield and imply success and failure. The discontinuation of such a stage is not an option but unending support from collective action and initiative leads the ex-offender's attempt and effort is still optimistic.
3. After the ex-offender's business can obtain a profitability scale and stable income, waqf fund assistantship relieves and plays a significant phase in scaling up and boosting the business. Within the incubation stage, waqf funds being channeled and utilized can be exempted from a margin and profit sharing and drawn to be more flexible payback for the financing duration. The most rigid rule that must be ensured is the waqf fund protection and perpetuation. Zakat management and waqf trustee should guarantee systematic risk and fraudulence. Therefore, for the

good of every party involved, the communal and personal guarantor plays and contributes significantly toward the workability of the entire program. Without collective giving action, risk mitigation and fraud prediction cannot be done properly and accordingly.

4. The delighted stages of business trainees prevail and hold consistent profits and substantial incomes during operation, whereby such startup is to be considered sustainably and viably making money. Alternatively, the waqf-based financial scheme can continue with a reconsideration of profit-sharing arrangements.
5. Afterward, the ex-offender's business entering commercial financing is earnestly pushed and elevated to take and wield financial schemes from Islamic banking using *mudharabah*, *musyarakah*, and *mudharabah*.

Financial Planning and Wealth Accumulation for The Ex-Offenders in Gresik Region

Acquiring and securing a job profession and income from entrepreneurial stride needs to be enhanced with personal financial planning for ex-offenders to lift and raise tremendous independence and resilience. The administration of earning to be wealth perpetuity and stability requires minimization of lifestyle and reduction of living costs in contrary to achieve an objective to become *muzakki* (zakat and alms contributors). During the trainee and student phases, the ex-offenders are supported and financed by alms assistantship and obtain free professional training. Once a certain income level is attained and generated, the ex-offenders are trained and educated with generous action and attitude by contributing either a monetary donation or voluntary action. The generosity sense, as well as charitable donation, are to encourage empathy and care for others which are stipulated by Islamic teaching prescribed in Quran and Hadiths. The significance of financial planning is placed and prioritized as strong as skill profession possession because by obtaining a balance financial cash-flow orienting on future savings leading to perpetual wealth accumulation, the financial freedom of ex-offenders can be achieved and prospered (Bernanke, 2015). Technical suggestion from financial planning indicates that the beginning of economic stages consists of saving and investment allocation after the ex-offender can earn and ensure an income level equal to *had keffiyeh* /decent standard (Wouters, 2013). Obligatory zakat allocation and payment must be disbursed from the income being received because of raising the standard of living. Afterward, balancing between living cost expenses and saving aims targeting asset ownership, saving planning and worship orientation shall be a challenging and twister life cycle to be steered ahead with delightful and joyful feeling (Alam et al., 2017).

CONCLUSION AND POLICY RECOMMENDATION

An innovative and aimful program that elevate the well-being and life path of ex-offenders to become self-resilient and meaningful consist of a multi-perspective approach and stage. No single program is to be working to solve and develop the competence of ex-offenders embarking on professionalism and social reintegration. Before obtaining and acquiring the skill occupation, the mentality, spirituality, and soft skill of ex-offenders need to be truthfully and strongly enhanced and accelerated with numerous inhouse programs under collaborative management of prisoner house (warden) and local ulama (clerics) councils. Concurrently, the development and training of economic professionals either entrepreneurial person or employee can take place gradually and surely with structured curriculum assistance from experts assigned by the zakat management institution in collaboration with social mission business entities.

The guarantee and guardianship concept plays a substantial role to create a runnable and effective ex-offender' program with special care for inherent skillful profession attached to the personality and brand image of each ex-prisoners being released. The potentiality of re-offending and lawbreaker can be eliminated and reduced considerably through economic empowerment, income independence reorientation, and spirituality mentorship under the good care of rightful commonality. Inculcating and equipping the prosperous thrust and drive via applicable and marketable employability for ex-offenders is to be a significant trajectory and advancement for continuous strides ahead and evade an improper circumnavigation through a supportive, productive, and helpful group of community. The circular phases of ex-offender career and prospect in the Gresik region begin with in-house training, motivational surveillance, and soft-skill development with further advanced expectation occupation between a businessperson and hireable staff.

The ultimate significant support is to evade and reduce predictable mismanagement and incorrectness of ex-offenders' family financial planning via applicable and direct guidance. To be able to rise and awake from the susceptible and vulnerable cluster of society, finding and securing a stable employment opportunity and continuity should be developed along with income, saving, and investment planning optimization. By having proper and perpetual assets and wealth, the ex-offender's future and career can be ascertained and asserted. Departing from the approach of financial planning standards and curriculum, the point and cycle of life will not guarantee and comply with all productive ages and to some extent realizing retirement and unproductive phase. Substantial savings, micro life and health insurance, investment allocation, and precautionary post are to be prepared and placed as an utmost priority and objective for the ex-offender's financial means and goals.

ACKNOWLEDGEMENTS

Authors thank for the numerous assistantships from various entities namely Universitas Semen Indonesia (UISI) for having granted a research funding, BAZNAS Gresik and *Majelis Ulama Indonesia* (Local Islamic Clerics) for contributing the generous guidance, helpful briefing, and initiation of legality affairs during the study period. Moreover, the research is not possible without a legal consent issued by government prison authority for permitting a surveillance interview inside solitary confinement of offenders. Not to abandon, the authors have been indebted with the kindness and exemplary insights from zakat experts and officials on how to comprehend the object of study (ex-offenders) after reintegration with community.

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