



## Energy Of Waqf: Overviewing Waqf's Potential In Driving Economic Growth In The Gorontalo Province

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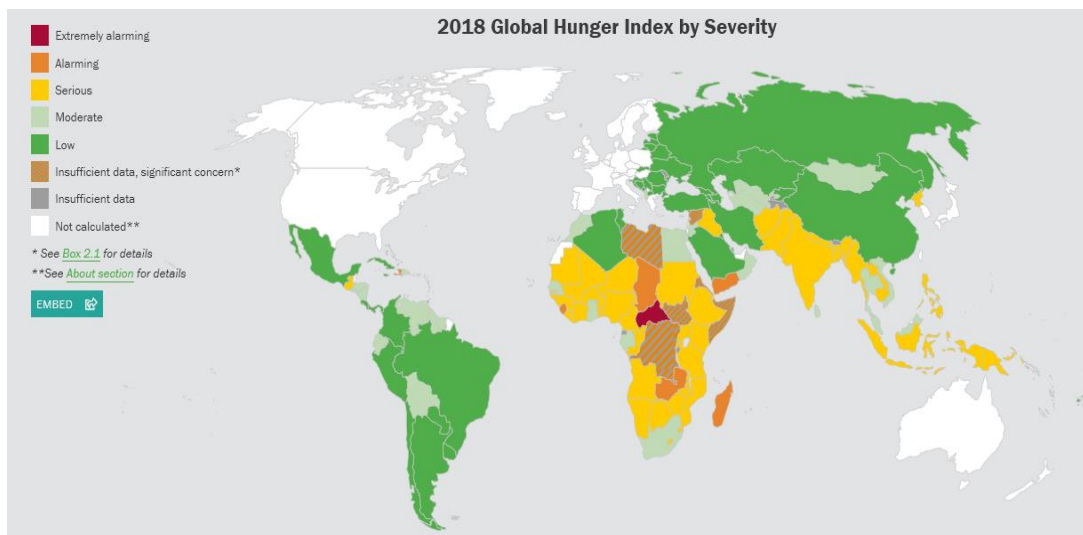
### Abstract

The demographic bonus that Gorontalo Province has as the population with the second largest Muslim percentage after Aceh, of course, can be a great potential in maximizing waqf collection in Gorontalo Province. So that later it is expected to encourage the acceleration of economic growth in Gorontalo Province. The purpose of this study is to find out how the potential of waqf in encouraging the acceleration of economic growth in Gorontalo Province. In this study, the researchers used qualitative research by conducting an exploratory study of the potential of waqf in encouraging the acceleration of economic growth in Gorontalo Province. The type of data used in this study consisted of primary data and secondary data. The data collection technique used in this research is the first interview. The second and third literature studies are by doing Subjective Intuitive. The results of this study indicate that waqf is an energy that can accelerate economic growth in Gorontalo Province. Although the process of maximizing the collection of waqf potential in Gorontalo Province will experience various challenges, there are 3 things that can be done to overcome these challenges. These 3 things are, first, the need to strengthen the social function of philanthropic institutions as institutions that collect and manage waqf assets. Second, the need for productive waqf management. Third, the inclusion of waqf awareness in educational institutions. For the sake of this implementation, of course, synergy is needed between related institutions such as the Indonesian Waqf Board, Philanthropic Institutions, Islamic Banks, Ministry of Religion, Ministry of Research, Technology and Higher Education, Ministry of Agriculture, Ministry of Education and Culture and other related institutions.

**Keywords: Energy of Waqf, Potential, Acceleration, Economic Growth, Gorontalo Province**

### INTRODUCTION

Badan Pusat Statistik (BPS) in the first quarter of 2019 released that Indonesia's economic growth had increased to 5.07% compared to the first quarter of 2018 which reached 5.06%. Furthermore, BPS (2019) also recorded the percentage of poor people in September 2018 of 9.66%, a decrease of 0.16% against March 2018 and a decrease of 0.46% against September 2017. The number of poor people in September 2018 was 25.67 million people. The number of poor people decreased by 0.28 million people against the conditions in March 2018 and decreased by 0.91 million people in September 2017. However, the decline in the poverty rate in Indonesia has not been able to reduce inequality such as the problem of hunger. The Global Hunger Index (GHI) noted that Indonesia was ranked 73 out of 119 countries with a score of 21.9. This figure certainly falls into the category of serious hunger problems (see figure 1). Even at the ASEAN level, this figure is quite bad when compared to other ASEAN countries such as the Philippines, Myanmar and so on. Apart from hunger, unemployment in Indonesia is a serious problem. This is evidenced by data reported by BPS. In the second half of 2018, the unemployment rate in Indonesia increased to 5.34% of the total workforce of 124 million people.

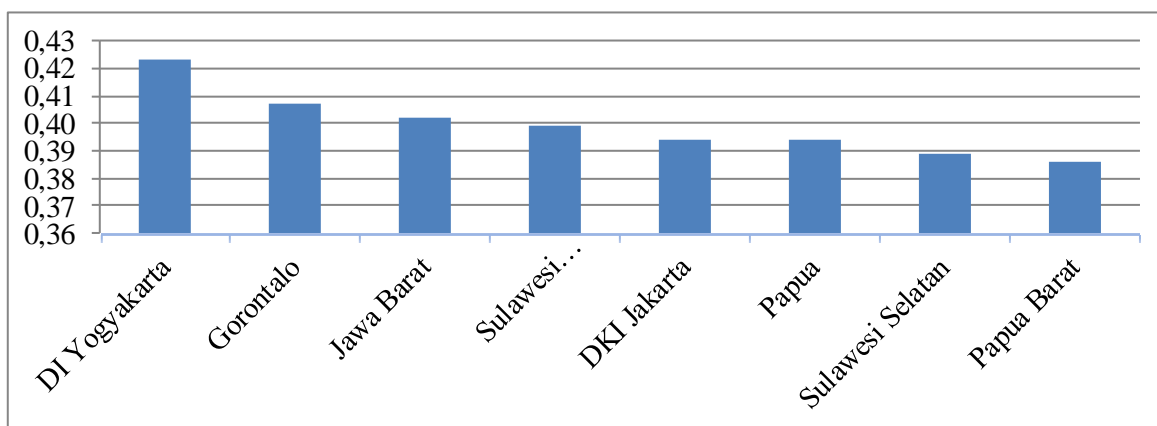


Source: *Global Hunger Index*

**Figure 1**  
**2018 Global Hunger Index by Severity**

BPS (2019) released the inequality level or Gini ratio in Indonesia in March 2019 of 0.382. This inequality rate decreased by 0.002 compared to September 2018 which reached 0.384. Inequality is indicated by the Gini ratio to measure the inequality of population distribution with a range of 0 for perfectly evenly distributed income to 1 for perfect income inequality. There are eight provinces that have inequality rates above the national Gini ratio (see Graph 1). The graph shows that the province with the highest national Gini ratio inequality is DI Yogyakarta (0.423), then Gorontalo Province is in second place (0.407), then West Java (0.402), Southeast Sulawesi (0.399), DKI Jakarta (0.394), Papua (0.394), South Sulawesi (0.389), and West Papua (0.386).

**Graph 1**  
**8 Provinces with the Highest Inequality**



Source: *Badan Pusat Statistik, 2019*

The 2019 Gorontalo Province Economic Report released by Bank Indonesia reported that Gorontalo's economic growth in the first quarter of 2019 grew by 6.72% (yoy), a decrease compared to the fourth quarter of 2018 which was recorded at 7.22% (yoy). Gorontalo's economic growth which tends to slow down is due to the slowdown in the external sector in the midst of increasing domestic demand. From a sectoral perspective, the majority of main

business fields such as agriculture in the first quarter of 2019 tended to slow down from 7.05 (yoy) in the previous quarter to 5.35% (yoy)<sup>1</sup>.

Gorontalo, which is the 32nd province in Indonesia, is known as the City of the Veranda of Medina and has the motto "Adati hula hula Sareati, Sareati hula hula to Kitabullah". The motto has the meaning "Customs based on Syara, Syara based on the Book of Allah". All aspects of the life of the people of Gorontalo are expected to always be surrounded by religious values. Nationally, Gorontalo Province is the province with the second largest percentage of Muslim population after Aceh. Percentage of Population by Regency/City and Religion Adhered to in Gorontalo Province as of 2018 can be seen in table 1 below.

**Table 1**  
**Percentage of Population by Regency/City and Religion Adhered in Gorontalo Province as of 2018**

<b>Regency/City Regency/Municipality y</b>	<b>Islam</b>	<b>Protestan Protestan t</b>	<b>Katolik Catholic</b>	<b>Hindu</b>	<b>Budha Buddha</b>	<b>Lainnya Others</b>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Boalemo	96,69	1,24	0,08	1,72	0,00	0,00
Gorontalo	99,49	0,03	0,45	0,02	0,01	0,00
Pohuwato	95,56	3,33	0,22	0,89	0,01	0,00
Bone Bolango	99,85	0,13	0,01	0,00	0,00	0,00
Gorontalo Utara	98,28	2,01	0,02	0,00	0,01	0,00
Kota Gorontalo	97,30	2,01	0,32	0,05	0,31	0,00
<b>Gorontalo Province</b>	<b>97,86</b>	<b>1,46</b>	<b>0,18</b>	<b>0,45</b>	<b>0,06</b>	<b>0,00</b>

Source: Kantor Wilayah Kementerian Agama Provinsi Gorontalo, 2019

Although the percentage of the Muslim population in Gorontalo Province is the second largest after Aceh, in terms of collecting waqf assets, it is still very small. A report issued by the Regional Office of the Ministry of Religion of the Province of Gorontalo (2018) states that the percentage of certified waqf land up to 2017 is 45.62%. Did not reach the target of 58.70% so that the achievement was only 77.72%. This happens because there is still management of public complaints against the existing waqf land related to the designation and use of the land which is used for residential construction and not its designation.<sup>2</sup>

In fact, if the collection of waqf assets in Gorontalo Province can be collected according to their potential and the management is in accordance with their designation, this can encourage the acceleration of economic growth in Gorontalo Province. We all know that waqf is one of the Islamic financial instruments which historically has made a major contribution to the development and economic growth of a country. The need for professional management of waqf institutions and supported by the awareness of the Muslim community to distribute waqf is quite important in collecting waqf assets. In addition, the existence of philanthropic institutions in the form of organizations, individuals and foundations as institutions that manage the economic potential of the people is a great potential in improving the welfare of the people, especially for increasing the economic growth of a region..

Prof. Muhmmad Nuh also on the agenda of the Indonesia Waqf Summit said that it was necessary to reform the mindset of the people. This is because some people still think that waqf is only related to land. The Indonesian Waqf Agency (BWI) noted that the potential for waqf

<sup>1</sup> See more at <https://www.bi.go.id/id/publikasi/kajian-ekonomi-regional/gorontalo/Pages/Kajian-Ekonomi-dan-Kuangan-Regional-Provinsi-Gorontalo-Mei-2019.aspx>

<sup>2</sup> See more at <https://gorontalo.kemenag.go.id/files/gorontalo/file/file/Humas/LAPORAN-KINERJA-KANWIL-GORONTALO-TAHUN-2017.pdf>

assets per year reaches Rp. 2,000 trillion with a land area of 420,000 hectares. Meanwhile, the potential for cash waqf can reach IDR 188 trillion per year, but only IDR 400 billion can be collected. Furthermore, there are 337 parcels of land waqf assets that are still not certified. Imam Teguh Saptono as Deputy Chairman of the Indonesian Waqf Board on the Halal Bi Halal agenda, Follow Up Media Gathering and Waqf Discussion (2019) stated that waqf can be a form of social worship, improving people's civilization, flowing endless rewards, worship facilities and infrastructure and social activities. and improving the welfare of the people. He also further stated that by looking at the huge potential of waqf, it would be a common concern so that it could be utilized for the public benefit. Reflecting on the countries of Malaysia and Saudi Arabia which have optimized their waqf for the public benefit. In Saudi Arabia, the king's waqf land around the Grand Mosque was allocated to be built into a multipurpose complex Zamzam Tower. Meanwhile in Malaysia, waqf can help build a terminal in Johor.

However, what can be seen today is that the role played by the waqf institutions themselves in state and regional development is still not optimal. The current phenomenon is that the collection of waqf assets in Gorontalo Province is booming only during the month of Ramadan and the collection is only done manually in the sense that the collection of waqf assets in Gorontalo Province does not use a digital platform. Even some institutions (foundations) that collect waqf assets themselves, only accept people who distribute waqf assets at the foundation's office. This is also in line with that stated by Isaac (2014). Ishak said that waqf in Gorontalo Province needs to be optimized for handling and development. Furthermore, Ishak (2014) hopes that the optimization of waqf assets basically has the aim of obtaining results that can be utilized in accordance with the purpose of collecting and managing waqf assets. Therefore, optimization is directed to management with economic value. H. Idris Rahim (2017) as the Deputy Governor of Gorontalo also revealed that waqf is one of the potentials in improving the welfare of Muslims, but it must also be acknowledged that the management and implementation of waqf has not been optimally organized. In addition, a report issued by the Regional Office of the Ministry of Religion of the Gorontalo Province (2018) states that the process of certifying waqf land in Gorontalo is only at the administrative fulfillment stage, so that it is not possible to obtain a new certificate of waqf land.

By taking into account the huge potential of waqf and also supported by many philanthropic institutions, both in the form of organizations, individual nazirs and foundations that collect waqf in Gorontalo Province, it is hoped that it can encourage the acceleration of economic growth in Gorontalo Province. Based on this, the researchers are interested in researching how the potential of waqf in encouraging the acceleration of economic growth in Gorontalo Province.

## METHODOLOGY

Researchers used qualitative research. Researchers conducted an exploratory study of the potential of waqf in encouraging the acceleration of economic growth in Gorontalo Province. The type of data used in this study consisted of primary data and secondary data. The primary data in this study were sourced from interviews between researchers and practitioners (in this case the Chairperson and Employees of the Indonesian Waqf Board of Gorontalo Province, the Board of Philanthropic Institutions) Academics and activists who are concerned about waqf. While the secondary data in this study were obtained from journals, books related to waqf, reports from the Indonesian Waqf Board, Reports from the Office of the Ministry of Religion of Gorontalo Province and other documents related to research issues.

The data collection technique used in this research is the first interview. Both literature studies obtained from secondary data. And the third is by doing the Subjective Intuitive. Subjective Intuitiveness is a data collection technique that involves the opinion of researchers

related to research issues. For data analysis, researchers adopting data analysis Miles and Huberman (1984) where data analysis activities include data reduction, data display, and conclusion drawing/verification.

## RESULT AND DISCUSSION

### 1. Roles, Challenges and Opportunities of Waqf

Waqf has a very strategic role. Waqf is part of Islamic teachings that emphasize social values and religiosity in the distribution of the welfare of the people. The religious value of this waqf, although not specifically mentioned, has been regulated in the Qur'an<sup>3</sup>. In some literature, waqf is a teaching that does not only have a worship dimension but also a social dimension (Sambas, 2014). This social dimension can be seen from the impact it has on strengthening the people's economy.

The collection and management of quality waqf can be an energy in encouraging the acceleration of economic growth in Gorontalo Province. It could even be one of the solutions in improving and reducing inequality. Inequality in Gorontalo Province is caused by several things. First, inequality of opportunity. This inequality of opportunity is characterized by the large number of poor children who often do not have a fair start in life. For example, there are still many children in disadvantaged areas who do not get a golden opportunity to sit in school to college. This is also caused by the lack of educational facilities in disadvantaged areas so that this is a trigger for poor children not being able to get an education from school to college and these children prefer to help their parents in the fields, gardens and the ocean. . This of course can affect the economic conditions of poor households which can indirectly erode their ability to earn income and invest in health and education needed to improve the economic status of their families. The two jobs are uneven. The higher the quality of a person, the higher the wages given to him. For workers who do not have the opportunity to develop and improve their quality, they will be trapped in low-productivity, non-permanent and low-paid jobs. Third, the high concentration of wealth. It is no stranger to our ears that a handful of individuals in Indonesia make profits through the ownership of financial assets which are sometimes obtained through acts such as corruption. So this is also a driver of high inequality.

Waqf energy that can accelerate economic growth and reduce inequality in Gorontalo Province can be seen from the large percentage of the Muslim population in Gorontalo Province which is certainly an opportunity that can be utilized and empowered by philanthropic institutions. However, this is also a challenge for the philanthropic institution itself, given the lack of public awareness about waqf. This lack of awareness of waqf is also caused by a lack of literacy about waqf itself. It is undeniable that the percentage of people's interest in reading in Gorontalo Province is still 30% and this figure shows that reading interest is still very low (Erna Harmain, 2019). The Financial Services Authority (OJK) in 2016 conducted a national survey of financial literacy and inclusion. The literacy index of Gorontalo Province is 23.27% and the financial inclusion index is 62.55%. while for the Islamic financial literacy and inclusion index in Gorontalo Province, it is 7.64% and 12.36%, respectively.<sup>4</sup>

In addition to the lack of public awareness about the importance of waqf, another factor that causes the lack of collection of waqf assets in Gorontalo is the lack of public trust in institutions that collect and manage waqf assets. In addition, although philanthropic institutions

<sup>3</sup> The evidence of the Qur'an regarding the stipulation of waqf is contained in the excerpt QS. Al-Hajj: 77; QS Ali Imran: 92; QS. Al-Baqarah; 261. In addition to the Qur'an, which can be used as a reference for this argument about waqf is the Hadith narrated by Muslim: "From Abu Hurairah ra, indeed the Messenger of Allah (sallallahu 'alayhi waqf) said: "When the son of Adam (humans) dies, his deeds will end Except for three things: charity, useful knowledge and a pious child who prays for his parents"

<sup>4</sup> See more at <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Download/251>

are currently carrying out work in accordance with their mandate, this is still not accompanied by qualified and professional human resources. On the other hand, it is also still weak and the lack of government support both in regulations and institutional consolidation with waqf collection organizations is also a challenge in itself.

## **2. Strategy in Maximizing the Collection of Potential Waqf in Encouraging Acceleration of Economic Growth in Gorontalo Province**

### **2.1 Strengthening the Social Functions of Philanthropic Institutions**

The first strategy that must be carried out in maximizing the collection of waqf potential in encouraging acceleration of economic growth in Gorontalo Province is by strengthening the social function of philanthropic institutions. Several things can be done in strengthening the social function of philanthropic institutions, especially in terms of collecting waqf assets in Gorontalo Province, namely first by conducting training and developing human resources. Human resources in the management of this waqf is an urgent matter. Considering humans as people who collect, manage and distribute the benefits of waqf assets. The current number of philanthropic institutions is not accompanied by quality Human Resources (who have competence and professionalism). These quality human resources can be formed by participating in training and development, both technical guidance on waqf management, technical guidance on waqf asset management, quality waqf counseling and the need for a routine activity before carrying out work activities, whether starting with dhikr, recitations or dhuha prayers. In addition, it is necessary to implement nazir waqf certification and competency standards for waqf nazirs themselves. This is necessary because to manage a philanthropic institution, it is necessary to have a competent person who has expertise in their field. In addition, there is also a need for a Nazir database in Gorontalo Province. This is because there are still a large number of individual nazirs who are not registered and registered, even those who are registered are still many who do not work full time because Nazhir himself has other professions out there.

Second, there is a need for ongoing research related to waqf in Gorontalo Province. Until now, research on waqf in Gorontalo Province is still very little compared to research for the field of Islamic banking. The need for continuous research is expected to be able to find the right formula in terms of collecting, managing and distributing waqf assets.

Third, it is necessary to digitize the collection of waqf assets in Gorontalo Province. In the current era of the digital economy 4.0, the collection of waqf assets in Gorontalo Province should have used a digital platform. The digital platform used in collecting waqf assets will later be able to cooperate with financial institutions, both Islamic banking and Islamic capital markets. Moreover, the government is currently intensively looking for a formula for sukuk linked waqf. Philanthropic institutions can also take advantage of technology such as multipayment services at dayriah financial institutions and e-commerce and can perform online waqf services.

Sambas (2014) revealed 2 things that can be done in strengthening waqf institutions to providing facilities and infrastructure. These two things are first to strengthen Nazhir's professionalism. Because considering the success of waqf management is also determined by the extent of Nazhir's professionalism. Second, safeguarding waqf assets. There are still many waqf assets that have not been collected and organized also have an influence on the development of waqf. Moreover, in Gorontalo Province, the realization of the collected waqf has not yet reached its potential.

The scholars set the conditions for the appointment of Nazhir, namely being Muslim, having common sense, being mature, fair and capable. The flexibility of Nazhir waqf requirements depends on the field. So far, Nazhir's individual waqf is still used and it turns out that in its implementation it does not provide a good role in waqf management, then the

requirement that Nazhir must be a legal entity is a must in order to optimally empower waqf assets (Directorate of Zakat and Waqf Development, 2003). Article 11 of Law no. 41 of 2004 concerning waqf it is stated that Nazhir has the task of (a). administering waqf property; (b). manage and develop waqf property in accordance with its purpose, function, and designation; (c). supervise and protect the waqf property; (d). report the implementation of duties to the Indonesian Waqf Board. Nazhir's professionalism is a must and an important focus in increasing waqf in Gorontalo Province.

## 2.2 Management of Productive Waqf

Waqf institutions as religious institutions that have potential and economic benefits must be managed effectively and efficiently for the benefit of worship and to advance the benefit of the people. Waqf is not just waqf land for worship such as the construction of mosques, cemeteries and social institutions. So far, what has been heard by the people of Gorontalo is that waqf is only about that and that, land, mosques, cemeteries, social institutions. Whereas the collected waqf can be used for things that are more productive in nature so that it can improve the welfare and economy of the people.

Productive waqf is actually a scheme for managing waqf donations from the people, namely by making these donations productive, so that they are able to produce a sustainable surplus. Waqf donations can be in the form of movable objects, such as money and precious metals, or immovable objects, such as land and buildings. This productive waqf surplus is a source of endowment funds for financing the needs of the people, such as financing education and quality health services (Rumah Wakaf, 2017).

This form of productive waqf in Indonesia is based on Article 43 paragraphs 1 and 2 of Law No. 41 of 2004 concerning waqf. The paragraph reads: (1) The management and development of waqf assets by Nazhir as referred to in Article 42 is carried out in accordance with sharia principles. (2) The management and development of waqf assets as referred to in paragraph (1) is carried out productively. Ishom (2014) states that productive management and development of waqf assets can be done by collecting, investing, investing, producing, partnering, trading, agribusiness, mining, industry, technology development, building construction, apartments, flats, supermarkets, shops, offices, educational or health facilities and other businesses that do not conflict with sharia.

Furthermore, Ishom (2014) said that productive waqf is not a separate cluster of waqf products. This is very possible because the word "productive" is not a legal term but is part of an economic term. In economics, production is one of the most important entities in addition to exchange and consumption. To achieve the purpose and function of waqf assets, the collected waqf assets can only be allocated for (1). Facilities and infrastructure for worship activities; (2). Means for improving the quality of education and health; (3). Providing scholarships to the poor and abandoned children; (4). Economic progress and improvement of the people; and (5). Improvement of general welfare which of course does not conflict with the Shari'a and laws and regulations in force in Indonesia.

Ishom (2014) mentions 5 obstacles faced in the management of productive waqf in Indonesia. The obstacle is that the management of waqf in Indonesia is mostly done traditionally. Second, people do not understand about the types and forms of productive waqf. Third, the lack of promotion by LKS-PWU regarding cash waqf services to the public. Fourth, the productivity of waqf assets is not absolute but limited because Article 22 of the Waqf Law reads "only can". And fifth, namely the existence of legal loopholes for the use of waqf to be invested outside Islamic banks and the inclusion of guarantees for non-Sharia institutions as described in Article 43 paragraph (2) of Law no. 41/2004 and Article 48 paragraph (5) so that it has the potential to cause people to lack confidence in productive waqf. Productive waqf lands that have

been inventoried can actually be maximally empowered in the form of waqf assets that can produce goods or services. In addition, productive waqf land can be in the form of business investment. In terms of productive use and empowerment of waqf land, it is necessary to have security in the field of law, security in the field of designation and development. So that between legal protection and aspects of waqf land that has a social purpose, it can find its function. In addition, the prioritized use and empowerment of waqf land is waqf land that has great economic potential, such as lands that are economically strategically located.

In addition to land waqf, currently the management of productive waqf can be done through the collection of cash waqf in the form of money. Money that we usually know is only a means of payment, but with its development, money can be used as a waqf asset. The inclusion of money as a waqf asset, of course, reaffirms that cash waqf is part of the financial potential that can improve the welfare of the people. Cash waqf opens up very potential opportunities in creating investment in both religious services, educational services and social services. Cash Waqf or called Cash Waqf / Waqf al-Nuqud according to the MUI Fatwa is a waqf carried out by a person, group of people, institutions or legal entities in the form of cash. Included in the definition of money are securities.

Abdullah (2018) argues, from the period of time, cash waqf can be divided into 2, namely cash waqf with a certain period of time and cash waqf with Endowment money forever. The difference between the two waqfs can be seen in the table below.

**Table 2**  
**The difference between cash waqf for a certain period of time and Endowment money forever**

No	Difference	Cash waqf for a certain period of time	Endowment money forever
1	Waqf nominal	Minimum IDR 10 million	No limit
2	Period	Minimum of 5 years	Forever
3	Investment	LKS PWU Products in the waqf sector	Sharia products
4	Waqf principal	Can return to Wakif	Can not return to Wakif

The money that can be donated is money in rupiah currency. If the money is still in the form of foreign currency, according to the 2009 Indonesian Waqf Agency Regulation concerning Guidelines for the Management and Development of Waqf Assets in the form of money, it must first be converted into rupiah. Government Regulation Number 42 of 2006 concerning the Implementation of Law Number 41 of 2004 concerning Waqf states that Wakif who will donate their money are required to:

- 1) Present at the Islamic Financial Institution Recipient of Cash Waqf (LKS-PWU) to state the will of the cash waqf;
- 2) Explain the ownership and origin of the money to be donated;
- 3) Depositing in cash a certain amount of money to LKS PWU
- 4) Fill out the Wakif will declaration form that functions as AIW

If the Wakif is unable to attend, then the Wakif has the right to give a mandate and represent his/her proxy to be present in the delivery of cash waqf. The Wakif or the person who is represented and authorized can declare the waqf pledge of movable objects in the form of money to Nazhir in front of the Waqf Pledge Deed Official (PPAIW) who then Nazhir submits the AIW to LKS-PWU.

Wakif can waqf money through LKS appointed by the Minister as LKS Recipient of Cash Waqf (LKS-PWU). LKS appointed by the Minister on the basis of suggestions and considerations from BWI. BWI provides suggestions and considerations after considering the suggestions of the



relevant agencies. Suggestions and considerations can be given to LKS-PWU that meet the following requirements: Menyampaikan permohonan secara tertulis kepada Menteri;

- a) Attach the articles of association and ratification as a legal entity;
- b) Having an operational office in the territory of the Republic of Indonesia;
- c) Engaged in sharia finance;
- d) Has the function of receiving deposits (wadiah)

Cash waqf as well as cash waqf investment results that have been deposited from wakif through LKS PWU, will then be managed by Nazhir. Nazhir manages and develops cash waqf through two mechanisms:

- 1) Management and development of cash waqf on cash waqf deposits and cash waqf investment by Nazhir must be aimed at optimizing profit gain and/or empowering the economy of the ummah;
- 2) The management and development of cash waqf on the investment results of cash waqf by Nazhir must be aimed at empowering the economy of the ummah and/or religious social activities.

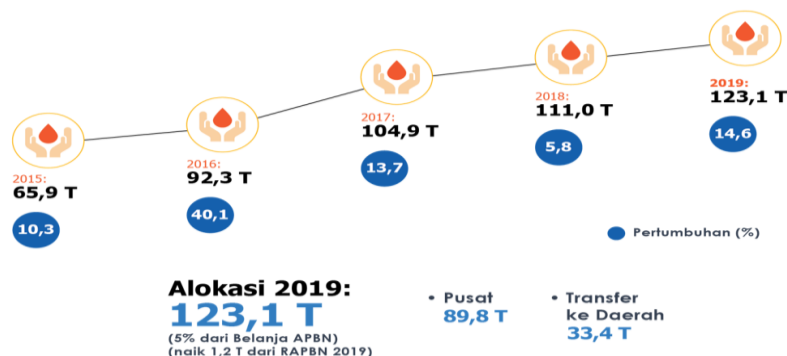
The collection and management of productive waqf both from land waqf and cash waqf in Gorontalo Province is currently not running optimally. In fact, if the potential for collecting waqf can be realized as it should be, then this can encourage the acceleration of economic growth in Gorontalo Province. There are several forms of productive waqf that can be adopted from waqf houses by philanthropic institutions in Gorontalo in maximizing the collection of waqf potential, so that later it can encourage accelerated economic growth in Gorontalo Province.

### **1) School Productive Waqf**

School productive waqf is a productive waqf in the field of education which is managed commercially where the results of its management are for the mauquf alaih (social) program. The school education model that is built is a school based on entrepreneurship and morality, so that schools can produce students who are entrepreneurial and have positive personalities. The values of this school's productive waqf program are (1) a populist and sustainable program; (2). Results of school management for the mauquf alaih program; (3). Partner branding if 100% support; (4). Creating a generation of entrepreneurs who are Quranic.

### **2) Productive Waqf of Primary Clinic**

The Primary Clinic Productive Waqf is a productive Waqf in a business-managed Clinic program where the results of the management are for the mauquf'alaih (social community) program. With specifications (1). Main Clinic and/or commercial Primary Clinic. (2). Clinical Assets from Productive Waqf funds. (3). Professional Clinic Management. Meanwhile, the value of the Clinical Productive Waqf Program is (1). A populist, highly rewarding and sustainable program. (3). The results of the management are channeled to the mauquf'alaih program. (4). Sponsoring partner branding If 100% support. (5). The value of the reward is eternal. Productive waqf in the health sector can also cooperate with the Ministry of Health and the Ministry of Finance. This is because the health budget from year to year continues to increase as shown in the following figure.



Source: Kementerian Keuangan, 2019

**Figure 2**  
**Health Budget (In Trillion Rupiah)**

**3) Productive Garden Waqf**

The Productive Garden Waqf Program is a cash waqf management program that is managed productively in the agricultural sector with coconut plant commodities of Pandan Wangi and Pepper species where the benefits are for community social programs. Waqf of productive gardens is a movement that should be carried out by all Muslims to defend Muslim lands so that they do not fall into mere commercial lands. We have to secure lands for food production. There is land for environmental empowerment. Who will finance it, if all think commercially into houses, buildings, factories. Then no one thinks about land for our food and environment. The value of the Productive Garden Program is (1). Empowering the community in the form of employment opportunities; (2). Assisting government programs in employment issues; (3). Long-term garden yields; (4). The results of Mauqufalaih produce social products for the community. The Productive Garden Waqf scheme can be seen in Figure 3 below.



Source: Rumah Wakaf

**Figure 3**  
**Productive Garden Waqf Management Scheme**

Managing the economic potential of Muslims for the welfare of the people is one of the missions of the Ministry of Religion. The management of the potential of this community is to improve the quality of its management, both from institutions formed by the government or the private sector, as well as increase accountability in its management, considering that the economic potential comes from public funds/assets that will be used for the welfare of the people. Improving the quality and accountability in managing the potential of the people is a strategic target of the Ministry of Religion which is nothing but the elaboration of its Strategic Plan. The success of this target is indicated by the indicators of the collected Zakat Funds

(Billions of Rupiah), the percentage of certified waqf land and the number of zakat institutions that meet minimum service standards.

To ensure the security of the assets that have been waqf (in this case waqf land) so that they do not change ownership and can be used for the welfare of the community, the waqf land is certified. The process of certifying waqf land is not an easy thing, so the certificate of waqf land is an indicator of how important waqf land is. The more certified waqf land, the greater and the greater the guarantee for the safety of the use of waqf land. A report released by the Regional Office of the Ministry of Religion in 2018 shows the total land waqf in 1988 locations. Early 2017 certified 907 locations. By the end of 2017, there were 206 locations of certified waqf lands, so that by the end of 2017 1113 locations had been certified (55.99%).

### **2.3 Inclusion of Waqf Awareness in Educational Institutions**

The third strategy in maximizing the Collection of Waqf Potential in Encouraging the Acceleration of Economic Growth in Gorontalo Province is through the inclusion of waqf awareness in educational institutions. Educational institutions are one of the institutions that can affect a person's lifestyle, economy, social and political environment. The inclusion of waqf awareness in educational institutions is a must because considering the portion of the budget in educational institutions from year to year continues to increase. In addition, the inclusion of awareness of waqf in educational institutions is expected to be able to maximize the collection of waqf potential so that later it can encourage acceleration of economic growth in Gorontalo Province in particular and national economic growth in general. Considering the contribution of collecting waqf assets is very potential in improving the economy in Gorontalo Province, but it is still accompanied by the lack of public awareness of the importance of waqf. On the other hand, the number of educational institutions in Indonesia is accompanied by the large number of educators and students which of course can affect the development of waqf in Gorontalo Province.

The inclusion of waqf awareness in educational institutions is something that must be done by philanthropic institutions in the form of organizations, individuals as well as legal entities and foundations. This inclusion of waqf awareness will be a joint effort carried out by philanthropic institutions with the Ministry of Religion, the Ministry of Research and Technology, the Ministry of Education and Culture and the Ministry of Finance.

Data obtained from the Ministry of Finance (2019), that the posture of the budget for education rose from Rp 444.1 trillion to Rp 492.5 trillion. The budget consists of: 1. Education budget through Central Government expenditure of Rp. 163.1 trillion; 2. Education Budget through Transfers to Regions of Rp. 308.4 trillion; and 3. Education Budget through Financing of IDR 21 trillion (see Figure 4). The large budget posture for educational institutions is of course a potential in maximizing the collection and management of waqf assets in encouraging the acceleration of economic growth in Gorontalo Province.

To maximize the inclusion of waqf awareness in educational institutions, it is necessary to create an educational roadmap and a roadmap for the inclusion of waqf awareness. The roadmap that can be carried out by philanthropic institutions in collaboration with educational institutions is as follows:

**Table 3.**  
**Roadmap for Inclusion of Waqf Awareness**

<b>Period</b>	<b>Information</b>
Education Period 2020-2022	Awareness of the importance of waqf is taught to students, educators, parents and the community
Awariness Period 2023-2024	Waqf awareness education continues; Student movement in financial and endowment governance reform; Inclusion of awareness of waqf in legal products of government/private institutions
The heyday of waqf 2025 and beyond	Waqf awareness education continues; National/regional leadership has focused on waqf; Aspects of waqf are interconnected between government/private institutions

Based on the education roadmap above, the programs that can be run to support the inclusion of waqf awareness in educational institutions are:

- 1) Educational institutions in Indonesia Cooperate with the Indonesian Waqf Board and Philanthropic Institutions in the form of organizations or legal entities
- 2) Issuance of Awaqf Awareness Material Book which contains the importance of waqf in life
- 3) Campaign Material: Logo and Song
- 4) Inclusion policy of waqf awareness
- 5) MoU with universities, especially Islamic universities
- 6) Coordination meeting
- 7) Sharing and educating Lecturers and Teachers
- 8) Monitoring and Evaluation
- 9) Launching of e-Research Waqf
- 10) Edu Waqf Award
- 11) Waqf Goes to Campus
- 12) Waqf Goes to School
- 13) Waqf Corner
- 14) Ambassador of Waqf / Sharia Economics

## CONCLUSION

The magnitude of the potential for waqf in Gorontalo Province can be compiled according to its potential. If this can be maximized, then the potential of this waqf can later be able to encourage the acceleration of economic growth in Gorontalo Province. Although the process of maximizing the collection of waqf potential in Gorontalo Province will experience various challenges, there are 3 things that can be done to overcome these challenges. These 3 things are first to strengthen the social function of philanthropic institutions. Second, the management of productive waqf. Third, the inclusion of waqf awareness in educational institutions. To achieve this, of course, synergy is needed between related institutions such as the Indonesian Waqf Board, Philanthropic Institutions, Islamic Banks, Ministry of Religion, Ministry of Research, Technology and Higher Education, Ministry of Agriculture and other related institutions.

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