



## Optimization of Waqf Productive in Halal Tourism in Indonesia

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### Abstract

*The potential for halal tourism in Indonesia is considered to continue to grow, supported by the increasing needs of the Muslim community, both men and women, who can now be considered as one unit. This also indicates an increase in recognition and acceptance of Islamic socio-cultural practices, both in Indonesia and globally, which shows that Muslims are starting to receive attention in developed countries. Of course, this development aims to produce a multiplier effect, one of which is strengthening the economy. Optimizing waqf funds for halal tourism can be a solution to stimulate the Indonesian economy. This research aims to determine the extent to which waqf funds can develop in Indonesia. The method used in this research is a qualitative method by carrying out FGDs with experts in the field of waqf initiated by Wacid. The research results show that the potential for waqf funds in Indonesia can still be developed, but this is only limited by the knowledge of the Indonesian population about waqf itself, so in-depth socialization is needed to support literacy about waqf in Indonesia.*

**Keywords:** *Productive waqf; Halal Tourism; Halal Tourism.*

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### 1. Introduction

The tourism sector is one of the biggest drivers of economic growth, including in Indonesia. It was recorded that the tourism sector's contribution to GDP (gross domestic product) was 4.8%, a percentage increase of 0.30 points from the previous year. As the tourism sector develops, the level of tourist needs also grows, one of which is halal tourism Indonesia, as a country with a majority Muslim population, is considered to have provided the right facilities to realize halal tourism and has even become the attention of the government and the world ([Rachmiatie, Setiawan, Yuningsih, & Suja'i \(2023\)](#)). Even though Indonesia is dominated by a Muslim population, this community is only considered as consumers of sharia instruments. In fact, there are many sharia economic instruments that are considered to have great potential, one of which is the use of waqf funds ([Hakim 2020](#)). Therefore, this research aims to find out what the appropriate productive waqf scheme is and what waqf experts think about optimizing the use of waqf funds in the tourism sector. This also supports

research on optimizing waqf according to [Zainal](#) and Rivai (2016); [Churahman et al \(2024\)](#) who said that optimizing waqf should be used for the economic empowerment of Muslims.

Lidyana in detik.finance noted that there are 5 countries spending the largest halal tourist destinations in the world, namely, Saudi Arabia spent US\$ 24.3 billion, the United Arab Emirates (UAE) US\$ 17.2 billion, Qatar US\$ 14. 2 billion, Kuwait US\$ 13 billion, and Indonesia US\$ 11.2 billion. And Indonesia is also one of the countries that provides the best access, communication, environment and services for Muslim tourists in the world ([Lubis, Rusydia, Nasirin, & Kartikawati 2023](#)). Through this data, halal tourism can have enormous potential in restoring economic conditions after Covid-19 as well as driving the economy which previously had a significant impact. The large potential of this promising halal tourism has even attracted the interest of non-Muslim countries such as Thailand, China, etc.

Even though Indonesia is dominated by a Muslim population, this community is only considered as consumers of sharia instruments. Many sharia economic instruments are considered to have great potential, one of which is the use of waqf funds. As time progresses, waqf is no longer associated with waqf objects in the form of land, but has spread to other forms of waqf as stated in Law Number 41 of 2004 concerning Waqf, until now waqf can be done by donating a portion and more flexible ([Anas 2023](#)). The example is from assets owned through cash waqf ([Nazah, 2022](#)). However, in Indonesia we are not yet very familiar with the form of cash waqf. In fact, quoted from the BWI.go.id page, the potential for cash waqf in Indonesia could reach 180 trillion rupiah. It can be used as a momentum for the advancement of sharia instruments, one of which is through productive waqf ([Nawawi 2021](#) ; [Sadat & Samri 2023](#)). Optimizing waqf funds for halal tourism could be a solution to drive the economy in Indonesia, as well as a capital solution for running the halal industrial sector. This background creates an urgency regarding the management of productive waqf. This research aims to determine the extent to which waqf funds can develop in Indonesia, especially in the tourism sector.

## 2. Literature Review

The concept of halal tourism is not a new thing for Indonesia, in fact it has been the target of the ministry of tourism since 2014. Halal tourism according to Mohsin et al. (2016) refers to the existence of tourism products and services that can facilitate and meet the needs of Muslim tourists in accordance with Islamic law. The concept of halal tourism is not meant to limit non-Muslim tourists, but to provide comfort to tourists. Halal tourism has developed rapidly and now countries with a diverse Muslim population are also implementing halal tourism ([Nisya and Zakik, 2022](#)). The development of halal tourism in Indonesia will be helped by strengthening the potential for capital through productive endowments.

Halal tourism according to [Churahman et al. \(20\)](#) refers to the existence of tourism products and services that can facilitate and meet the needs of Muslim tourists in accordance with Islamic law. Halal tourism does not merely Islamize a tourism sector, but extends to all forms of tourism except those that are contrary to Islamic values. The implementation of halal tourism in Indonesia has started to be built starting in 2014, until in 2019 Indonesia was awarded the first rank for halal tourism

according to the GMTI (Global Muslim Travel Index) version which competed strictly with Malaysia ([CrescentRating-Mastercard, 2019](#)).

Productive waqf means that the waqf obtained is managed in such a way as to generate profits, then the profits are allocated to those entitled to receive them. In practice, waqf in Indonesia is currently facing quite complicated problems, because it is generally a non-productive waqf ([Rusydziana and Devi 2017](#)). Thus what is taken from the waqf is the benefit, while the principal property of the waqf remains intact. [Sundana](#) (2023), revealed that optimizing productive waqf can participate in empowering the community's economy. Through this, it is hoped that productive waqf management can contribute to halal tourism considering that Indonesia has great potential. According to [Zaiman et al \(2020\)](#) Waqf and Halal Tourism in Indonesia both have potential, but are not yet optimal so public awareness is needed. In this study the research method that will be used is a qualitative approach with interview techniques or interviews. The interview that will be conducted is an in-depth interview which aims to dig deeper about waqf from several WACID expert practitioners.

### 3. Methodology

The interview aims to record opinions, feelings, emotions, and other things related to individuals in the organization. By conducting interviews, researchers can obtain more data so that researchers can understand culture through the language and expressions of the parties being interviewed and can clarify things that are not known.

The method used is descriptive qualitative which refers to the background and formulation of the problem which is taken oriented towards collecting empirical data in the field from predetermined informants. The FGD was held in 1 meeting by dividing 3 topics of discussion namely: Development of Halal Tourism in Indonesia, Management of Productive Waqf for Halal Tourism and Productive Waqf in Indonesia

### 4. Results And Discussion

The following are several important things obtained through the FGD discussion, including the productive waqf scheme that will be developed, along with the meaning of how waqf can develop, grow and be sustainable. If we look at waqf in the modern era, the potential and results are not very comparable, this is because 70% of waqf is only intended for mosques and prayer rooms so it is less productive. In accordance with research conducted by [Kasdi](#) (2014), one of the potentials of waqf is that it can be used for development that has economic value, such as developing trade, financial investment, developing industrial assets, buying property, and so on. However, what needs to be paid attention to here is strengthening risk mitigation which needs to be emphasized, because in developing a productive waqf scheme, the value of the waqf cannot be lost or reduced unless depreciation occurs.

According to him, the potential for halal tourism in Indonesia is also growing, this is supported by the emergence of the needs of Muslims and Muslim women who can now be said to have become a community. This also indicates that this is a sign that Islamic social culture, both in Indonesia and globally, is becoming increasingly well known and means that Muslims are starting to be accepted and become a concern in developed countries. Of course this will have a multiplier effect, one of which is boosting the economy. [Arijudin and Nurwahidin \(2023\)](#) said that optimizing waqf funds for halal tourism could be a solution to drive the economy in Indonesia. The existence of halal tourism

has even attracted the interest of non-Muslim countries because it is related to the 5 Halal Travel Development Goals, one of which is to promote hospitality so that it is considered an attraction for tourists.

So the question arises as to what is the right scheme so that productive waqf can support the development of halal tourism in Indonesia, namely by creating synergies that strengthen each other and must be based on the interests of the people. Risk Mitigation and Management need to be strengthened so that we can predict what obstacles will arise and how to overcome them. Of course, a professional and experienced nadzir is needed to be able to manage productive waqf so that it increases sustainably such as mentioned on [Habibaty](#) (2017).

## 5. Conclusion

It can be concluded that the potential for waqf is very large in Indonesia if it can be managed well, this supports the previous theory regarding the management of waqf funds according to [Zainal](#) and Rivai who said that waqf can be used for the benefit of the people. The management of waqf in Indonesia itself is not as optimal as in other Islamic countries. Therefore, it is necessary to strengthen literacy regarding waqf among all people in Indonesia so that this scheme can run well and smoothly and in accordance with the Shari'a and the pillars of waqf.

### Author contribution statement

Nadia Meirani : Conceptualization, writing, draft preparation, translator, method  
Rizka Estisia : Writing, data curation, reviewing, translator

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