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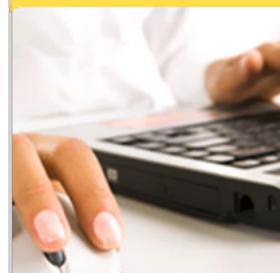
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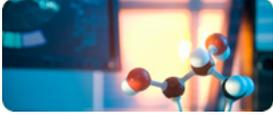
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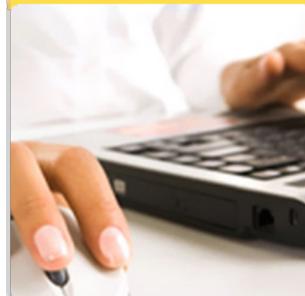
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## **Potential Resources Based on Economic Education, Business and Islamic Accounting in Gorontalo, Indonesia**

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**ABSTRACT:** *This study aim is to identify the potential resources underlying the need for Islamic in economic, business, and Islamic accounting for Gorontalo people in Indonesia. It uses qualitative method. Primary data is collected through in-depth interview and secondary data is collected by documentation and observation. Data analysis techniques uses following stage: data reduction, data presentation, and conclusions. The study results found that potential of resources owned by Gorontalo are: 1) majority population is Muslim; 2) the human resources can contribute in socialization and education, such as religious leaders, religious counselors, and academics, 3) Islamic organizations, 4) education institution, 5) and financial institutions, Micro Small and Medium Enterprises (MSMEs), and cooperatives. These five potentials have important role in economics development, business, and application of Islamic accounting in Gorontalo.*

**Keywords:** *economic education, business, Islamic accounting, Gorontalo*

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### **I. INTRODUCTION**

The development of Islamic economic system into a macro-economic reform is effort of Muslim-majority countries (Askari et al., 2014). Indonesia as largest population Muslims has desire to change the economic system in accordance with religion and stronger culture. In realm practice, until now the growth of Islamic finance institutions, especially Islamic banking, shows an encouraging development.

Social and cultural aspects of Gorontalo people hold firmly the life philosophy of "Custom based on *sharia*, *sharia* based on *Kitabullah*" (The practiced custom are based on religious value". With this philosophy, development of economic, business, and application of accounting based on Islamic values is very potential to be done as an alternative model in regional development. However, the development was still constrained by the low level of public knowledge about economics, business, and Islamic accounting (Niswatin et al, 2016).

The local government of Gorontalo strongly supports the development of an Islamic society-based economy. This is evidenced by regional regulations that specifically regulate the management of *zakat* funds, *infak*, and *sedekah* (alms). The potential for *zakat* receipts is enormous. However, the researchers observations on management of *zakat*, *infak*, and alms entrusted by the National *Amil Zakat* Agency (Badan Amil Zakat Nasional or BAZNAS) are still very minimal because most of *zakat* receipt comes from local officials. In addition, some society considers Islamic banking is not different from conventional banking. This is due to lack of public understanding about the mechanism of Islamic financial transactions. This is the phenomenon that occurs in society.

The lack of understanding and public awareness about the economy, business, and Islamic accounting is not only a problem in Gorontalo region, but becomes a national problem in Indonesia. The causes of this problem are minimum socialization and education programs to public.

Departing from above phenomenon, this research will identify information and data related to potential of resources owned by Gorontalo. It becomes the need basis for education about economy, business, and application of Islamic accounting. This research is considered very useful as the basis for stakeholders in conducting economic development strategy, business, and Islamic accounting through socialization and education approach to community.

Askari et al. (2014) explains that concept of Islamic development includes self-development of individuals to increase self-awareness. Related to educational programs, Alotaibi and Lone (2016) explain that education on Islamic economics, Islamic business transactions, and also includes Islamic banking, Islamic finance, and Islamic accounting becomes a necessity in development of Islamic economics. This is intended to lead people to have a strong understanding and awareness to implement Islamic values in economic life, business, and accounting.

## II. METHOD

This research uses qualitative research method. Data sources are primary and secondary data. The primary data comes from in-depth interviews with Ministry of Religious Affairs, Indonesian Council of Ulama (Majelis Ulama Indonesia or MUI), Islamic Economic Society (Masyarakat Ekonomi Syariah or MES), Islamic scholars, Islamic organizations, Islamic financial institutions management, Islamic business management, National Amil Zakat Agency (Badan Amil Zakat Nasional or BAZNAS), academia at campus (faculty/department), related agencies, and head of Bank of Indonesia (BI) Representative at Gorontalo. Secondary data is derived from observation and documentation about the potentials that can be used to educate the economy, business, and Islamic accounting from several institutions in Gorontalo, including: Ministry of Religious Affairs, Department of Education, Department of Industry, Trade and Cooperatives and MSMEs, Central Biro of Statistics (CBS), and Bank Indonesia representatives at Gorontalo, as well as universities. To support the validity, the research data is collected through diligence observations and interviews and adequacy of available references. Data analysis is done through following stages: data reduction, data presentation, and conclusions.

## III. DISCUSSION

Potential or strength that is owned as a resource as basis need for economic education, business, and Islamic accounting for people in Gorontalo was classified as primary and secondary data. Primary data was obtained from interview and secondary data was obtained by observation.

Interviews are done with several informants from Gorontalo's Ministry of Religious Affairs, Bank Indonesia, Gorontalo Representative, academic in Higher Education, Indonesia Council of Ulama (MUI) of Gorontalo and Gorontalo Islamic Economy Society (MES). It is found that potential resources of Gorontalo as a power in developing economic education programs, business, and application of Islamic accounting can be explained below.

### 1. Majority population is Muslim

The largest Muslims population in Gorontalo region is a major potential to develop economy, business, and application of Islamic accounting, particularly the realization of socialization and education programs. This is as expressed by some of following research informants:

Islamic Economics is a system, not only studied but must be done. We have data, largest population is Muslim. This is an important potential (Haris Tou, Ministry Religious Affair).

The largest Muslim population is a criterion to implement economic development and application of Islamic accounting done (Muin Mooduto, Indonesian Council of Ulama).

Aspects of majority society in Gorontalo itself are Muslims. Well, of course they will be aware and will take their knowledge of Sharia business very well. Therefore, we need the participation of all elements of society (Alva R. Khan, representative of Islamic Banking).

The Majority Muslim society in Gorontalo is getting tired with conventional transactions and they want to switch to Islamic sharia transactions (Sofhian, Lecturer of Islamic State Institute of Sultan Amai Gorontalo)

Above interviews show that population resource is an important force to revive the spirit of to realize economic development, business, and Islamic accounting. To strengthen the statement from informants, table 1 below shows data from Central Bureau of Statistics Gorontalo.

**Table 1. The number of people based on religion in Gorontalo, 2015**

District	Muslim	Protestant	Catholic	Hindu	Buddhist	Konghucu	Belief
(1)	(2)	(3)	(4)	(5)	(6)	(6)	(6)
West City	22.733	184	55	2	21	21	21
Dungingi	23.938	669	127	23	51	51	51
South City	20.909	825	174	5	558	558	558
East City	25.952	504	94	5	203	203	203
Hulonthalangi	15.392	637	65	3	26	26	26
Dumbo Raya	18.029	207	23	3	1	1	1
North City	18.483	134	12	17	1	1	1
Central City	25.121	799	55	38	50	50	50
Sipatana	17.592	131	25	9	7	7	7
<b>Gorontalo</b>	97,036%	2,109%	0,325%	0,054%	0,473%	0,002%	0,001%
2013	95,82	2,77	0,62	0,10	0,70	0,70	0,70
2012	94,41	3,99	0,99	0,19	0,43	0,43	0,43

Source: Ministry of Religious Affairs at Gorontalo

Why does the Muslim population of 97.036% become important consideration in Islamic economic, business and accounting development in Gorontalo? Population factors have an important role to realize economics, business, and accounting, both in the application and education. Muslim majority, reality of social

and cultural aspects is supportive. The people of Gorontalo have a life philosophy of "custom based on *sharia*" and "*sharia* based on *Kitabullah*". The belief in this philosophy becomes the thing that motivates the people to always believe Islamic values as guideline of his life. Large Muslims become a force as an Islamic businessman and a potential source of zakat (Bukowski, 2014). In addition, large number of people can become the main potential to perform various acts of *jihad* calling on good and preventing the unjust (Askari, 2014). In particular, integration of economic systems can improve the welfare of people through the implementation of a wealth distribution program from the rich to the poor (Setia, 2015).

## 2. Religious leaders and religious counselors

Economic development, business, and application of Islamic accounting are also determined the potential of human resources who have knowledge about Islamic, economics, accounting and Islamic business as a resource in conducting *da'wah* (socialization and education) to community. As the following informant stated:

We have *kyai*, religious leaders and ulama, then we can implement the economy and business of Islam because I personally every Friday speech, 85% the content conveys how to implement Islamic economics. It needs our mutual support to implement Islamic economics, especially in Gorontalo (One Yusril Fikar, staff of Bank Indonesia, Gorontalo representative). Gorontalo has religious leaders who can lead the community including, ulama, *kyai*, *imam*, *sharia* employees, *da'i* and religious counselors, as shown in table 2 below.

**Table 2. Religious Leaders and Religious Officers in Gorontalo, Year 2014**

Religion Figure					Religion Counselor	
<i>Ulama</i>	<i>Kyai</i>	<i>Imam</i>	<i>Sharia Employee</i>	<i>Da'i</i>	Civil employee	Non civil employee
6	1	173	99	47	11	200

Source: Ministry of Religious Affairs of Gorontalo, 2015

The concern of religious leaders and religious counselor are indispensable in educational programs. Religious leaders and religious counselors play important role in educational activities through non-formal activities. Non-formal education can be focused on non-formal institutions, such as through propagation in mosque. To support the *da'wah* program in field of *muamalah*, it is required knowledge and good understanding by religious leaders and related religious counselor about Islamic economics, business, and accounting.

## 3. Organization/institution resources

Other important potentials to play important role are Islamic community organizations and higher education institutions. Institutions or organizations that play important role in development of Islamic economics and business in Gorontalo are Islamic Organizations (ORMAS), Mosques, Universities, and Agency/Institution of Management *Zakat*, *Infaq*, Alms, and *waqf* (BAZ/LAZ). Such organizations/institutions have a great responsibility in public education and become basic and secondary education institutions. It is expressed by some informants below:

Islamic organizations need to be involved. Islamic organizations are primarily assets that can be developed in sharia business economics. In addition, we have a mosque management organization, and legal institution of *zakah*, *infaq*, and alms. All the organizational institutions are obliged to contribute in learning of Islamic economics (Board of Muhammadiyah organization).

We (Gorontalo) have colleges. To increase public knowledge about Sharia economics and business, university can do it through community service program by forming a village to become a forum for universities and society and the government will leaves the concept and idea of sharia economy and business to them (Nilawaty Yusuf, academic of Higher Education).

We have lecturers and students as academics in college. It needs a dedication program in cooperation with Islamic organizations, mosques. I mean to be able to teach sharia economy (Haris Tou, Religious Ministry of Gorontalo).

The Gorontalo has the large resources and potential as Islamic community organizations, mosques, universities and zakat management institutions as a social power that can be empowered to educate Islamic economics and other sciences, as shown in table 3 below.

**Table 3. Islamic Organizations/Institutions in Gorontalo**

Organization of Islamic Society	Mosque	Campus	BAZ/LAZ
15	202	7	3

Source: Data Processed, 2017

Islamic organizations represent of Muslim circles who become the majority in Indonesia, and also in Gorontalo. The existence becomes social force. The most important thing is Islamic organizations can work

together with mosques, universities, and other institutions in order to empower the people's economy. There are two efforts were made. First is to educate and nurture members of organization/congregation related to understanding about economics, business, and Islamic accounting and second is financial management organization for productive activities of members/ congregation (Niswatin et al, 2016).

#### 4. Educational Institution

The success of economic development, business, and application of Islamic accounting is largely determined by the readiness and awareness of human resources. Other resources that can be mobilized in educating the community from very beginning are basic and intermediate educational institutions. The informant discloses below:

Educational institutions are very important to educate human resources. From beginning it was established in educational institutions through extracurricular programs and subjects related to Islamic sharia economy is very important (Alva Reza Khan, *Muamalat* Bank).

We have great potential as formal education institution at primary and secondary level. We have students. Therefore, there should be a revision of curriculum based on the needs (Agil Bahsoan, Academics).

The Schools and students at primary and secondary levels, both junior and senior high school, in Gorontalo are large and potential. It is shown in table 5 below.

**Table 5. Number of Educational institutions in Gorontalo 2015**

SD/MI		SMP/MTS		SMA/SMK/MA	
Schools	Students	Schools	Students	Schools	Students
128	23,780	29	11,692	21	11,507

Source: Gorontalo Education Office within BPS of Gorontalo in 2016

Description:

SD = Elementary School

MI = Islamic Elementary School

SMP = Junior High School

MTS = Islamic Junior High School

SMA = Senior High School

SMK = Vocational High School

MA = Islamic Senior High School

Economic, business, and accounting education programs at primary and secondary educational institutions have not yet been applied intensively. There is no a particular curriculum model that contains learning in fostering knowledge and understanding of students related to content of economic and sharia accounting. Therefore, expectation of a curriculum model in primary and secondary educational institutions is a fundamental requirement in Islamic economic and accounting development programs.

#### 5. Financial Institutions, Micro Small and Medium Enterprises and Cooperatives

The existence of Islamic financial institutions, both banks and non banks, in Gorontalo can contributes to Islamic business growth. Although there has been no Islamic Micro, Small and Medium Enterprises (MSMEs), but Muslim entrepreneurs have opportunity to implement business in Islam. Similarly, Cooperative currently is has status and operated conventionally. Hopefully, intensive socialization and education about economy and business of Islam MSMEs entrepreneurs and cooperative management will raise awareness to convert business from conventional to Islam.

We have sharia banks and other Islamic financial institutions, including MSMEs and more cooperatives to benefit society. The condition of Indonesian, possibly in Gorontalo, also has awareness on sharia economy but still quite reluctant, almost all business institutions are still conventional (One Yusril Fikar, representative of Bank Indonesia in Gorontalo)

It is supported by the statement of Muin Mooduto (*ulama* and leader of Islamic Boarding House).

A rule asserts that the owners of Muslim business should give the sharia label to avoid afraid. Practice with minimal human resources for sharia banking or other sharia financial institutions makes them similar with conventional products. It is time to convert the conventional business to Islamic sharia business. The number of conventional and Islamic financial organization in Gorontalo can be stated in table 5 below.

**Table 5. Financial Organization in Gorontalo**

Financial institution	Quantity
Islamic Banking	3
Islamic Pawnshop	1
Micro Enterprises	6797
Small business	3531
Medium business	200
Conventional cooperative	248
Sharia cooperative	2

Source: Processed data, 2016

Table 5 shows that Gorontalo has very small Islamic financial and business institutions. One obstacles faced by entrepreneurs to manage enterprises based on sharia is the low human resources in knowing and understanding to do business and implementing sharia-based accounting. Therefore, Islamic business and accounting education to entrepreneurs and community owners and managers of MSMEs, financial institutions, and cooperatives are highly expected.

Masyita (2013) shows empirical evidence that due to limited human resources, both in quantity and quality aspects, management of Islamic microfinance institutions have service problems. This issue is certainly a serious problem faced by the region. Therefore, program of socialization and education must be taken by government and society in an effort to increase the knowledge and understanding of society and in the end will increase the awareness of society so that they can apply the economic system, do business, and sharia accounting.

## V. CONCLUSION

Identification of potential resources or strengths of Gorontalo become a first step in framework of Islamic economic, business, and accounting education. This becomes basis to determine the strategy pattern. There are five resources potential found in Gorontalo, namely: 1) majority population is Muslim, 2) human resources can contribute in socialization and education, including religious leaders, religious counselor, and academics, 3) Islamic organizations, 4) educational institutions, and 5) financial institutions, Micro Small and Medium Enterprises (MSMEs), and cooperatives. Successful implementation of economic, business, and Islamic accounting requires synergy from all stakeholders to work together to utilize all the potential. To support the educational program, further research in finding or reconstructing the curriculum models in primary and secondary educational institutions is stage essential to provide knowledge and understanding to community from an early age.

## GLOSSARY

*Sharia*: Law based on Islamic teaching

*Kitabullah*: God Verses

*Zakat*: The wealth that must be given to people entitled to receive

*Infak*: Wealth charity for public

*Sedekah*: Giving wealth to get closer to God

*Waqf*: Giving outcome of wealth

*Amil Zakat*: Zakat management

*Jihad*: Using all ability to always within right way and getting God mercy

*Muamalah*: Activities to manage among human business, including selling, leasing, lending and others.

*Da'wah*: way of spreading Islam through speech or socialization and education

*Kyai*: Respected people for his Islamic science and the implementation

*Imam*: People who have responsibility to lead Islamic ritual

*Da'i*: People who spread Islamic teaching to others

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