



The Role of the Indonesian Waqf Board (BWI) in Productive Waqf in Gorontalo Province

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ABSTRACT

The Indonesian Waqf Board (BWI) of Gorontalo Province plays an important role in the development of productive waqf which aims to improve the management and empowerment of waqf productively in Gorontalo. This research uses a scientific study research method with a descriptive qualitative approach. This research relies on secondary data obtained from various relevant literature sources, including journals, books, industry reports, and official documents from government agencies related to the role of Indonesian waqf (BWI) in productive waqf in Gorontalo Province. The results show that BWI Gorontalo has succeeded in improving productive waqf management through training programs, empowering nazir, and providing access to financing. The increase in IWN indicates progress in waqf management, and the positive impact on society has been seen through the distribution of waqf proceeds for social and economic needs.

Kata Kunci:

BWI, Wakaf Produktif,
Pengelolaan Wakaf

ABSTRAK

Peran Badan Wakaf Indonesia (BWI) pada Wakaf Produktif di Provinsi Gorontalo. Badan Wakaf Indonesia (BWI) Propinsi Gorontalo berperan penting dalam pengembangan wakaf produktif yang bertujuan untuk meningkatkan pengelolaan dan pemberdayaan wakaf secara produktif di Gorontalo. Dalam penelitian ini menggunakan metode penelitian studi ilmiah dengan pendekatan kualitatif deskriptif. Penelitian ini mengandalkan data sekunder yang diperoleh dari berbagai sumber literatur yang relevan, termasuk jurnal, buku, laporan industri, dan dokumen resmi dari instansi pemerintah terkait peran wakaf Indonesia (BWI) pada wakaf produktif di Provinsi Gorontalo. Hasil penelitian menunjukkan bahwa BWI Gorontalo telah berhasil meningkatkan pengelolaan wakaf produktif melalui program pelatihan, pemberdayaan nazir, dan penyediaan akses pembiayaan. Peningkatan IWN menunjukkan adanya kemajuan dalam pengelolaan wakaf, dan dampak positif terhadap masyarakat telah terlihat melalui distribusi hasil wakaf untuk kebutuhan sosial dan ekonomi.

INTRODUCTION

Waqf is one of the acts of worship related to a Muslim's wealth, such as zakat, infaq and shadaqoh. During the development of Islam, waqf was a very important means and capital in advancing the development of religion. In the history of Islamic civilization, since its inception, waqf has played a very important role in improving the social and economic welfare of Muslims

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at that time and later. This is because the principle of waqf is to combine the dimensions of piety to Allah and the welfare of a Muslim (Hakim et al., 2016)

Waqf in Indonesia is not a taboo, there are many Muslims who donate their property both in the form of land and buildings, in Indonesia waqf land from year to year continues to increase. In 2006 there were already 1,849,771,348 M3 with 304,662 lands that had been certified and almost every year experienced a significant increase until in 2014 the waqf land recorded by the Ministry of Religion reached 4,142,464,287 M3. With this amount of waqf land, it can certainly support the welfare of the Indonesian state (Aisyah, 2021).

However, it is regrettable that the majority of people in Indonesia recognize waqf only within the scope of social and religious affairs, in other words, giving waqf assets in these interests such as the construction of mosques, prayer rooms, Islamic boarding schools, cemeteries and others. According to data from the Directorate of Waqf Empowerment (Directorate General of Islamic Public Guidance, Ministry of Religious Affairs of the Republic of Indonesia in 2011), in Indonesia the majority of waqf land utilization is used for places of worship, 43.72% are used for the construction of mosques, 30.15% musholla, 10.59% schools, 8.31% social, 4.26% cemeteries and 2.98% pesantren. The utilization of waqf land is only focused on matters of worship and social, if the use is channeled into economic matters, of course waqf is one of the Islamic institutions that plays a very important role in the benefit of the people.

The existence of BWI has been regulated in the waqf law clearly and in detail, from article 47 to article 61 of Law No. 41/2004. Article 57 states that for the first time, the appointment of BWI membership is proposed to the President by the minister. Meanwhile, BWI is formed and domiciled in the capital city of the Republic of Indonesia and can establish representatives in provinces and / or regencies / cities as needed (Aziz, 2017).

The duties of the Indonesian Waqf Board are 1). Conducting guidance for nazir in managing and developing waqf assets; 2). Performing the management and development of waqf assets on a national and international scale; 3). Give approval and or permission for changes in the designation and status of waqf assets; 4). Dismiss and replace nadhzir; 5). Give approval for the exchange of waqf assets; 6). Providing advice and consideration to the government in the formulation of policies in the field of waqf.

In terms of institutional duties, the existence of the Indonesian Waqf Board has a very strategic position in empowering waqf productively. The establishment of the Indonesian Waqf Board (BWI) aims to organize optimal waqf management, which is related to management. Such as national and international waqf assets whose existence is still neglected as well as inadequate guidance for nadhzir. The Indonesian Waqf Board (BWI) is independent and professional, synergizing with the government's role as regulator, facilitator, motivator and public service (Agama, 2006).

Productive waqf is waqf that is not directly taken advantage of but is empowered or mobilized in a form of business which then takes the results to be given to those entitled to receive (according to the waqf designation agreement), thus waqf can support the economy of the Indonesian people (Hakim et al., 2016).

Law Number 41 of 2004 concerning Waqf regulates various matters that are important for the empowerment and development of waqf assets productively. Waqf objects in this Law are not only limited to immovable objects, but also movable objects such as money, precious metals, securities, intellectual property rights vehicles, lease rights and other movable objects in accordance with the provisions of sharia and legislation. Furthermore, Article 43 of this law emphasizes that the management and development of waqf assets by nazhir waqf is carried out productively (Asyuti, 2012).



This Waqf Law provides wider potential for waqf development to improve the welfare of the people to manage the potential of waqf owned by Indonesia. For this reason, a professional waqf management institution is needed while still referring to Islamic law (Hakim et al., 2016). Currently, there are institutions under the state management of waqf, namely the Indonesian Waqf Board (BWI) and the private sector, namely Baitul Mal Muamalat, which launched Waqaf Tunai Muamalat (Waqtum), Dompot Dhuafa Republika launched Tabung Wakaf Indonesia (TWI) and Pos Keadilan Peduli Umat (PKPU) Rumah Zakat and others.

Waqf management is not only carried out by the above institutions, but also widely encourages a synergy cooperation with Islamic financial institutions. The waqf law regulates that the institution entrusted with the responsibility of managing cash waqf is the Shari'ah Financial Institution for Cash Waqf Recipients (LKS-PWU), (Megawati, 2014) which is an Indonesian legal entity engaged in the field of shari'ah finance. Among the LKS-PWU that have managed cash waqf are Bank Muamalat Indonesia, BII Shari'ah, Bank Danamon. Syari'ah Financial Institutions Receiving Cash Waqf (LKS-PWU) issues a cash waqf certificate and submits it to the nazhir as proof of the transfer of waqf property. Furthermore, this law states that in the management of waqf property, nazhir is required to manage it in accordance with the purpose, function and designation of waqf.

The development of productive waqf in Indonesia still faces many obstacles due to the lack of socialization of cash waqf as part of productive waqf, and the lack of professionalism in productive waqf management. Waqf is a form of worship activity that is highly recommended to be carried out by Muslims, because the existence of waqf property, its form remains and the value of the reward continues to flow to the waqif, as long as it is utilized for the benefit of the community and the people. The potential benefits of waqf if managed and empowered properly in accordance with its purpose, not only the community who enjoy the results of waqf, but also the waqif even though he has passed away (Ishak, 2014).

Waqf assets, which are not being managed and developed, require special attention from all parties. This attention means the involvement of all parties, especially the nazir and its elements, as well as certain parties who have concerns in the development and empowerment of waqf, such as entrepreneurs with entrepreneurial spirit. Moreover, waqf assets have considerable potential, for the welfare of the people and the general public in certain areas or regions such as Gorontalo Province.

Gorontalo Province is one of the regions that has a significant Muslim population of around 95.63%. This large Muslim population is the basic capital and potential that needs to be empowered, especially in waqf. Many of these Muslim communities have become waqif, especially in endowing land for the public interest and the construction of worship facilities. In Gorontalo Province, there are many waqf lands on which places of worship (mosques and mushalla), places of education, and social buildings intended for other public interests are built. The waqf land still has considerable potential and productive land assets, which are scattered in the territory of Gorontalo Province. The following is the data of waqf in Gorontalo province:

Table 1: Data on Waqf in Gorontalo Province

N O	Province	amount	Extent (Ha)	Already Certificate			Not yet certified		
				amount	Extent (Ha)	Percent	Amount	Extent (Ha)	Percent
1	Gorontalo	718	103,23	351	52,44	48,89%	367	50,79	51,11%
2	Boalemo	256	25,14	74	7,27	28,91%	182	17,87	71,09%
3	Pohuwato	223	30,68	57	11,84	25,56%	166	18,84	74,44%
4	Bone Bolango	269	187,62	232	185,56	86,25%	37	2,05	13,75%
5	Gorontalo City	271	17,18	221	14,28	81,55%	50	2,90	18,45%
6	North Gorontalo	227	30,15	66	7,35	29,07%	161	22,80	70,93%
Amount		1.964	394,00	1.001	278,75	50,97%	963	115,25	49,03%

Source: Ministry of Religious Affairs of the Republic of Indonesia 2020



The table above shows data on the area of waqf land in Gorontalo Province, divided based on its certificate status, namely certified and uncertified. In Gorontalo Regency, the number of certified land parcels is 351 with a land area of 52.44 hectares and the number of uncertified land parcels is 367 with a land area of 50.79 hectares, Boalemo Regency has 74 certified land parcels with a land area of 7.27 hectares and 182 uncertified land parcels with a land area of 17.87 hectares, Pohuwato Regency has 232 certified land parcels with a land area of 11.84 hectares and 166 uncertified land parcels with a land area of 18.84 hectares, 84 Ha, Bone Bolang district has 232 certified land with 185.56 Ha and 37 uncertified land with 2.05 Ha, Gorontalo city has 221 certified land with 14.28 Ha and 50 uncertified land with 2.90 Ha, North Gorontalo district has 66 certified land with 7.35 Ha and 161 uncertified land with 22.80 Ha.

It can be concluded that this data shows that most waqf land in Gorontalo province has not been certified. This can be a challenge in the management and optimal utilization of waqf land. The improvement of waqf land certificates can help in improving transparency, security, and legality of waqf land management.

(Frahesti, 2024) Conducted research on the Role of the Indonesian Waqf Board (BWI) of South Kalimantan Province in Productive Waqf Development at the At-Taqwa Binuang Mosque. This study aims to determine and describe the form of waqf supervised by the Indonesian Waqf Board (BWI) of South Kalimantan Province at the At-Taqwa Binuang Mosque. And how the role of the Indonesian Waqf Board (BWI) of South Kalimantan Province in the development of productive waqf at the At-Taqwa Binuang Mosque. This research is a field research that uses descriptive qualitative data analysis methods with the acquisition of data collection techniques through observation, interviews and documentation, while collecting data analysis through the results of data reduction, data presentation, and conclusion drawing. The results showed that the form of waqf supervised by the Indonesian Waqf Board (BWI) of South Kalimantan Province at the At-Taqwa Mosque is the existence of consumptive and productive waqf, namely consumptive in the form of the At-Taqwa Mosque building and productive in the form of the ATM Center, The Indonesian Waqf Board (BWI) of South Kalimantan Province has several duties and roles in the development of productive waqf at the At-Taqwa Binuang Mosque, namely as regulators, facilitators, motivators, and operators, in carrying out their duties and roles BWI South Kalimantan Province has referred to the waqf Law No. 41 of 2004. 41 Year 2004. The Indonesian Waqf Board (BWI) of South Kalimantan Province has carried out existing programs to develop productive waqf at the At-Taqwa Binuang Mosque.

(Estefany et al., 2022) examined the Role of the Indonesian Waqf Board in Handling Waqf Disputes in Indonesia Waqf is an Islamic system that is closely related to the welfare of the people and has been institutionalized for a long time. Waqf in society is not only in the implementation of waqf, but also managing waqf land in accordance with Sharia principles. Waqf is a muamalah activity with spiritual, social and economic aspects. One of the objectives of the establishment of the Indonesian Waqf Board (BWI) is to promote and develop national Waqf, and the Indonesian Waqf Board plays an active role. This research uses a literature review approach by collecting data from books, articles, or journals. The result of the research is that the role of the Indonesian Waqf Board (BWI) can resolve Waqf disputes properly and secure Waqf assets in addition to being Nadzir, to be able to act as a Nadzir coach. BWI can manage and develop productively so as to produce waqf that can prosper the people. In resolving waqf disputes, it can also use deliberation and can be assisted by third parties such as religious courts.

Research conducted by (Aziz, 2017) on the Role of the Indonesian Waqf Board (BWI) in Developing Prospects for Cash Waqf in Indonesia, since its establishment in 2007, the Indonesian Waqf Board (BWI) based on the mandate of Law No. 41 of 2004 concerning waqf



has had a significant role in the dynamics of waqf management in Indonesia. However, this significant role has not yet been completed. The problems of waqf in Indonesia still continue, especially those related to cash waqf. This study aims to answer how the role of the Indonesian Waqf Board and what efforts should be made so that the potential of cash waqf in Indonesia can grow and develop. From this research it can be concluded that the role of the Indonesian Waqf Board in developing the potential of cash waqf in Indonesia is still not optimal. Cash waqf has not been able to do the following things; First, the development of professional nazir, especially for individuals or legal entities who are authorized and responsible as cash waqf nazir. To improve the quality of the nazir's human resources, a tentative policy may be needed, or even feeling and looking for the nazir's usefulness. Second, involving strategic business partners engaged in financial services (especially sharia-based), such as cooperative banks, Baitul Maal wal Tamwil (BMT) and the like, in the process of promoting and socializing cash waqf being developed by BWI. So that the prospects and public trust in cash waqf at BWI can grow.

Based on the series of research presented, it can be concluded that BWI has an important role in the management and development of waqf, both in physical and financial forms, although there are still challenges that need to be overcome to maximize the potential of waqf in Indonesia. The Indonesian Waqf Board (BWI) has a crucial role in the management and development of waqf in Indonesia, both in the context of productive and cash waqf. The research conducted shows that BWI functions as a regulator, facilitator, motivator, and operator, and seeks to resolve waqf disputes and secure waqf assets. However, challenges remain, especially in the development of cash waqf, where BWI needs to improve nazir coaching and engage strategic business partners to maximize the potential of waqf. With these efforts, it is hoped that waqf can further contribute to the welfare of the ummah.

Therefore, the author wants to examine more deeply and comprehensively in the form of scientific research with the aim of research to improve the management and empowerment of waqf productively in Gorontalo. With the focus of the problem of the high percentage of uncertified waqf land in Gorontalo province.

LITERATURE REVIEW

Waqf

Waqf etymologically comes from the Arabic word “waqafa” which means to hold back or prevent. As a noun, the word “waqf” is synonymous with the word “al-habs” which Based on the series of research presented, it can be concluded that BWI has an important role in the management and development of waqf, both in physical and financial forms, although there are still challenges that need to be overcome to maximize the potential of waqf in Indonesia. The Indonesian Waqf Board (BWI) has a crucial role in the management and development of waqf in Indonesia, both in the context of productive and cash waqf. The research conducted shows that BWI functions as a regulator, facilitator, motivator, and operator, and seeks to resolve waqf disputes and secure waqf assets. However, challenges remain, especially in the development of cash waqf, where BWI needs to improve nazir coaching and engage strategic business partners to maximize the potential of waqf. With these efforts, it is hoped that waqf can further contribute to the welfare of the ummah.

It means either to prevent, or something that is withheld. So, when talking about waqf, it means the assets of a person or Muslims that are intended for the benefit of the community to be taken benefit or profit and the principal is retained (Hadi, 2009).



Waqf is the transfer of property rights that can last for a long time to a person or nazhir (the person who takes care of waqf) or to a management body with the provisions that the results and benefits are used according to Islamic provisions and the object that has been waqf will no longer belong to the wakif (the person who donates) or the place that hands over, but belongs to Allah SWT (Al Habibullah et al., 2024).

According to (Halim et al., 2005) in (Risca, 2019) waqf is handing over property rights whose substances can last a long time to someone or nazhir (the person who takes care of waqf) or to a management body with the provisions that the results and benefits are used in accordance with Islamic provisions and objects that have been waqfed will no longer belong to the wakif (the person who donates) or the place that hands over, but belongs to Allah SWT.

Indonesia Waqf Board (BWI)

Productive waqf can also be defined as property used for production activities such as agriculture, industry, and services, then the profit from the development of waqf is distributed to those who are entitled to receive according to the purpose of waqf (Choiriyah, 2017)

Based on economic substance, waqf is divided into 2 types (Qohaf, 2005), namely:

1. Direct Waqf (Consumptive Waqf) Direct waqf is waqf whose principal assets are given directly to the rightful beneficiaries according to the purpose. Direct waqf does not produce, so the cost of maintenance and preservation is obtained from outside the waqf object.
2. Indirect Waqf (Productive Waqf) Indirect waqf, also known as productive waqf, is waqf whose principal goods are used for production purposes, both in agriculture, education and others, the benefits of which are given to those entitled and in accordance with the purpose of waqf. Productive waqf is managed in such a way as to produce goods or services, then sold and the benefits are used for the purpose of waqf. The cost of maintaining and preserving productive waqf is obtained from the proceeds of the waqf itself.

METHODOLOGY

In this study, researchers used a scientific study research method with a descriptive qualitative approach. (Ramadhan et al., 2022) describes descriptive qualitative research, namely writing procedures that produce descriptive data (descriptions of an event or problem) in the form of written words from people and indirectly observed behavior, or a single case study and in one location only. This research relies on secondary data obtained from various sources of relevant literature, including journals, books, industry reports, and official documents from government agencies related to the role of the Indonesian representative body (BWI) on productive waqf in Gorontalo province. Secondary data collection procedures involved literature searches in academic databases, official websites, and industry reports.

RESULTS AND DISCUSSION

The Role of the Representative of the Indonesian Waqf Board of Gorontalo Province

The Gorontalo Province representative of the Indonesian Waqf Board (BWI) plays an important role in the waqf management ecosystem at the provincial level. In carrying out its mission, BWI Gorontalo actively coordinates and facilitates various activities related to productive waqf management in Gorontalo.

As an institution committed to sharia principles, BWI Gorontalo also has the responsibility of ensuring that waqf management is carried out in accordance with the



applicable provisions of Islamic law. By conducting regular monitoring and supervision, BWI Gorontalo strives to ensure that waqf funds are optimally utilized and have a positive impact on the welfare of the community.

In addition, BWI Gorontalo also acts as a liaison between potential waqif (waqf givers) and waqf beneficiaries. Through various communication and promotion activities, BWI Gorontalo strives to increase public participation in waqf programs and facilitate the process of allocating waqf funds to sectors in need, especially in the context of local economic development.

Thus, the role of BWI Gorontalo is not only limited to the management and supervision of waqf funds, but also extends to the efforts of community economic empowerment and the development of regional economic potential through productive waqf. Through a holistic and integrated approach, BWI Gorontalo seeks to become a strategic partner for the government and various other stakeholders in advancing sustainable and empowering waqf management for the advancement of Gorontalo.

Productive waqf is one of the important instruments in Islamic economics that has great potential to support social and economic development at the local level. In Gorontalo Province, the BWI Representative Body has the responsibility to manage and optimize waqf assets in order to provide maximum benefits to society. This task includes the management of waqf assets, the development of productive waqf programs, as well as ensuring that the proceeds from the waqf are used for purposes in accordance with sharia principles. Here is the raw data value of Gorontalo province.

Table 2: Raw Data Values of Gorontalo Province in 2020-2021

Item Code	Raw Data Item Name	2020	2021	Unit
		Raw Data Values	Raw Data Values	
101	Indonesia's waqf regulation	1	1	Likert scale (1,3, and 5)
102	Number of districts with waqf local regulations	0	0	Unit
103	Number of districts/cities	N/A	6	Unit
104	Regional BWI operational support from APBD	N/A	N/A	IDR
105	Regional BWI operational funds	N/A	N/A	IDR
106	Frequency of nazir coaching by the authority	4	N/A	Times in one year
107	number of nazir institutions	N/A	N/A	Unit
108	Number of ISO certified nazir institutions	N/A	N/A	Unit
109	Number of individual nazirs	110	1949	Unit
110	Area of BPN-certified waqf land	385,45	276,18	Hectares
111	Valuation of non-land waqf assets	10.000.000	N/A	IDR
112	Waqf manager surplus	N/A	N/A	IDR
113	Number of individual nazirs	N/A	N/A	Unit
114	KAP BWI regional audit (Y/T)	N/A	N/A	Binary (1 for yes, 0 for no)
115	Waqf land area (certificate+non-certification)	1722	391,95	Hectares
116	Number of nazir institutions with DPS	N/A	N/A	Unit
117	BWI regional public information management	1	1	Likert scale (1,3, and 5)
118	Productive waqf asset units	7	N/A	Unit
119	Total waqf asset units	20	N/A	Unit
120	The Number of mauquf'alaih	18.471	N/A	Person
121	Total population	1.166.145	1.186.300	Person
122	CIBEST welfare indeks	0,92	0,25	Index value
123	HDI Modification	0,54	0,50	Index value
124	Self-reliance indeks	0,44	0,64	Index value
125	Number of waqf mosques	8,00	1.493	Unit
126	Total number of mosques	2.305	2.839	Unit
127	Waqf mosque size/capacity	208	N/A	m ² or person
128	Total area/mosque	59,93	N/A	m ² or person
129	Number of waqf schools	5	162	Unit



130	Total number of schools	675	1611	Unit
131	Number of waqf school students	50	N/A	Person
132	Total number of students	67,6	211.217	Person
133	Number of waqf hospitals	1	N/A	Unit
134	Total number of hospitals	13	13	Unit
135	Number of waqf hospital patient visitations	10	N/A	Person
136	Total number of hospital visitations	450	N/A	Person

Source: National Waqf Index Report 2021

The IWN value in Gorontalo Province in 2021 rose to 0.070 (very poor) compared to 2020 which had an IWN value of 0.051 (very poor) or an increase in the IWN value of 30.07%. This increase occurred due to an increase in the value of the system factor and the value of the impact factor. The value of the system factor has increased due to an increase in the indicator value of the ratio of land waqf certified by the BPN. In 2020, the land area of BPN-certified land waqf reached 384.45 hectares and the land area of certified and uncertified land waqf reached 1,772 hectares. If calculated, the area of certified land waqf compared to the total land waqf area is 0.223. Meanwhile, in 2021, the area of BPN-certified land waqf land reached 276.18 hectares and the area of certified and uncertified land waqf land reached 391.25 hectares. If summarized, the area of certified land waqf compared to the total land waqf area is 0.704. The increase in the impact factor value is due to an increase in the independence index value. In 2020, the independence index value was 0.44, then increased to 0.64.

Productive Waqf Development Strategies and Programs

BWI Gorontalo Province has designed various strategies and programs to improve productive waqf management in this region. One of the main strategies is through the implementation of community skills training and mentoring activities on productive waqf management at the Botutonuo Village Office Hall. This activity involved 30 participants including: mosque takmirul administrators, community members and nazirs. With this training activity, it is hoped that it can provide output on increasing the role of nazirs in utilizing waqf assets in accordance with their functions evenly. Given the importance of this activity, a productive waqf management team was formed by the Botutonuo Village Head who will later become a pioneer in carrying out tasks optimally.

The existence of nazir as recipients, managers, and developing waqf by empowering waqf assets requires adequate knowledge to make it happen. In order to increase the knowledge of nazir, they are involved in comparative study activities, especially in places where the management and empowerment of waqf by nazir is considered successful. This activity aims to enable the nazir to make cooperative efforts with other communities. This is done to change the mindset of the nazir in managing and empowering waqf assets, so that the waqf assets under their supervision can provide benefits to the community in general.

Nazirs in Gorontalo Province try to utilize the existing waqf potential by empowering waqf land in a more productive and productive direction. For example, the Nazir has a program to conduct business in the form of services, such as providing boarding houses for people in need, and other service businesses that can generate profits and benefits.

A nazir who is given a mandate related to waqf assets should be able to show his professionalism in supervising and optimally empowering the potential of waqf assets, especially those related to the supervision of waqf assets and the management of waqf potential.

Waqf land that has the potential and productivity to be developed is lacking, but there are waqf lands located in certain locations that can be developed and empowered. The waqf land requires serious handling by related parties, so that the waqf land can produce. This is done in order to make the waqf land productive and useful.

Waqf land that has potential and is productive will certainly produce benefits for the community, especially Muslims. The program carried out is to distribute the proceeds obtained



from waqf land such as rice fields, to Orphanage, continuation of mosque construction, and scholarships to underprivileged students or learners. Even when receiving assistance from the Ministry of Religious Affairs of Gorontalo Province, it is used to buy productive and productive rice fields. And until now the results of the development of waqf can be enjoyed by the manager and the community involved in the management of the rice fields.

In addition, BWI Gorontalo is also active in providing access to financing for waqf businesses. Through cooperation with Islamic financial institutions and microfinance programs, BWI Gorontalo assists waqf entrepreneurs to obtain the capital and financial support needed to develop their businesses. By doing so, waqf businesses can increase the scale and productivity of their businesses, thereby providing a more significant economic impact to society.

Impacts and Benefits to the Community Economy

Through various strategies and programs conducted by BWI Gorontalo Province, there have been various positive impacts on the economy and welfare of the people in Gorontalo. One significant impact is the increase in the number of micro and small enterprises supported by waqf. These waqf businesses have succeeded in creating new jobs and increasing income for the community, especially at the local level.

In addition, waqf has also become an alternative source of financing for local entrepreneurs who find it difficult to access financing from conventional financial institutions. With the financial support from BWI Gorontalo Province, waqf entrepreneurs can develop their businesses more independently and sustainably, thereby increasing their contribution to the local economy. osial for the Community

In addition to the economic impact, productive waqf development also provides social benefits to Gorontalo. Through productive waqf development programs, BWI Gorontalo Province has succeeded in improving the welfare and standard of living of the community, especially for those below the poverty line. With greater access to business opportunities and financing, communities can increase their economic independence and reduce dependence on social assistance.

Thus, it can be concluded that the development of productive waqf in Gorontalo has had a positive impact on the economy and welfare of the local community. Through cooperation between BWI Gorontalo Province, the local government, and various other stakeholders, productive waqf has become one of the effective instruments in building the local economy and improving the welfare of Gorontalo people. In the next section, this article will discuss the challenges and hopes ahead in the development of productive waqf in Gorontalo.

The role of BWI Gorontalo Province in the development of productive waqf in Gorontalo is very important and has a significant impact on the economy and community welfare. To maximize the potential of waqf as an instrument of poverty alleviation and local economic development, synergy between various stakeholders including the government, Islamic financial institutions, communities, and religious organizations is needed. In addition, there needs to be a continuous effort to increase public awareness and understanding of the potential and benefits of productive waqf through a broader education and socialization approach.

Despite significant progress, there are still some challenges that need to be faced in the development of productive waqf in Gorontalo. One of them is the low public awareness and understanding of the potential of waqf and the lack of access to information and education on the benefits of productive waqf. In addition, efforts are still needed to improve the capacity and skills of waqf business actors in order to manage waqf assets effectively and sustainably.

To overcome this challenge, BWI Gorontalo Province needs to continue to conduct counseling and socialization efforts to the community regarding the potential and benefits of



productive waqf. In addition, there needs to be close cooperation between the government, Islamic financial institutions, and community organizations to improve access to financing and technical support for waqf businesses. Thus, it is hoped that productive waqf can become one of the effective instruments in building the economy and improving the welfare of the people of Gorontalo.

Another challenge is the lack of adequate infrastructure and regulatory support for productive waqf development. Although there have been efforts by the local government and BWI Gorontalo Province to create a conducive environment for productive waqf development, further steps are still needed to improve the accessibility and sustainability of these programs.

To overcome these challenges, synergy and collaboration between various stakeholders, including local governments, Islamic financial institutions, community organizations, and society as a whole, are required. By collaborating, they can identify and overcome existing obstacles and improve the effectiveness of productive waqf development programs.

In addition, it is also necessary to continue to increase public awareness and understanding of the potential and benefits of productive waqf through a broader education and socialization approach. By increasing public understanding, it is hoped that a more conducive environment will be created for the development of productive waqf in Gorontalo.

By overcoming these challenges and making continuous efforts to develop productive waqf, it is hoped that Gorontalo can maximize the potential of waqf as an effective instrument in building the local economy and improving people's welfare. In closing, this article will provide conclusions and suggestions for further research and action in the development of productive waqf in Gorontalo.

Although this study has attempted to describe the role of BWI Gorontalo Province in the development of productive waqf, there is still room for further research. Future research can examine more deeply the factors that influence the effectiveness of productive waqf programs implemented by BWI Gorontalo Province and their impact on the economy and welfare of the community. In addition, it is also necessary to conduct research on the comparison between productive waqf management models in Gorontalo and other regions in Indonesia to gain a more comprehensive understanding of the potential and challenges in productive waqf development at the local level.

In the context of productive waqf development in Gorontalo, the role of BWI Gorontalo Province is vital. Through various programs and activities, BWI Gorontalo Province has succeeded in raising public awareness of the potential of waqf as well as providing technical and financial support for waqf businesses. Although there are still some challenges that need to be overcome, with close cooperation between various stakeholders, productive waqf has great potential to become an effective instrument in building the economy and improving the welfare of the people of Gorontalo.

CONCLUSIONS

The Indonesian Waqf Board (BWI) of Gorontalo Province plays a crucial role in the development of productive waqf that contributes to the improvement of community welfare and local economic development. By coordinating waqf management activities in accordance with sharia principles, BWI Gorontalo seeks to optimally utilize waqf assets through programs that involve the community, including training, mentoring, and access to financing.

Through initiatives such as the establishment of productive waqf management teams and comparative study activities, BWI Gorontalo seeks to improve the knowledge and skills of nazirs in managing and empowering waqf assets. Proceeds from waqf are not only allocated for



social purposes such as mosque construction and scholarships, but also contribute to increasing employment and community income.

However, challenges such as low public awareness and lack of infrastructure still need to be overcome through educational efforts and cooperation between various stakeholders. By continuously raising awareness of the benefits of productive waqf and creating an enabling environment, it is hoped that waqf can serve as an effective instrument to advance the economy and welfare in Gorontalo.

Overall, although BWI Gorontalo has made progress, continued collaboration and innovation are needed to optimize the potential of waqf as a tool for poverty alleviation and local economic development. Further research is also needed to better understand the factors that influence the effectiveness of these programs and to compare them with other regions in Indonesia.

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