

# Waqf as a Solution in Solving the Problem of Poverty and Unemployment in Indonesia

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## Abstract

The Poverty and unemployment are two main topics that are problems in the lives of people in various Muslim countries, especially Indonesia. On the other hand, Indonesia's large waqf assets and potential have not been fully managed properly for the welfare of the community. In fact, in some other countries, waqf can provide cheap and even free education and health services. This research aims to analyze waqf management as a solution in solving the problem of poverty and unemployment in Indonesia. This research uses qualitative methods with a literature review approach. The results of this study show that waqf is able to solve the problem of poverty and unemployment by managing waqf well and productively whose results and benefits are aimed at meeting the basic needs of the community such as clothing, food, house, education and health. Including using waqf as an investment that can open new jobs.

## 1. Introduction

Poverty is a social condition that occurs due to a person struggling or unable to meet their basic needs, such as clothing, food, housing, education and health (Nanga, 2018). Likewise with the problem of unemployment that coexists with poverty, because someone who enters as a labor force criteria but does not have a job, so does not have an income that can be used to meet basic needs.

Poverty data released by the Central Statistics Agency (BPS) said that until march 2021, the number of poverty reached 27.54 million people or equivalent to 10.14% of Indonesia's total population (Marhaeni, 2021). While related to the unemployment rate, BPS noted that in February 2021 as much as 6.26% of the total 139.81 million people who entered the labor force criteria (Widayanti, 2021). In addition, the Covid-19 pandemic has had a negative impact on national economic growth. The mass termination of contracting also increased the number of unemployed to 9.77 million people in the august 2020 period, up 2.67 million people from the previous data (Fauzia, 2021).

Many government's programs and policies in addressing the problems of poverty and unemployment, such as the provision of poor people's assistance in the form of cash money, health insurance, rice, education costs (Ramdani et al., 2019) or currently known as The Hope Family Program (PKH), Healthy Indonesia Card (KIS), Smart Indonesia Card (KIP) as well as Pre-Employment card and other programs. But in reality the problems of poverty and unemployment have not been resolved properly.

The problem of poverty alleviation and unemployment can be done comprehensively through the Islamic economy, namely the waqf system. Waqf as mentioned by Mundzir Qahf is the delivery of productive property or objects that results and benefits are used in accordance with the purpose of waqf, both for personal and public interests in the scope of society, religion and other broader scopes (Syamsuri & Manaanu, 2021). The beginning of the waqf began from the story of Umar ibn Khattab who gave away the treasure that he loved, namely the land of Khaibar. The Prophet then told him to take action by saying, "if you want, you can hold his goods and give the results" (Al-Utsaimin, 2009).

One proof of the success of the Islamic economy in solving the problem of poverty and unemployment is the management of waqf as happened in Bangladesh with the concept of cash waqf, carried out by an economist named M. Abdul Mannan. In Malaysia, waqf can be a solution to various country problems, one of which is in terms of education. Waqf can be managed and provide allocation of education funds not only for the development of madrasahs or secondary schools, but up to higher education levels, as happened at the International Islamic University of Malaysia (IIUM), Universiti Kebangsaan Malaysia (UKM), Universiti Putra Malaysia (UPM), Universiti Sains Islam Malaysia (USIM) (Syamsuri et al., 2020). This can certainly be an inspiration for the success of waqf management in Indonesia where there are actually several institutions that have proven successful, such as the Pondok Modern Darussalam Gontor Waqf Agency.

This research aims to explore ways to solve the problem of poverty and unemployment through the Islamic economic system, especially the management of waqf. With the potential and large waqf assets in Indonesia, good waqf management will be able to overcome the problem of poverty and eviction by meeting the basic needs of the community in the form of food, clothing, shelter, health, education and employment. So this research will be very useful to show that waqf is a solution that can be used by both the government and community organizations to solve the problem of poverty and unemployment.

## 2. Research Method

This research uses qualitative methods with a descriptive approach to analysis that aims to provide an overview of waqf management as a solution in overcoming the problem of poverty and unemployment in Indonesia. Using literature review techniques, which is research that has a focus on the study and analysis of the primary materials of literature (books, research results reports, reports of devotional results, manuscript records and so on) (Ibrahim, 2015).

## 3. Research and Discussion

### 3.1 Concept of Waqf

Waqf etymologically derived from Arabic, namely *waqaf* whose plural form is *awqaaf*. *Waqaf* also means *al-habs* which means to detain, also to restrain and to control (Megawati, 2014). While in terminology, waqf is *tahbiisul ashli wa tasbiilul manfa'ah* (holding an item and providing its benefits). The explanation of *tahbiisul ashli* is to hold goods such as houses, trees, land and cars and goods such as waqf, because waqf can be tangible or movable goods. Then the explanation for *tasbiilul manfa'ah* is to give or release benefits. The point is that the person with the intention is holding the goods from various things that make it possible to change ownership of the goods and then provide benefits from the goods, such as the rental of the house, fruit products from trees, land processing and so on (Al-'Utsaimin, 2009).

There are several definitions of waqf. Shafi'i madzhab scholars such as al-Syarbini al-Khatib, Ramli al-Kabir, Ibn Hajar al-Haitami and Shaykh Umairah give the definition that waqf is to hold objects and decide the ownership of an item from its owner, and benefit from these items for matters that are allowed by religion (Muljawan et al., 2016). Imam Syarkhasi among hanafi madzhab scholars defines that waqf is holding waqf property under wakif ownership, and not utilizing the property for guarantees and so on that can hinder the benefit taking of the property (Muljawan et al., 2016).

Another definition was expressed by Muhammad bin Arafah al-Maliki of the Maliki madzhab, that waqf is providing the benefits of something until the deadline has been determined while keeping the waqf object in the hands of its owner. While from among Hanabilah scholars such as Ibn Qudama and Shamsuddin al-Maqdisyi define waqf as holding the origin and give the result (Muljawan et al., 2016). The various definitions of these scholars also finally gave rise to the kinds of waqf that are seen based on the purpose, time limit and use of the goods.

Waqf based on its purpose, there are three types. *First*, social waqf (*khairi*) is a waqf that aims for the public interest, not intended to use its benefits for certain people. *Second*, *ahli* waqf (*dzurri*) is a waqf intended to benefit wakif, his family, his descendants and certain people without regard to rich or poor, healthy or sick and young or old. *Third*, the combined waqf (*musytarak*) is a waqf intended for the public and family interests simultaneously (Rosadi, 2019).

Based on the time limit, waqf is divided into two types, namely perennial waqf and temporary waqf. Perennial waqf means that the nature of the goods represented is eternal, such as land waqf and buildings that are established by wakif as eternal waqf and managed productively, then the results are utilized according to waqf purposes and some are used for the maintenance and development of waqf objects. While temporary waqf is an item that is represented is an item that is easily damaged and there is no condition of replacing damaged parts when used. Temporary waqf can also occur because of wakif desire by providing a time limit when representing the goods (Rosadi, 2019).

Furthermore, waqf based on its use is divided into two types, namely direct waqf and productive waqf. Direct waqf is a waqf which main waqf object is used to achieve waqf purposes, such as mosques for prayer, schools for

teaching and learning activities, hospitals for medicinal purposes and so on. While productive waqf is a waqf which main waqf object is used for production activities and the results of production activities or benefits are given to *mauquf'alaih* in accordance with the purpose of waqf (Rosadi, 2019).

The emergence of waqf sharia began from the story of Umar ibn Khattab. He got a piece of land that he loved so much in the battle of Khaibar, then he went to Rasullullah to ask what he should do about it. Because many friends (*shahabah*) always give away the treasures they love. The Prophet then told Umar ibn Khattab to share the land as the waqf asset, as he said that narrated by Muslim: "If you want, you can hold the goods and give the results" (Al-'Utsaimin, 2009).

Likewise, when Ibn Umar was amazed at his property, he then rushed to give his treasure as a practice of the word of Allah SWT in the Qur'an surah Ali 'Imran verse 92: "You never reach the virtue (perfect), until you give up some of the wealth you love...." Abu Talhah also gave *bairuhaa*, which is a date garden overlooking the Prophet's mosque in Medina and in the garden there is a freshwater spring that is always visited by the Apostle (Al-'Utsaimin, 2009).

As for its application, waqf must fulfill the pillars of waqf consisting in four things, namely *maaqqif* (people with the mind), *mauquuf* (waqf object), *mauquuf'alaih* (beneficiary of waqf) and *shighah* waqf (statement of submission and acceptance of waqf objects). All *jumhur ulama* agree with the four pillars (M. F. Rahman, 2009). Then there is the addition of witnesses to the pillars of waqf as stated in the legislation in Indonesia. This is in line with the Khaibar land waqf written with official testimony on a skin that with certain instruments is eventually determined to be the pillar of waqf, namely: *maaqqif*, *al-mauquuf*, *naazhir*, *shighah*, *aujih al-infaaq*, *kaatib* and *shaahid* (Muljawan et al., 2016).

### 3.2 Waqf in Indonesia

The development of waqf regulation in Indonesia began with the implementation of Law No. 5 of 1960 on Basic Agrarian Regulation and Government Regulation No. 28 of 1977 on Land Acquisition. Although the regulation is only limited to regulating administrative and ownership and has not touched on the aspect of management (Zainal, 2016). This shows that legal support is still not strong, especially related to the management and development of waqf in Indonesia.

Only then along with the development of the Islamic economy, as well as a country with a large Muslim population and waqf assets, Indonesia has had rules related to the management of waqf stronger. Namely Law No. 41 of 2004 on Waqf which then appeared the implementing rules through Government Regulation No. 42 of 2006 on the Implementation of waqf Law. This shows that the aspirations of Muslims related to waqf have been accommodated by the government through laws and derivative rules (Hermawan, 2014).

The enactment of Law No. 41 of 2004 on Waqf also mandates the establishment of the Indonesian Waqf Agency, which is an independent non-structural institution based in the Capital of the Unitary State of the Republic of Indonesia. More precisely, BWI was established on July 13, 2007 through Presidential Decree No. 75/M of 2007 concerning the Appointment of Membership of the Indonesian Waqf Agency for the 2007-2009 Term (Indonesia, n.d.).

BWI is in charge and authorized in several ways. *First*, to conduct the construction of *nazhir* in the management and development of waqf property. *Second*, managing and developing waqf assets both on a national and international scale. *Third*, give approval and know permission for changes in the allocation and status of waqf property. *Fourth*, with regard to the dismissal and replacement of *nazhir*. *Fifth*, give approval for the exchange of waqf property. *Sixth*, related to the provision of advice and consideration to the Government of Indonesia in the preparation of policies in the field of representation (Indonesia, n.d.).

In addition, to carry out the function of BWI in advancing and developing waqf in Indonesia, there are two roles owned by BWI. Both roles are as regulators (drafting rules) and operators (managing and developing waqf assets) (Indonesia, n.d.). So that BWI can develop and manage productive waqf in Indonesia. Productive waqf in question is a scheme to manage waqf donations from the *ummah* by producing the donation to be able to produce a sustainable surplus and can be further developed (Zainal, 2016).

One form of waqf developed in Indonesia especially managed by BWI as *nazhir* is Cash Waqf Linked Sukuk (CWLS). Namely waqf money invested in Islamic financial instruments in the form of sukuk (Indonesia, n.d.). CWLS aims to facilitate wakif who want to take money, both on a temporary and permanent basis in order to place waqf money in social investment instruments that are safe, productive and have a broad impact (M. I. F. Rahman et al., 2021).

### 3.3 Poverty and Unemployment in Indonesia

Poverty etymologically comes from the word poor, which is the condition of a person who is not rich in things and all lack of things. The Central Bureau of Statistics (BPS) defines poverty as an individual's inability to live a decent life by meeting his basic needs, or also interpreted as the condition of a person who is below the standard value line of minimum needs –on food and non-food needs– called the poverty line or poverty threshold (Ferezagia, 2018).

Poverty as mentioned by Suparlan is a low standard of living that occurs due to the level of material deficiency in some people compared to the standard of living that applies generally to a society (Annur, 2013). Furthermore, with regard to points of living standards or basic needs, poverty is a condition in which a person or individual is unable to meet basic needs such as food, clothing, housing, education and health (Nanga, 2018).

In addition to poverty, other problems are related to unemployment. The term unemployment is often associated with the existence of the labor force, which is the part of the population between the ages of 15 to 65 who have the will and ability to work and are in a state of looking for work (Murni, 2009). As defined by Sukirno that unemployment is someone who belongs to the labor force who is actively looking for work at a certain wage level, but is unable to get the desired job. Likewise, Murni called unemployment as a situation of people who are of labor age and are looking for work (Probosiwi, 2016).

Poverty and unemployment can be said to be two interconnected sides. This is because the definition of poverty is not only related to low incomes and inability to meet basic needs, but more broadly than that, including access to work. The World Bank defines poverty as a condition related to the absence of shelter, low levels of health and education and the absence of jobs. Poverty is also associated with the death of children from diseases caused by lack of access to clean water. Poverty is a condition in which a person is in helplessness and lack of representation or representation and freedom (Nanga, 2018).

Poverty can also be distinguished based on the conditions that cause a person to become poor. *First*, natural poverty, which is poverty caused by unsanviable natural and geographical factors, such as arid natural conditions, limited natural resources and isolated areas. *Second*, structural poverty is poverty caused by government mistakes in taking policies, such as "urban bias" policies that are the cause of high poverty in the countryside. Third, cultural poverty, is poverty caused by socio-cultural factors in the life of a society, where with these factors the community becomes trapped in a state of poverty and has become a culture (Nanga, 2018).

Related to poverty and unemployment, the Central Statistics Agency (BPS) presents data showing that poverty in Indonesia until March 2021 reached 27.54 million people. Equivalent to 10.14% of Indonesia's total population, spread across urban areas as many as 12.18 million people and in rural areas as many as 15.37 million people (Marhaeni, 2021). While related to the unemployment rate, BPS recorded the number of workers in Indonesia in February 2021 was 139.81 million people and the Open Unemployment Rate (an indicator used to measure unabsorbed labor in the labor market) reached 6.26%. This condition shows that out of the 100-person labor force, there are 6 people who are unemployed (Widayanti, 2021).

The problem of poverty experienced by the most important community is related to the inability to meet basic needs in the form of clothing, food, shelter, health and education (Didu & Fauzi, 2016). This shows that the fundamental problem at the root of poverty is the availability of food, clothing, health access and education that cannot be reached by the community. The impact of the inability to meet these basic needs eventually forced the situation of the poor to continue in poverty and difficulty in meeting their basic needs.

### 3.4 Waqf as a Solution to the Problem of Poverty and Unemployment

A good waqf management can produce great benefits and have a good impact on the welfare of the community. The benefits resulting from the management of waqf then used to overcome the problem of poverty and unemployment by meeting the needs of the community (Syamsuri et al., 2020). This is very possible to do, especially Indonesia has a large waqf potential that is divided into several aspects, namely the number of generous Muslim population number 1 in the world according to the world giving index, the area of waqf land 55,512.16 Ha, has the largest number of *nadzir* in the world, there are 22 banks that manage waqf of money and the potential waqf of money that can be collected around Rp 180 trillion (Tohor, 2020).

The most basic problem of poverty and unemployment is the absence of basic needs in the form of clothing, food, shelter, health, education and also employment. So that to overcome these problems, waqf management must be managed productively and the benefits are aimed at meeting the basic needs of the community which is divided into three areas, namely:

#### 3.4.1 Waqf Management to Provide Access to Clothing, Food, and Shelter

Waqf has to manage productively to meet the basic needs of the community must certainly target the main problems faced by the community –in this case the problem of clothing, food, and shelter. So if the problem is related to clothing needs, then it takes the management of waqf related to the textile industry. This can be done with the waqf company that has a textile industry. As explained by Asharaf and Abdullah, corporate waqf is the establishment and management of waqf assets and the distribution of benefits managed by a corporate entity, either independently or in cooperation with other parties (Huda & Santoso, 2019).

With the textile industry owned by waqf-based companies, textile production can be used to meet people's needs for clothing. In addition, because the company that owns the textile industry is based on waqf, the distribution of the benefits of productive management can be channeled with the selling price of textile industry products (clothing) that are affordable so that people have the ability to buy them.

Likewise, related to the problem of community needs for food can be solved through the management of waqf aimed at meeting the food needs of the community. This can be done by managing waqf productively in agriculture, plantation and food processing industries that aim to provide the needs of the community related to food. Even with waqf, the cost of food production will be cheaper and its sustainability will last a long time, because the basis is waqf. Especially if in its management there is support from the state, as done by the Sudanese government which provides reserve funds for the management of productive waqf land in agriculture (Kasdi, 2017).

The problem of community needs for housing can also be overcome through waqf, namely by managing and building public housing or waqf-based apartments. In big cities such as Jakarta, Semarang, Surabaya and so on, many flats are rented to the people, especially the land in these cities is also increasingly expensive. With the development and management of housing using the waqf system, the cost of renting a house or apartment will become more affordable. As well as the management of real estate waqf or public housing in Egypt (Muhsan, 2013).

### 3.4.2 Waqf Management to Provide Access to Education and Health

Education and health are basic needs that are also very important for the community. Even in the development of waqf, Muhammadiyah as one of the largest waqf nadzir in Indonesia makes education and health as the first and second priority (Wiguna & Utami, 2018). Both of these have an effect on people's lives and the quality of human resources.

Education is an important indicator for assessing people's well-being. Because with the education to the highest level can make the quality of life of the community better. But access to education is also expensive and difficult to reach. Waqf can be a solution to solve this problem. As well as the management of waqf at Cairo's Al-Azhar University, Egypt that successfully empowered waqf in the field of education and provided thousands of scholarships for students from various countries (Syamsuri & Manaanu, 2021).

The next problem is related to health, where health services are known to be very expensive and difficult to reach. Moreover, health is one of the important points that determine success in economic growth and community welfare. Because public health has a positive impact on community productivity and the development of manausia resources, which further affects social development and sustainable economic growth (Wiguna & Utami, 2018).

Waqf has played a major role in the development of health services. There is a relationship between the development of waqf and the development of the science of engineering and its role for public health, as recorded by the history of Islam. Hospitals with a waqf system not only provide health services, but also develop medical education and provide guarantees for patients to get overall and affordable health services even free of charge. Such as al-'Adadi Hospital in Baghdad, al-Mansuri Hospital in Cairo, an-Nuri Hospital in Damascus, and al-Mansuri Hospital in Mecca (Usman, 2014).

### 3.4.3 Waqf Management to Provide Employment

Employment or access to get a job also includes basic human needs, so it will be a problem when someone does not have a job because of the lack of employment. BPS noted that the number of workers in Indonesia in February 2021 was 139.81 million people, while the Open unemployment rate reached 6.26% (Widayanti, 2021). Especially with the Covid-19 pandemic that shook the national economy also had an impact on increasing the unemployment rate. In August 2020 there was an increase in the number of unemployed by 2.67 million people, bringing the total number of 9.77 million people who do not have a job (Fauzia, 2021).

One way to open up jobs as a solution to the high unemployment rate is to encourage increased investment, because the economic growth of an area supported by investment has a significant effect on economic growth. This means that with high investment will increase economic growth and further increase the absorption of labor (Sulistiawati, 2012). The amount of investment targeted by the government through the National Development Agency (Bappenas) in 2021 is Rp 856 trillion (Herman, 2021). But it will be a problem when the investment becomes a burden on the state because it is sourced from debt and difficulty paying it.

Waqf is a dynamic instrument and can be realized in various forms for the benefit of the general public, so it will be very easy when waqf is liquid (easy to disburse) to empower broader social programs (M. I. F. Rahman et al., 2021). One of them is the development of investment to open jobs. As reported by BWI that the potential of waqf money in Indonesia amounted to Rp 180 trillion and if accumulated based on the overall valuation of waqf land, then the potential will reach Rp 2000 trillion (Rosana, 2021). A very large amount of money and will have a significant impact when it can be used for investment, such as infrastructure development, industrial development or used to develop existing waqf assets, so that they can be more productive and absorb new labor.

In addition, waqf can also be used as a financing facility for the community. Through loan schemes (*qard al-hasan*) or loans without interest for business people. This is certainly very easy and relieve business people, where they can focus on developing their business without worrying about being involved in debt interest that increases with

time. Furthermore, in order for the program to succeed, waqf institutions must also provide assistance and training to entrepreneurs (Syamsuri et al., 2020). So that with this waqf fund, the problem of unemployment can be solved, because the community can develop entrepreneurship that supported by waqf.

Productive waqf management as a solution to the problem of poverty must certainly have support and cooperation from various parties. Including the nazhir's ability to manage and develop waqf that must be continuously improved. With the great potential of waqf and professionalism and government support, the implementation of waqf in solving the problem of poverty and unemployment can run better, and the results can be utilized for the wider community.

#### 4. Conclusion

Waqf as an instrument of social safety net in Islam proved to be able to overcome the problem of poverty and unemployment. The problem arises as a result of the inability of the community to meet its basic needs in the form of needs for clothing, food, shelter, education, and health and jobs. Waqf can provide all these basic needs through a good and productive management scheme. In addition, waqf is also flexible and can be applied to various fields, such as the textile industry, agriculture/ plantation, housing / real estate, education, hospitals and medical needs. Likewise, waqf money that can be used as an investment development to open new jobs and as a means of providing financing (*qard al-hasan*) to entrepreneurs to foster community entrepreneurship.

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#### Conflict of Interest

Authors declare that there is no conflict of interests regarding the publication of the paper.

#### Author Contribution

All authors confirm contribution to the paper. All authors reviewed the results and approved the final version of the manuscript.

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