

CHAPTER I

INTRODUCTION

A. Background of Study.

Poverty in Indonesia is the most phenomenal and big problem that has been around for a long time. Poverty is essentially a classic problem that has existed since humanity existed.¹ Poverty is a complex problem, and it seems that will continue to be an actual problem from time to time. The complexity of the problem of poverty due to poverty is included in economic problems. Poverty alleviation efforts must be carried out comprehensively, covering various aspects of people's lives, and implemented in an integrated manner.² One instrument for alleviating poverty in Islam is waqf (endowments).³ Waqf is one form of worship activity that is highly recommended for Muslims because the endowments will always flow even though the wakif has passed away.⁴ The existence of waqf has proven to have helped the development of Islamic da'wah in various parts of the world, including Indonesia. A number of educational institutions, Islamic boarding schools and mosques in Indonesia are supported by the existence of waqf.⁵ It's just that, if waqf in the past is often associated with immovable objects, such as land and buildings, now waqf is starting to be thought in other forms, such as cash waqf, which is used in addition to those interests, can also be

¹ Amalia, Kasyful Mahalli, Potensi dan Peranan Zakat dalam Mengentaskan Kemiskinan di Kota Medan, *Jurnal Ekonomi dan Keuangan*, Vol. 1, No.1, Desember 2012, p. 70

² Rudy Haryanto, Pengentasan Kemiskinan Melalui Pendekatan Wakaf Tunai, *Jurnal Al-Ihkam*, Vol 7, No 1, Juni 2012, p. 181

³ Nurul Huda, Desti Anggraini, Nova Rini, Hudori, Yosi Mardoni, Akuntabilitas Sebagai Sebuah Solusi Pengelolaan Wakaf, *Jurnal Akuntansi Multiparadigma*, Vol 5, No. 3, Desember 2014, p. 485

⁴ Elsi Kartika Sari, *Pengantar Hukum Zakat dan Wakaf*, Jakarta: PT Grasindo, 2006, p. 55

⁵ Nurul Huda, Desti Anggraini, Nova Rini, Hudori, Yosi Mardoni, Akuntabilitas Sebagai p. 486

utilized flexible for the development of productive businesses of the weak.⁶

Poverty always happens everywhere both in the city and in the village. This is due to severe inequality and low productivity of the population.⁷ Proven and visible, where the rich will get richer and the poor get worse with poverty. This condition is an illustration of structural poverty, which means that existing poverty is not caused by a weak work ethic but a system injustice. Poverty like this is very dangerous for the survival of the community.⁸ One way or mechanism that is able to channel wealth from wealthy people to groups of underprivileged people is to optimize empowerment from the potential of waqf.⁹ The development of waqf in Indonesia today is not just an endowment of things as has been widely known to Muslims in Indonesia. At this time began to develop and widely known to the people of Indonesia is the use of cash waqf or also called money waqf.¹⁰ This cash waqf provides an opportunity for everyone to come together for waqf (*shadaqah jariah*) and get an unbroken reward (pahala) without waiting to be rich. People can represent only by buying a cash waqf certificate issued by the waqf management institution (*nadzir*).¹¹ Waqf funds or Endowments collected will be rolled out and invested in various business sectors that are lawful and productive, so that the benefits can be utilized for the development of the people and the nation as a whole. If the use of waqf can be productively empowered, the waqf will actually be

⁶ Ahmad Muslich, Peluang dan Tantangan Dalam Pengelolaan Wakaf, *MUADDIB*, Vol. 06, No. 02, Desember 2016, p. 201

⁷ Safuridar dan Novera Dwi Suci, Analisis Dampak Bantuan Program Penanggulangan Kemiskinan terhadap Kehidupan Masyarakat Miskin di Desa Perkebunan Julok Rayeuk Utara Kecamatan Indra Makmu Kabupaten Aceh Timur, *Jurnal Samudra Ekonomi Dan Bisnis*, VOL.8, NO.2 JULII 2017, p. 725

⁸ Syamsuri, *Ekonomi Pembangunan Islam (Sebuah Prinsip, Konsep, dan Asas Falsafahnya)*, Ponorogo: UNIDA Gontor Press, 2018, p. 210

⁹ M. Nur Rianto Al Arif, Wakaf Uang dan Pengaruhnya terhadap Program Pengentasan Kemiskinan di Indonesia, *Indo-Islamika*, Vol. 2, No. 1, Tahun 2012, p. 18

¹⁰ M. Rusydi, Potensi Pengembangan Wakaf Uang di Kota Palembang (Preliminary Research), *I-Finance*, Vol. 1, No. 1, Juli 2015, p. 73

¹¹ Muhammad Alfin Syauqi, Optimalisasi Pengelolaan Wakaf Uang Untuk Kesejahteraan Umum, *Kanun Jurnal Ilmu Hukum*, No. 63, Agustus 2014, p 372

able to improve the welfare of the community.¹²

From the data available, the poverty rate in North Sumatra was recorded in the last 3 years. In 2016 reached 10,27% of the total population, in 2017 amounted to 9,38% or as many as 1.326.570 people. And in 2018 there was a slight decline to 9,22%, which was around 1.324.980 people, or only decreased by around 1,6 thousand people.¹³ But the percentage of poor people in urban areas (in cities) is increases, which in 2017 amounted to 8.96% and in 2018 it increased to 9.15%. In the period 2017 - 2018 the Poverty Gap Index (P1) and the Poverty Severity Index (P2) show an increasing tendency. P1 increased from 1,499 in 2017 to 1,562 in 2018, and P2 increased from 0.366 in 2017 to 0.407 in 2018. This indicates that the average expenditure of the poor tends to move away from the poverty line and the level of inequality in expenditure of the poor is increasing.¹⁴

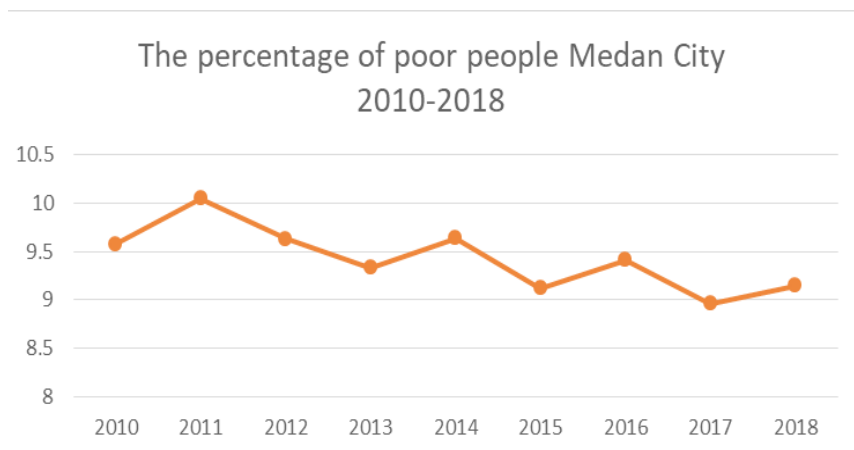


Figure 1. 1 Poor Percentage Graph image in Medan

The potential of cash waqf in Indonesia is extraordinary. Based on data in the Indonesian Ministry of Religion Affairs (Kemenag), the

¹² Rozalinda, *Filantropi Islam di Indonesia: Studi Tentang Prospek Wakaf Uang Dalam Pemberdayaan Ekonomi Umat*, Conference Proceedings, *Annual International Conference on Islamic Studies (AICIS XII)*, 2012, p. 1922

¹³ Data diambil dari BPS (Badan Pusat Statistik), rilis September 2018

¹⁴ Koran Waspada online (Angka Kemiskinan Tahun 2018 di SUMUT), Agustus 2018, www.waspada.co.id

number of waqf land in Indonesia is 435,768 locations with an area of 4,359,443,170.00 square meters spread throughout Indonesia. Judging from natural resources or capital, the amount of waqf assets in Indonesia is the largest number of waqf assets in the world.¹⁵ Unfortunately, the potential is still not utilized maximally and optimally, due to various factors. So, the step that cannot be negotiated is to empower its potential by producing these waqf assets. If this nation is able to optimize the potential of such a large waqf, certainly prosperity and welfare of the people is more guaranteed and ultimately can reduce the level of poverty in the community.¹⁶

Muslim communities in Indonesia account for 87% of the total population, in North Sumatra the number of Muslim communities is as much as 8,579,830 people or 63.13% of the total population, and if further detailed Muslim communities in Medan number 1,641,401 people of a total population 2,247,425 people.¹⁷ Of these, Medan should have a large potential of waqf so that it can reduce poverty in North Sumatra.

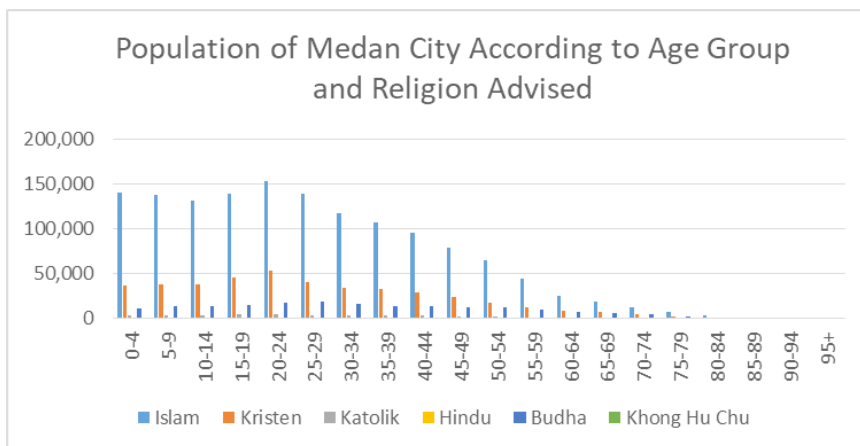


Figure 1. 2 Figure Graph Population by Age Group and Religion Embraced Medan (Data Census Population 2010: CBS Republic of Indonesia)

¹⁵ Sumber: Direktorat Pemberdayaan Wakaf Kementerian Agama Republik Indonesia Maret 2016 yang diambil dari web <https://bwi.or.id>

¹⁶ Syafrudin Arif, Wakaf Tunai sebagai Alternatif Mekanisme Redistribusi Keuangan Islam, *Jurnal Ekonomi Islam La Riba*, Vol 4, No. 1, Juli 2010, p. 86

¹⁷ Badan Pusat Statistika Kota Medan, *Kota Medan Dalam Angka 2018*, CV. Rilis Grafika, 2018, p. 180

From the explanation above, problems can be drawn that need to be examined. That is, the magnitude or big number of the poverty rate in North Sumatra which reached almost 10% of the total population. The potential of cash waqf in Medan City illustrates how the potential of cash waqf that exists in the community towards poverty alleviation. So it is necessary to conduct research on this matter to find out how the potential of cash waqf in Medan City, and how far the potential of cash waqf can alleviate poverty.

B. Problem Formulation

From the background above, the problem that needs to be examined is:

1. How big is the potential of cash waqf in Medan City?
2. How far that potential of cash waqf can alleviate poverty?

C. Research Purposes

1. To know how big the potential of cash waqf in Medan City.
2. To find out how far that potential of cash waqf can alleviate poverty.

D. Research Benefits

Based on the formulation and objectives above can be seen the benefits of this research are:

1. Benefits for academics:
 - a. As a means of learning and creativity development in dealing with poverty problems that occur in the community.
 - b. Build a socialist spirit, and philanthropy that cares for human beings through the channeling of funds to people who are less able to overcome poverty.
 - c. Preparing the generations that are able to realize the welfare of the nation and society in general, with an Islamic approach

so that the creation of harmony and tranquility of body and spiritual (spiritual)

2. Benefits for government:

- a. Helping the government in alleviating poverty level.
- b. Can be a program for government in its policy to overcome poverty level.
- c. Helping the realization of government goals and targets in addressing poverty and economic development issues.

3. Benefits for community:

- a. Understanding to the public the mechanism of distribution of Islamic wealth, especially cash waqf to overcome the level of poverty.
- b. Build a socialist spirit for people who care about fellow human beings in order to create harmony in society.
- c. The realization of prosperity and peace in the community with reduced poverty levels.