

**POTENTIAL ROLE OF SHARIA FINANCING
WITH COMMUNITY DRIVEN DEVELOPMENT SCHEME IN SUPPORTING STATE FINANCE**

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ABSTRACT

Sharia financing instruments especially waqf assets play major keys in developing the sharia finance role in society. The potential of integrating sharia finance along with state finance in the development programs has been remarkably discussed in previous research. This research aims to find the potential of intensifying the role of the waqf financing scheme in the state budget financing using the Community Driven Development (CDD) scheme which can contribute the state budget financing and also encourage the accuracy of the state budget spending targets by maximizing the role of social control in diminishing the possibility of corruption. This study was carried out using triangulation which combines literature studies and interviews with sources to objectively look at the opportunity of waqf in contributing to the state budget financing by utilizing Fogg's Behavior Model aspects to analyze the Indonesian Muslim community behavior. On the other hand, the state budget deficit requires broad and sustainable financing support to accelerate national development. The results of this research provide conclusions and recommendations that waqf has excessive potential to contribute to state budget financing with the use of the CDD design.

Keywords: Behavior, Budget, Financing, Waqf

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