

Al-Iktisab: Journal of Islamic Economic Law

Vol. 7 No. 1 May 2023

Khoirul Umam, Moch Imron Isro'i, Syamsuri, Mohammad Aliyan Ashadi

Waqf As a Solution to the Challenges of Globalization

Available at <https://ejournal.unida.gontor.ac.id/index.php/aliktisab/article/view/9334>

DOI: 10.21111/aliktisab.v7i1.9334

Submitted: 23-01-2023; **Revised:** 05-04-2023; **Accepted:** 20-05-2023

Waqf As a Solution to the Challenges of Globalization

Khoirul Umam

University of Darussalam Gontor, Indonesia

Email: khoirul.umam@unida.gontor.ac.id

Moch Imron Isro'i

(Corresponding Author)

University of Darussalam Gontor, Indonesia

Email: imron.isroi@unida.gontor.ac.id

Syamsuri

University of Darussalam Gontor, Indonesia

Email: syamsuri@unida.gontor.ac.id

Mohammad Aliyan Ashadi

Uskudar University, Turkey

Email: muhaliyanashadi@gmail.com

Abstract

This research aims to analyze the opportunities of waqf in facing the challenges of globalization, such as economic challenges that affect the level of inequality and high poverty, the challenges of education globalization that affect secondary school dropout rates, and the challenges of environmental globalization that affect the exploitation of land conversion industry to the point of causing environmental damage. This research using qualitative-descriptive methodology. The results of this research indicate that waqf can be a solution in responding to the challenges of economic globalization by using waqf for social security programs, or a profitable investment for poverty eradication programs. And the solution to the globalization of education is to use waqf funds to support the operations of educational institutions, as well as provide facilities and scholarships for students, so that they can continue to experience education without being burdened with costs. And finally, the solution in responding to the challenges of globalization is to make the status of land as a waqf so that it is not easily converted into industrial land that causes climate damage.

Keywords: *Challenges of Globalization; Economy; Education; Environment; Waqf*

Abstrak

Penelitian ini bertujuan untuk menganalisis peluang wakaf dalam menghadapi tantangan globalisasi, seperti tantangan ekonomi yang berdampak pada tingkat ketimpangan dan kemiskinan yang tinggi, tantangan globalisasi pendidikan yang berdampak pada angka putus sekolah menengah, dan tantangan globalisasi lingkungan yang mempengaruhi

eksploitasi alih fungsi lahan industri hingga menyebabkan kerusakan lingkungan. Penelitian ini menggunakan metodologi kualitatif-deskriptif. Hasil penelitian ini menunjukkan bahwa wakaf dapat menjadi solusi dalam menjawab tantangan globalisasi ekonomi dengan menggunakan wakaf untuk program jaminan sosial, atau investasi yang menguntungkan untuk program pengentasan kemiskinan. Dan solusi dari globalisasi pendidikan adalah dengan menggunakan dana wakaf untuk mendukung operasional lembaga pendidikan, serta memberikan fasilitas dan beasiswa bagi siswa agar dapat terus mengenyam pendidikan tanpa terbebani biaya. Dan terakhir, solusi dalam menjawab tantangan globalisasi adalah menjadikan status tanah sebagai wakaf agar tidak mudah dikonversi menjadi lahan industri yang menyebabkan kerusakan iklim.

Kata Kunci: *Tantangan Globalisasi; Ekonomi; Pendidikan; Lingkungan Hidup; Wakaf*

Introduction

Globalization according to Emmanuel Richer is a network that unites human beings into the dependence and unity of the world, according to Thomas L. Friedman, globalization has the dimension of free market capitalism and the dimension of technology that unites the world. Meanwhile, according to Princeton N. Lyman, the growth of interdependence and inter-state relations in trade and finance is noted by Princeton N. Lyman. From this it can be said that globalization is none other than capitalism in its latest form on a global scale.¹

The characteristics of global capitalism are its global scope and its main principle which is competition. Capitalism itself is an economic system that emphasizes the role of capital. This affects the economy of society, especially the Muslim community, one of which is the inflation rate and exchange rate that can not be curbed so as to affect the level of welfare in Muslim populated countries. In fact, it causes unemployment to continue to rise.^{2 3}

Islam takes seriously the above problems that must be resolved properly. It is proven that there are instruments of philanthropy that lead to the welfare of the people. Sentence generous as expense or fee ZISWAF Muslims often interpreted as a gesture of altruism

¹ Soediro, "Hubungan Hukum Dan Globalisasi: Upaya Mengantisipasi Dampak Negatifnya," *Kosmik Hukum* 17, no. 1 (2017): 31, <https://doi.org/10.30595/kosmikhukum.v17.i1.1998>.

² Hikmatul Aliyah and Indra, "Dampak Globalisasi Perdagangan Terhadap Tingkat Kesejahteraan Negara-Negara Berpenduduk Muslim," *Esensi* 7, no. 1 (2017): 101, <https://doi.org/10.15408/ess.v7i1.4764>.

³ Zahrina Zata Lini and Hadi Sasana, "Pengaruh Tingkat Globalisasi Terhadap Pengangguran Di ASEAN," *Jurnal REP (Riset Ekonomi Pembangunan)* 4, no. 1 (2019): 15, <https://doi.org/10.31002/rep.v4i1.1338>.

(*ta'awun*).⁴ In practice, the impact of implementing the order of divine also has a dimension charity which is capable of creating economic justice between the rich (*waqif*) and the poor (*mauquf'alaih*). Referring to Setianagara's writings, the generous culture of the Muslim community in Indonesia is quite good, with an average of 73% of the Muslim community giving alms 1-5 times a month.⁵ So that the level of generosity indirectly affects the level of acceptance of *zakat*, *infaq*, waqf, and charity funds collected by agencies and social fund management institutions, including making ZISWAF fund management institutions, especially waqf, grow in various regions in Indonesia.⁶

For the Muslim community, waqf is a means of worship to Allah Swt. and also as a means to help fellow human beings in goodness, waqf is one of the religious institutions that if managed effectively and efficiently in accordance with sharia principles will have potential and benefits that are not only for the purpose of worship, but can also be beneficial to the community's economy, education, and nature conservation.⁷ Waqf is also closely related to social funds that can be used for social activities. In fact, waqf can be used as a waqf for the people that benefits the well-being of society.⁸

Waqf has a great potential that can be used for the well-being of the country. According to data from the Ministry of Religion of the Republic of Indonesia, Indonesia has a waqf land area of 48.812,62 hs located at 348.916 points. The use of waqf land of 44,99% is used for Mosques, 28,23% is used for Suraus, 10,59% is used for schools, and 4,59% for other social

⁴ Rizal Fahlefi, "Inklusi Keuangan Syariah Melalui Inovasi Fintech Di Sektor Filantropi," in *Proceeding Batusangkar International Conference III* (Tanah Datar: UIN Mahmud Yunus Batusangkar, 2018), 207, <https://ojs.iainbatusangkar.ac.id/ojs/index.php/proceedings/article/view/1556>.

⁵ Mohamad Ivan Setianagara, "Perilaku Kedermawanan Muslim Di Indonesia: Studi Mengenai Intensi Dan Perilaku Bersedekah," *Jurnal Ekonomi, Bisnis, Dan Entrepreneurship (e-Journal)* 13, no. 1 (2019): 3, <https://jurnal.stiepas.ac.id/index.php/jebe/article/view/42>.

⁶ Tira Nur Fitria, "Kontribusi Ekonomi Islam Dalam Pembangunan Ekonomi Nasional," *Jurnal Ilmiah Ekonomi Islam* 2, no. 3 (2016): 31, <https://doi.org/10.29040/jiei.v2i03.3>.

⁷ Salmawati, "Eksistensi Tanah Wakaf Dalam Pemanfaatannya Untuk Kesejahteraan Umum," *Jurnal Cendekia Hukum* 4, no. 2 (2019): 155, <https://doi.org/10.3376/jch.v4i2.106>.

⁸ Nasrul Fahmi Zaki Fuadi, "Wakaf Sebagai Instrumen Ekonomi Pembangunan Islam," *Economica: Jurnal Ekonomi Islam* 9, no. 1 (2018): 153, <https://doi.org/10.21580/economica.2018.9.1.2711>.

activities, is used for graves and 3,21% is used for pesantren and the potential of cash endowment which is assumed to reach 3 billion.^{9 10}

With such potential, it can certainly be an opportunity for the Muslim community in Indonesia to face the challenges of globalization which are forms of living behavior, such as the exchange of goods and services, as well as other things. The development of ideas about democratization, human rights, and the environment, migration or various phenomena human trafficking can cross local and national borders to the most local community levels having both negative and positive effects.¹¹

Globalization has become a very sharp concern as well as a problem in Indonesia (as well as in other developing countries) related to the possibility of unstoppable information. It is often feared that this will have a negative impact on all areas of social and economic life and even the environment. Values that continue to be eroded as a result of globalization lead to a crisis of identity, individual, society, and nation.^{12 13} According to Mastuhu, the turmoil of global currents can lead to paradoxes or symptoms of contrasting morality, namely conflict between two sides of morality diametrically, like a teacher educating traffic discipline, but on the road reckless drivers, anti-drug movements are campaigned in schools but drug users often occur in society, at school pornography raids are held but the mass media still displays symbols that stimulate lust oftentimes negative behavior is easier to see than positive behavior taught in class, this negative impact must be dammed by all means.¹⁴

Indirectly, waqf plays a role in facing the challenges of globalization such as in supporting the sustainability of educational institutions that carry out nationalist Islamic values, reciprocity from Islamic educational institutions that carry out waqf fundraising

⁹ Syamsuri, Perdi Fauji Rohman, and Aris Stianto, "Potensi Wakaf Di Indonesia (Kontribusi Wakaf Dalam Mengurangi Kemiskinan)," *Malia: Jurnal Ekonomi Islam* 12, no. 1 (2020): 81, <https://doi.org/10.35891/ml.v12i1.1939>.

¹⁰ Hida Hiyanti, Indria Fitri Afiyana, and Siti Fazriah, "Potensi Dan Realisasi Wakaf Uang Di Indonesia Tahun 2014-2018," *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)* 4, no. 1 (2020): 79, <https://doi.org/10.31955/mea.v4i1.207>.

¹¹ Riza Noer Arfani, "Globalisasi: Karakteristik Dan Implikasinya," *Journal Al-Manar* 1, no. 1 (2004): 3, <https://mirror.unpad.ac.id/orari/library/cd-al-manaar-digilib/bahan/8>.

¹² Paulus Rudolf Yuniarto, "Masalah Globalisasi Di Indonesia: Antara Kepentingan, Kebijakan, Dan Tantangan," *Jurnal Kajian Wilayah* 5, no. 1 (2014): 69, <https://doi.org/10.14203/jkw.v5i1.124>.

¹³ Nita Trimulyaningsih, "Konsep Kepribadian Matang Dalam Budaya Jawa-Islam: Menjawab Tantangan Globalisasi," *Buletin Psikologi* 25, no. 2 (2017): 91, <https://doi.org/10.22146/buletinpsikologi.28728>.

¹⁴ Malik Fadjar, *Holistik Pemikiran Pendidikan* (Jakarta: PT Raja Grafindo Persada, 2005), 131.

strategies has created and welfare of the *mauquf 'alaih* including environmental sustainability which began to experience a crisis due to the economic growth of industries that are not environmentally friendly and so on.¹⁵ But unfortunately this is not widely realized by the community so that they consider waqf only limited to worship, human relationship with the creator. So through this research, the researcher tries to explore the potential of waqf in facing the challenges of globalization today.

Methodology

This research used qualitative-descriptive research types. Qualitative research is a series of research capable of generating data in the form of descriptive words either written or oral from observed objects or human behaviors. Descriptive methods are used to explore and explain a social phenomenon or reality in the field, by elaborating on the assumptions that are problematic in research.¹⁶ The data in this research was obtained through a research library by collecting existing studies on the role of waqf in various fields related to the challenges of globalization. And use theoretical analysis and literature review. Theoretical analysis is used as a way of reading reality, which is then constructed into argumentative descriptions. While literature review is used as a way to enrich the study literature in order to draw conclusions.¹⁷

Results and Discussion

Issues and Challenges of Globalization

Globalization comes from the word "*the globe*" (English) which means the earth, this world. So, "*globalization*" can simply be interpreted as the process of making everything one earth or one world. According to world scientists Baylis and Smith define globalization as a process of increasing connectivity between humans in one region and the population in

¹⁵ Alfarid Fedro et al., "Waqf-Based Pesantren: Strategy of Human Capital and Entrepreneurship Education Development," *Edukasia Islamika: Jurnal Pendidikan Islam* 4, no. 2 (2019): 125, <https://ejournal.iainpekalongan.ac.id/index.php/edukasiaislamika/article/download/2293/1634>.

¹⁶ Darmalaksana, *Metode Penelitian Kualitatif: Studi Pustaka Dan Studi Lapangan* (Bandung: Pre-Print Digital Library UIN Sunan Gunung Djati Bandung, 2020), 35.

¹⁷ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (Bandung: Alfabeta, 2017), 66.

another region, this definition will be increasingly influential. This definition is in line with Anthony Gidden.¹⁸

Globalization is a term used to describe global relations increasing, integration, and interdependence in the economic, social, technological, cultural, political, and ecological fields. Globalization is actually based on an attempt to bring the whole world under one market system with free movement of profits and products. Unfortunately, what is happening in the field is none other than the relationship of dominance and dependence between the rich and poor countries of the world. This then gave birth to capitalization and colonization by rich countries over developing and poor countries. The IMF (International Monetary Fund) and the World Bank are the agents of this capitalization and colonization.¹⁹

Globalization forms cross-country relations and this traffic shows their dependence on each other and for common and complementary needs. In a way, developments have had a positive impact and the country has benefited. With the development of technology, information, communication, and transportation systems, the state is facilitated in carrying out various activities related to planning, implementation, and evaluation of development implementation. Various matters that are the priority of the government whether central or regional can be observed by the public.²⁰

However, globalization not only offers positive impact dynamics as described above. There is no doubt that various problems also have to be borne by countries related to the spectrum of globalization which in this context is seen as a challenge. A variety of values with an understanding identity, both familiar and new, struggle to accompany social order and interaction in the midst of globalization. At least a variety of values can be seen by society in relation to the virtual world and access to information that is widely facilitated through the internet. Internet technology brings changes to human life.²¹

¹⁸ Abdul Munir Mul Khan, *Pendidikan Islam Dan Tantangan Globalisasi: Buah Pikiran Seputar Filsafat, Politik, Ekonomi, Sosial, Dan Budaya* (Yogyakarta: Presma UIN Yogyakarta, 2004), 97.

¹⁹ Murni Hermawaty Sitanggang, "Pancasila, Agama, Dan Tantangan Globalisasi," in *Pancasila Dalam Pusaran Globalisasi* (Yogyakarta: LKiS, 2017), 22.

²⁰ Tatar Bonar Silitonga, "Tantangan Globalisasi, Peran Negara, Dan Implikasinya Terhadap Aktualisasi Nilai-Nilai Ideologi Negara," *Jurnal Civics: Media Kajian Kewarganegaraan* 17, no. 1 (2020): 18, <https://doi.org/10.21831/jc.v17i1.29271>.

²¹ Andreas Ryan Sanjaya, "Petisi Indonesia Untuk Dunia: Potret Globalisasi Gerakan Sosial Digital," *Jurnal Komunikasi* 10, no. 1 (2018): 20, <https://doi.org/10.24912/jk.v10i1.520>.

The emergence of globalization has indeed brought positive and negative impacts in various areas of life including the economic field. Today, the development of technology is so rapid that all information with various forms and interests can be widely disseminated throughout the world. Therefore, globalization is inevitable. Furthermore, what needs to be prepared to face globalization is to strengthen Indonesia's position in various fields, one aspect that must be strengthened is in the economic field.^{22 23}

One of the negative impacts of globalization is in the economic field, critical study conducted by the commission from World The Council of Churches (WCC) found ten assumptions of economic globalization that threaten social justice and well-being namely:²⁴

The negative impact: (1) Property is the only prerequisite for determining who is entitled in the economy; (2) Society is a selfish group of human beings; (3) That everything, including humans, can be turned into a commodity and traded in the market; (4) That poverty can only be eradicated with a free market economic model; (5) That deregulation in the field of labor that allows the flow of foreign investment is an absolute necessity to create employment opportunities; (6) Such economic growth requires the elimination of inefficient small and medium economic activities and the resurgence of large corporations that control capital and technology.

The positive impact: (1) By providing greater opportunities for multinational corporations and foreign capital inflows, individual-scale economic enterprises will be able to grow even if they experience temporary difficulties; (2) A good government is a government that limits its sovereignty in determining economic policy; (3) That competition and free market will benefit everyone; (4) The spread into economic globalization is a necessity that brings benefits.

According to Tony, the most significant negative effect of the above critical analysis is the concentration of money in the ruling minority due to capital accumulation in the economic

²² M. Samsul Haidir, "Revitalisasi Pendistribusian Zakat Produktif Sebagai Upaya Pengentasan Kemiskinan Di Era Modern," *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah* 10, no. 1 (2019): 60, <https://doi.org/10.18326/muqtasid.v10i1.57-68>.

²³ Hayanuddin Safri, "Globalisasi Ekonomi Dalam Perspektif Islam," *Ecobisma: Jurnal Ekonomi, Bisnis, Dan Manajemen* 5, no. 1 (2018): 87, <https://doi.org/10.36987/ecobi.v5i1.77>.

²⁴ Rogate R. Mshana, "Alternative Globalization Addressing People and Earth," *World Council of Churches* 58, no. 1 (2006): 85, <https://doi.org/10.1111/j.1758-6623.2006.tb00581.x>.

system, and contrary to the Pancasila economic system in Indonesia which is populist and emphasizes public welfare, this becomes difficult realized due to the effects of globalization that is taking place.²⁵ In the view of Islamic economics, economic globalization tends to trigger a growing sense of social inequality between the poor and the rich caused by the absence of justice, of course this is contrary to the principles of Islamic economics. The importance of justice in the context of economic globalization, is that economic activities are carried out fairly between human beings despite different races, religions, and social levels rapidly.²⁶

As a result, the distribution of welfare and poverty eradication in Indonesia is progressing very slowly, and it is even suspected that it will decline. If referring to the poverty indicators formulated by BAPPENAS, it can be said that almost all indicators have problems. This results in weak indicators of poverty in the field, in the sense that Indonesia is still experiencing worsening poverty. Based on data obtained from the Central Statistics Agency (www.bps.go.id) from September 2011 to September 2017, the poverty rate appears to be relatively high. This figure is higher than the government's target in 2017 which is around 9,5-10,5 percent. For example, in September 2017 the percentage of the poor population was 10,12 percent or 26,58 million people. This figure is down 0,58 percent from the previous.²⁷

As an agent of social change, education in the current environment of modernization and globalization is required to play its role dynamically and proactively. The existence of educational institutions is expected to be able to bring change and contribute to society, both at the theoretical and practical intellectual level. Education is not merely a process of nurturing moral values to fortify oneself from the negative access of globalization, but most importantly how the moral values that have been instilled in education are able to act as a force that frees oneself from destruction, poverty, ignorance, sociocultural and economic

²⁵ Tony Tampake, "Tantangan Globalisasi Terhadap Nilai-Nilai Keindonesiaan," *Theologia: Jurnal Teologi Interdisipliner* 8, no. 2 (2018): 19, <https://ejournal.uksw.edu/teologia/article/view/166>.

²⁶ Akhmad Nur Zaroni, "Globalisasi Ekonomi Dan Implikasinya Bagi Negara-Negara Berkembang: Telaah Pendekatan Ekonomi Islam," *Al-Tijary: Jurnal Ekonomi Dan Bisnis Islam* 1, no. 1 (2015): 48, <https://doi.org/10.21093/at.v1i1.418>.

²⁷ Haidir, "Revitalisasi Pendistribusian Zakat Produktif Sebagai Upaya Pengentasan Kemiskinan Di Era Modern," 63.

backwardness.²⁸ Educational institutions run various skills programs and inculcate Islamic values and noble values to fortify the younger generation from the negative effects of globalization, such as culture-based. Character education, education with high quality local wisdom values and in accordance with the environment,²⁹ knowledge, and understanding of the main values of Javanese personality, by trying to go through the process of feelings/inner, and choose attitudes in accordance with cultural values Java.³⁰

Education is inseparable from the influence of globalization. The consequence that educational institutions have to pay from the influence of globalization is a change in the logic of education. Educational Institute, schools, colleges that were originally public services (civil servants) by placing students as citizens (citizens) entitled to proper education, but when BHMN status became the target, PTN (privatization of education) is no longer as a producer, while students as a consumer.³¹ There are many challenges in the world of education. Apart from the rapidly growing science and technology (IPTEK), the free market is also a challenge to the world of education. To address all that, the national education policy must necessarily improve the quality of education, both academic and non-academic.³²

In addition, education is also faced with the problem of "*multidimensional crisis*". This means that the crisis that is plaguing the country today is not only in the field of finance alone, but also the existence of weak governance in the affairs and power of the government, so that it increasingly covers all aspects of national life.³³ The most worrying situation in the challenges of globalization in education is the decline in interest in schooling and dropouts among adolescents. The Ministry of Education and Culture (Kemendikbud) stated that there were 157.000 primary to secondary school students who dropped out in the 2019/2020 school

²⁸ Zainal Azman, "Pendidikan Islam Di Tengah Tantangan Globalisasi," *El-Ghiroh* 12, no. 1 (2017): 3, <https://doi.org/10.37092/el-ghiroh.v12i1.24>.

²⁹ Muhammad Sulhan, "Pendidikan Karakter Berbasis Budaya Dalam Menghadapi Tantangan Globalisasi," *Visipena Journal* 9, no. 1 (2018): 162, <https://doi.org/10.46244/visipena.v9i1.450>.

³⁰ Trimulyaningsih, "Konsep Kepribadian Matang Dalam Budaya Jawa-Islam: Menjawab Tantangan Globalisasi," 94.

³¹ Aisyah Tidjani, "Manajemen Lembaga Pendidikan Islam Menghadapi Tantangan Globalisasi," *Jurnal Reflektika* 13, no. 1 (2017): 99, <https://doi.org/10.28944/reflektika.v13i1.74>.

³² Intan Purnamasari and Rusni, "Tri Dharma Perguruan Tinggi Menjawab Tantangan Globalisasi," in *Prosiding Seminar Nasional Program Pascasarjana Universitas PGRI Palembang* (Palembang: Universitas PGRI Palembang, 2019), 372, <https://jurnal.univpgri-palembang.ac.id/index.php/Prosidingpps/article/view/3053>.

³³ Syaiful Bakhril, "Pendidikan Global Dan Globalisasi Pendidikan," in *Membangun Sinergitas Dalam Penguatan Pendidikan Karakter Pada Era IR 4.0* (Jakarta: Universitas Muhammadiyah Jakarta, 2018), 13.

year. The United Nations Children's Fund (UNICEF) added that the Covid-19 pandemic was one of the causes of students dropping out of school. It is estimated that about 1% of students have dropped out of school due to the pandemic.³⁴

The main driver of globalization is the expansion of global capitalism which demands that the world's economic order be handed over to free market mechanisms. In this free market mechanism, of course there is the practice of capital raising, carried out by the actors of multinational companies/MNCs, for those with large capital will certainly remain in the free trade arena. In this competition, of course every company competes to be the market leader even by all means such as excessive exploitation of nature.³⁵ This happens in China, the country's economic growth almost always exceeds 8 percent due to the rapid growth of industry and trade in China. China after integrating with the world economy. Even so, it seems that China has paid a high price for its economic achievements with its impact on the environment. From the results of the research conducted, it is stated that the cost of environmental damage due to industrial activities in China reaches 283 trillion yuan per year. And one of the biggest contributors to this damage is from the mining sector which causes damage to land, water, air, and forests.³⁶

One of the real threats from the presence of globalization and displacement of industrial locations is over-exploitation. Excessive exploitation is a real threat to natural resources on land and at sea, this activity threatens existing species and has the goal of supporting human life. The basic problem is that the relationship between the wealth of nature and man is so close that it creates an undeniable connection, nature offers the basic ingredients to make medicine, food, and even jewelry, this is what drives it to take directly from nature in excess. Over-exploitation causes a domino effect on the environment and the earth as a whole,

³⁴ Dwi Hadya Jayani, "Terdapat 157 Ribu Siswa Putus Sekolah Pada Tahun Ajaran 2019/2020," Databoks, 2020, <https://databoks.katadata.co.id/datapublish/2021/01/11/terdapat-157-ribu-siswa-putus-sekolah-pada-tahun-ajaran-20192020>.

³⁵ Setyo Utomo, "Pengaruh Pembangunan Di Era Globalisasi Terhadap Pemenuhan Hak Asasi Manusia Atas Lingkungan Hidup Yang Baik Dan Sehat," *Jurnal Pembaharuan Hukum* 1, no. 3 (2014): 261, <https://jurnal.unissula.ac.id/index.php/PH/article/view/1487>.

³⁶ Ulil Amri, "Globalisasi Dan Dampaknya Terhadap Lingkungan Dan Keamanan Manusia Di Asia Pasifik: Kasus China Dan Papua Nugini," *Jurnal Kajian Wilayah* 1, no. 1 (2011): 59, <https://doi.org/10.14203/jkw.v2i1.321>.

climate change is the real impact of overexploitation done on nature.³⁷ Reviewing the data on the challenges of globalization really needs to be attention of all human beings, the exploitation of land conversion for economic industry is becoming more and more so, this is something to be considered, with large amount of land conversion for industry which can result in environmental and climate impact which will be detrimental to human itself.

Definition, Scope, and Function of Waqf

The word waqf contains several meanings, namely holding, holding property for waqf. In the sharia, waqf means maintaining property and giving benefits in the way of Allah.³⁸ Four leading Islamic scholars have given different understandings of Imam Maliki's waqf, "*waqf is the possession of profits from the origin of a given property, waqf and give it to the waqf anyone who is waqfed for or in need of it, and waqf is a business organized by Islam (sunnah)*".³⁹ Abu Hanifah defines waqf as, "*holding an item (property) to be the exclusive property of the giver (waqf), and donating the proceeds or disposing of the proceeds from its use to a party chosen by the waqf giver*".⁴⁰

Imam Syafi'i, "*waqf is keeping property that can be beneficial, and keeping it in the same form while the original owner cannot consume it. And also waqf can save the benefits of certain property and benefit those in need or people who are entitled to receive it. This is also a matter organized by Islam*".⁴¹ Imam Hanbali, "*waqf is to prevent the original owner from consuming the property he donated, the property that benefits must remain in the same form. And that is after what is advocated by Islam and can bring us closer to Allah*".⁴²

From the above definition, the author can conclude that waqf is generous. Philanthropy is defined as personal voluntary action driven by a tendency to uphold the public good or

³⁷ Gita Paramita Djausal, Fitri Juliana Sanjaya, and Eris Ardeanto, "Negara Dan Keanekaragaman Hayati: Menghadapi Tantangan Globalisasi Ekonomi," in *Prosiding SEFILA 3* (Bandar Lampung: FISIP Universitas Lampung, 2019), 188, <https://publikasi.fisip.unila.ac.id/index.php/sefila/article/view/43>.

³⁸ Sayyid Sabiq, *Fiqh Al-Sunnah* (Kairo: Dar Al-Fath, 1995), 76.

³⁹ Muhammad Amin dan Ibnu Abidin, "Hasyiah Ibnu Abidin," in *Vol 4* (Cairo: Matba'ah al-Habibie, 1983).

⁴⁰ Mohamed Ibrahim Negasi, "Financing Higher Education in the Islamic World Through Waqf (Endowment)," *European Journal of Multidisciplinary Studies* 5, no. 1 (2017): 139, <https://doi.org/10.26417/ejms.v5i1.p136-142>.

⁴¹ Muhammad Al-Syarbini Al-Khatib, *Mughni Al-Muntaj* (Cairo: Matba'ah Al-Habibie, 1958), 125.

⁴² Al-Allamat Mansur Bin Yusuf Al-Bahuti, *Syarah Muntaha Al-Iradat* (Cairo: Al-Maktabah Al-Slafiyyah, n.d.), 176.

voluntary action for the public good. Philanthropy is also defined as donations, both material and immaterial, to support activities of a social nature without remuneration to the giver. In general, the definition of philanthropy is the general goal that underlies every definition of philanthropy that is love manifested in the form of solidarity among human beings.⁴³ Islam is a form of worship by fully assigning the right to an object to be utilized without reducing the value of the object to something that is permissible in Islam or for worship.

Thus the use of waqf must be in accordance with its function, waqf has two functions, namely the function of worship and social function, the function of worship means waqf is expected to be a provision for the life of the waqf (giver of waqf) in the hereafter because the reward will continue to flow as long as the waqf property is utilized.⁴⁴ While waqf is a social function, it can be interpreted that waqf is an asset that plays a role in accelerating the development of a country. Waqf plays a role in the distribution of welfare among the people. And the eradication of poverty is one of the targets of waqf benefits.⁴⁵

In Article 4 and Article 5 it is stated that the function of waqf is to realize the potential and economic benefits of waqf property for the benefit of worship and general welfare.⁴⁶ Also in Article 12 on the determination of waqf property is mentioned that to achieve the purpose and function of waqf, waqf property can only be allocated for: (1) Means of worship and activities; (2) Educational and health facilities and activities; (3) Assistance to the poor, abandoned children, orphans, scholarships; (4) Economic progress and improvement of the people; and (5) Other advances in the public welfare that do not conflict with applicable laws and regulations.⁴⁷

⁴³ Udin Saripudin, "Filantropi Islam Dan Pemberdayaan Ekonomi," *Bisnis: Jurnal Bisnis Dan Manajemen Islam* 4, no. 2 (2016): 168, <https://doi.org/10.21043/bisnis.v4i2.2697>.

⁴⁴ Muhammad Aziz, "Peran Badan Wakaf Indonesia (BWI) Dalam Mengembangkan Prospek Wakaf Uang Di Indonesia," *JES: Jurnal Ekonomi Syariah* 1, no. 2 (2017): 192, <https://doi.org/10.30736/jes.v1i2.15>.

⁴⁵ Fuadi, "Wakaf Sebagai Instrumen Ekonomi Pembangunan Islam," 156.

⁴⁶ Agung Bagja Saputra, Helza Nova Lita, and Elis Nurhayati, "Wakaf Polis Asuransi Jiwa Berdasarkan Wasiat Menurut Hukum Islam Dan Undang-Undang No. 41 Tahun 2004 Tentang Wakaf," *Al-Awqaf: Jurnal Wakaf Dan Ekonomi Islam* 12, no. 1 (2019): 59, <https://doi.org/10.47411/al-awqaf.v12i1.12>.

⁴⁷ Abdurrohman Kasdi, "Filantropi Islam Untuk Pemberdayaan Ekonomi Umat (Model Pemberdayaan ZISWAF Di BMT Se-Kabupaten Demak)," *Iqtishadia: Jurnal Kajian Ekonomi Dan Bisnis Islam* 9, no. 2 (2016): 227, <https://doi.org/10.21043/iqtishadia.v9i2.1729>.

Waqf has many purposes including the purpose of worshiping Allah and also the social goal of helping in the process of economic development of society by reducing poverty and improving the well-being of the people.⁴⁸

The Role of Waqf in Improving the Community Economy

According to Baharuddin, in an effort to empower the economy, we need to also cultivate a religious spirit that contains elements of virtue that are capable of influencing behavior and activities in business and the economy. So it is hoped that the economy will be able to grow and develop in line with religious awareness that provides positive value in economic development.⁴⁹

One of the ways that the Muslim community can do in helping to strengthen the country's economy is waqf. The role of waqf in solving the basic economic problem of poverty cannot be doubted, with waqf safeguarding the welfare of Muslims, protecting the property of the people from capitalist domination and being able to prosper the poor. Waqf also plays a role in improving the well-being of the people, helping to increase investment, and helping the real sector in various countries that implement waqf. Waqf management has a positive impact on the welfare of society. Either in the form of cash waqf or waqf of immovable assets.⁵⁰

The existence of waqf in the socio-economic constellation of society is highly coveted, as waqf institutions are essentially not only shock breakers to address temporary needs, but are expected to become subsystems of other financial institutions. Waqf if managed professionally will be a potential source of funds for the development of the nation and country.⁵¹ Waqf has potential in economic development. Several countries have shown success in managing waqf and benefiting the community. Indonesia also has a very good

⁴⁸ Diah Syifauly A'yuni, "Peran Wakaf Terhadap Kesejahteraan Masyarakat," *Al-'Adalah: Jurnal Syariah Dan Hukum Islam* 3, no. 2 (2018): 123, <https://doi.org/10.31538/adlh.v3i2.452>.

⁴⁹ Ahmad Baharuddin, "Spirit Gusjigang Kudus Dan Tantangan Globalisasi Ekonomi," *Jurnal Penelitian* 9, no. 1 (2015): 22, <https://doi.org/10.21043/jupe.v9i1.848>.

⁵⁰ Mochammad Andre Agustianto, "Wakaf Sebagai Strategi Pemberdayaan Ekonomi Masyarakat (Studi Pengelolaan Perwakafan Di Indonesia)," *El-Qist* 9, no. 2 (2019): 146, <https://doi.org/10.15642/elqist.2019.9.2.143-163>.

⁵¹ Abd Syukur et al., "Tata Kelola Wakaf Dalam Meningkatkan Kesejahteraan Masyarakat Di Kabupaten Jember," *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 13, no. 1 (2018): 76, <https://doi.org/10.19105/al-ihkam.v13i1.1187>.

waqf potential and can be a solution to the problem of poverty.⁵² In another study it is said that cash waqf has great potential for people's economic independence and has a great opportunity to be implemented in Indonesia in order to improve the well-being of the people if managed well and lead to productive sectors and economic development of the people.⁵³

Looking at the history of waqf, Islam has taught its people the importance of sustainable economic resources to ensure the continuity of welfare in society. Waqf is an economic instrument that gives life to its managers and society. Waqf in the time of the companions has been a source of economy and funding for the development of science, as in the time of Caliph Harun Al-Rashid with his library Bayt Al-Hikmah funded with waqf wealth.⁵⁴ In the face of poverty alleviation caused by globalization, endowment has the potential to play a big role. The form of settlement is with waqf funds invested in the real sector and various other financial investment portfolios. Which will then allocate the investment profits of this cash waqf to finance poverty eradication programs in Indonesia.⁵⁵

In addition, cash waqf can also be used as an instrument in the program through the social security system. Efforts to eradicate poverty and well-being of the local economy is a model of waqf first productive construction of buildings, both models endowment productive for business development, drought management model endowment optimal cash to eradicate poverty and bring prosperity to the people.⁵⁶

Use of flexibility endowment funds helps to be used in various programs to eradicate poverty and prosper the society.⁵⁷ Here is the opportunity to waqf in facing the challenges of

⁵² Fuadi, "Wakaf Sebagai Instrumen Ekonomi Pembangunan Islam," 159.

⁵³ Muhammad Irham, "Wakaf Tunai Untuk Kemandirian Ekonomi Umat: Revitalisasi Filantropi Islam Yang Nyaris Terlupakan," *Jurnal MD* 4, no. 1 (2018): 42, <https://doi.org/10.14421/jmd.2018.41-03>.

⁵⁴ Abdul Rahman Hidayat, "Peran Wakaf Dalam Perekonomian (Studi Wakaf Tunai Terhadap Pembangunan Ekonomi)," *Perisai: Islamic Banking and Finance Journal* 1, no. 1 (2016): 14, <https://doi.org/10.21070/perisai.v1i1.232>.

⁵⁵ Dian Masyita, *Laporan Riset-Riset Unggulan Terpadu (RUT) XI* (Bandung: Universitas Padjadjaran, 2018), 38, <https://doi.org/10.13140/RG.2.2.21832.21764>.

⁵⁶ Samheri, Mamluatus Sholehah, and Mutimatus Zahrah, "Wakaf Produktif Sebagai Pengentasan Kemiskinan," *International Conference on Islamic Studies (ICoIS)* 2, no. 1 (2021): 147, <https://ejournal.iaforis.or.id/index.php/icois/article/view/24>.

⁵⁷ Septi Purwaningsih and Dewi Susilowati, "Peran Wakaf Dalam Meningkatkan Pemberdayaan Ekonomi Umat," *Jurnal Ekonomi, Bisnis, Dan Akuntansi (JEBA)* 22, no. 2 (2020): 194, <https://doi.org/10.32424/jeba.v22i2.1595>.

globalization that we are not aware of, by waqfing worship and also *muamalah* for the benefit of the people.

The Role of Waqf in Tackling the Globalization of Education

Education is at the forefront in facing the challenges of globalization as the underlying effect of globalization is one's character, mentality or nature, by improving morals, ethics or behavior will facilitate the next step to face the challenges of globalization. In line with the challenges of globalization of education in the above discussion, many young people drop out of school due to globalization, one of the factors is the gap in the world of education, because only those with more capital can enjoy international quality education.⁵⁸

Waqf plays a role in resolving the problem by using waqf as a buffer of operating funds of an educational institution, in this case some pesantren have made waqf as the basis in running educational institutions to be able to provide free educational facilities to its students such as in Pondok Pesantren Gontor,⁵⁹ ⁶⁰ Pondok Pesantren Tazkia,⁶¹ and Pondok Pesantren Miftahul Jannah.⁶² In addition, the actual practice that occurred at Pondok Pesantren Tebuireng, Yayasan Hasyim Asyari, Jombang where students felt the advantages of productive endowment management with details, namely elementary students who received 80% tuition assistance, Muslim students who received 75% scholarships, and students who received 100% scholarships.⁶³ The role of waqf is very big in supporting the implementation

⁵⁸ Burhanuddin, "Perkembangan Pendidikan Islam: Merespon Tantangan Globalisasi," *Jurnal Al-Qalam: Jurnal Kajian Islam Dan Pendidikan* 7, no. 1 (2020): 24, <https://doi.org/10.47435/al-qalam.v7i1.178>.

⁵⁹ Jarman Arroisi and Syamsuri, "Manajemen Wakaf Pondok Modern Darussalam Gontor: Analisis Model Pemeliharaan, Pengembangan Wakaf, Dan Kesejahteraan Umat," *Ijtihad: Jurnal Hukum Dan Ekonomi Islam* 14, no. 2 (2020): 156, <https://doi.org/10.21111/ijtihad.v14i2.4701>.

⁶⁰ Eko Nur Cahyo and Ahmad Muqorobin, "Strategi Pengembangan Wakaf Berkelanjutan Dalam Sektor Pertanian: Studi Kasus Di Yayasan Pemeliharaan Dan Perluasan Wakaf Pondok Modern (YPPWPM) Gontor Ponorogo," *Falah: Jurnal Ekonomi Syariah* 4, no. 2 (2019): 147, <https://doi.org/10.22219/jes.v4i2.10086>.

⁶¹ Nurwinsyah Rohmaningtyas, "Pengumpulan Wakaf Berbasis Pesantren: Studi Kasus Di Pondok Modern Darussalam Gontor Dan Pondok Modern Tazakka," *Adilla: Jurnal Ekonomi Syaiah* 9, no. 1 (2018): 4, <https://doi.org/10.52166/adilla.v1i1.728>.

⁶² Tetep Komarudin, Ahmad Damiri, and Jalaludin, "Pengelolaan Wakaf Produktif Tanah Sawah Di Yayasan Islam Pondok Pesantren Miftahul Jannah Jatibaru Kecamatan Jatisari Karawang," *Eksisbank: Ekonomi Syariah Dan Bisnis Perbankan* 4, no. 1 (2020): 4, <https://doi.org/10.37726/ee.v4i1.93>.

⁶³ Muhammad Widyarta Wijaya and Raditya Sukmana, "Peran Wakaf Produktif Dalam Pemberdayaan Kemandirian Ekonomi Pondok Pesantren (Studi Kasus Pesantren Tebuireng Yayasan Hasyim Asyari Jombang)," *Jurnal Ekonomi Syariah: Teori Dan Terapan* 6, no. 5 (2020): 1075, <https://doi.org/10.20473/vol6iss20195pp1072-1085>.

of education such as boarding schools with waqf,⁶⁴ a person will be easy to learn and can alleviate the burden of education costs so as to give opportunities to everyone, especially the poor to get education.⁶⁵

Waqf can be used by facilitating scholars and students through adequate facilities and infrastructure, scholarships, as well as salaries of employees and lecturers in educational institutions. They can do various studies, write books, translate, and complete free studies funded from waqf.⁶⁶

From the above case, it is a model of waqf management in an effort to facilitate the younger generation to go to school without being burdened with education costs. Indirectly, waqf gives hope to the world of education where with the existence of waqf, educational institutions can play a role and provide opportunities for the younger generation to experience education.

The Role of Waqf in the Development of Natural Resources and the Environment

Indonesia as a country in the order of forest area of 884.850 km² largest in the world, but currently Indonesia's forest area is disappearing so that currently only left about 125,9 million hectares (ha) or an area of 63,7 percent of Indonesia's land area.⁶⁷ Around the world, natural forests are in crisis. The plants and animals that live in it are threatened with extinction. And many people and cultures that depend on the forest for their lives are also being threatened. But not everything is bad news. There is still hope to save these forests and save those who live from the forest.

As done by Caliph Ali, he established a waqf forest which aims to save the forest from the transfer of its function which underlies the idea of the establishment.⁶⁸ Waqf forest is a

⁶⁴ Iwan Permana and Gina Sakinah, "Peran Wakaf Sebagai Islamic Social Finance Dalam Pemberdayaan Pondok Pesantren Tahfidz Al Maa Parung Bogor," *Jurnal Ekonomi Syariah (JES)* 5, no. 2 (2020): 70, <https://doi.org/10.37058/jes.v5i2.1991>.

⁶⁵ Abdan Rahim, "Peran Wakaf Dalam Pengembangan Pendidikan Islam," *Al-Qalam: Jurnal Ilmiah Keagamaan Dan Kemasyarakatan* 13, no. 1 (2019): 92, <https://doi.org/10.35931/aq.v0i0.131>.

⁶⁶ Abdurrahman Kasdi, "Pemberdayaan Wakaf Produktif Untuk Pengembangan Pendidikan," *Edukasia: Jurnal Penelitian Pendidikan Islam* 11, no. 1 (2016): 162, <https://doi.org/10.21043/edukasia.v11i1.809>.

⁶⁷ Sri Maryani, "Pengaruh Deforestasi Dan Tingkat Kebakaran Hutan Terhadap Tingkat Emisi Gas Rumah Kaca," *Publikasi Penelitian Terapan Dan Kebijakan* 3, no. 2 (2020): 49, <https://doi.org/10.46774/pptk.v3i2.106>.

⁶⁸ Khalifah Muhammad Ali and Miftahul Jannah, "Model Pengembangan Hutan Wakaf (Waqf Forest Development Model)," *Republika*, August 22, 2019, 18.

waqf itself that has the nature of a perpetual fund, and has also been regulated in the waqf invitation legislation.⁶⁹ According to Caliph Ali, productive waqf that focuses on the preservation and conservation of nature by working with the surrounding community as one of the guardians or managers of the endowed forest.⁷⁰

According to Savitri Nur, waqf is one of the Islamic instruments to solve human problems, one of which is environmental problems that are also related to sustainable development and justice for future generations. Waqf for the environment can balance development and environmental sustainability, as well as impact on sustainable environmental conservation and the creation of intergenerational justice, where future generations will have a level of environmental utilization and natural resources at least equal to the level current generation utilization, both in terms of diversity of natural resource options, quality environment, and natural resources as well as access to the environment and natural resources.^{71 72}

And according to Eid Al-Hasanah, waqf is one of the most potential Islamic institutions. In the past, waqf had a considerable role not only in the religious aspect but also in the social aspect. Green areas are often difficult to realize because they collide with the economic interests of the government and the people. The concept of waqf that is permanent and unchanging can be applied to create sustainable urban forests that do not have the potential to be removed. This paper attempts to explain the concept of productive waqf and its alternative applications in realizing urban forests through productive waqf.⁷³

From some studies that the role of waqf in caring for the environment is to make forest land still function as a guardian of environmental stability, in addition, land with waqf status

⁶⁹ BI, "Prinsip-Prinsip Pokok Untuk Pelaksanaan Dan Pengawasan Wakaf Yang Efektif," Bank Indonesia, 2020, <https://www.bi.go.id/id/edukasi/Pages/PRINSIP-PRINSIP-POKOK-UNTUK-PELAKSANAAN-DAN-PENGAWASAN-WAKAF-YANG-EFEKTIF.aspx>.

⁷⁰ Ali and Jannah, "Model Pengembangan Hutan Wakaf (Waqf Forest Development Model)."

⁷¹ Savitri Nur Setyorini, Wirdaningsih, and Chita Arifa Hazna, "Wakaf Lingkungan Hidup Dalam Rangka Pelaksanaan Pembangunan Berkelanjutan Dan Penegakan Keadilan Antar Generasi," *Journal of Islamic Law Studies* 3, no. 1 (2019): 101, <https://scholarhub.ui.ac.id/jils/vol4/iss1/5/>.

⁷² Ahmad Muqorobin and Mahmudah Agustiyani, "Optimalisasi Sektor Pertanian Melalui Penerapan Wakaf Berkelanjutan," in *Proceedings of Annual Conference for Muslim Scholars* (Surabaya: Kopertais Wilayah IV SURabaya, 2017), 13, <https://doi.org/10.36835/ancoms.v0i1Seri 1.3>.

⁷³ Idaul Hasanah and Rahmad Hakim, "Pelestarian Hutan Kota Melalui Optimalisasi Wakaf Tunai," in *Prosiding Seminar Nasional Pendidikan Biologi Dan PSLK 2017* (Malang: Universitas Muhammadiyah Malang, 2017), 348, <http://research-report.umm.ac.id/index.php/research-report/article/view/1010>.

is not easily exploited for industrial purposes and can not be used other than for something that has been contracted, namely to protect again so.

Conclusion

Globalization forms cross-country relationships and traffic shows interdependence with each other and for common needs and complements. On the one side, developments have had a positive impact and the country has benefited. But globalization not only offers such positive impact dynamics. There is no doubt that various problems also have to be borne by countries related to the spectrum of globalization which in this context is seen as a challenge. The fundamental challenge in the current of globalization is the challenge in the field of economics, education, and environment, which is very changing in Indonesia, in particular, waqf as an Islamic financial philanthropist can be one of the opportunities to solve the challenges of globalization. A form of waqf opportunity in responding to the challenges of economic globalization is to use waqf funds as social security programs, and other programs aimed at reducing poverty, another way is to invest waqf funds whose profits are for poverty eradication programs. Meanwhile, in terms of the challenges of globalization of education, waqf funds can be used as the main backup for the operation of educational institutions, in addition to providing school facilities and scholarships to students so that they continue to experience education without being burdened with high costs. In terms of the challenges of globalization of environment, the role of waqf in caring for the environment is to make forest land still function as a guardian of environmental stability, in addition, land with waqf status is not easily exploited for industrial purposes and can not be used other than for something that has been contracted, namely to protect it.

References

- A'yuni, Diah Syifaul. "Peran Wakaf Terhadap Kesejahteraan Masyarakat." *Al-'Adalah: Jurnal Syariah Dan Hukum Islam* 3, no. 2 (2018): 120–30. <https://doi.org/10.31538/adlh.v3i2.452>.
- Abidin, Muhammad Amin dan Ibnu. "Hasyiah Ibnu Abidin." In *Vol 4*. Cairo: Matba'ah al-Habibie, 1983.

- Agustianto, Mochammad Andre. "Wakaf Sebagai Strategi Pemberdayaan Ekonomi Masyarakat (Studi Pengelolaan Perwakafan Di Indonesia)." *El-Qist* 9, no. 2 (2019): 143–63. <https://doi.org/10.15642/elqist.2019.9.2.143-163>.
- Al-Bahuti, Al-Allamat Mansur Bin Yusuf. *Syarah Muntaha Al-Iradat*. Cairo: Al-Maktabah Al-Slafiyyah, n.d.
- Al-Khatib, Muhammad Al-Syarbini. *Mughni Al-Muntaj*. Cairo: Matba'ah Al-Habibie, 1958.
- Ali, Khalifah Muhamad, and Miftahul Jannah. "Model Pengembangan Hutan Wakaf (Waqf Forest Development Model)." *Republika*. August 22, 2019.
- Aliyah, Hikmatul, and Indra. "Dampak Globalisasi Perdagangan Terhadap Tingkat Kesejahteraan Negara-Negara Berpenduduk Muslim." *Esensi* 7, no. 1 (2017): 99–110. <https://doi.org/10.15408/ess.v7i1.4764>.
- Amri, Ulil. "Globalisasi Dan Dampaknya Terhadap Lingkungan Dan Keamanan Manusia Di Asia Pasifik: Kasus China Dan Papua Nugini." *Jurnal Kajian Wilayah* 1, no. 1 (2011): 56–71. <https://doi.org/10.14203/jkw.v2i1.321>.
- Arfani, Riza Noer. "Globalisasi: Karakteristik Dan Implikasinya." *Journal Al-Manar* 1, no. 1 (2004): 1–13. <https://mirror.unpad.ac.id/orari/library/cd-al-manaar-digilib/bahan/8>.
- Arroisi, Jarman, and Syamsuri. "Manajemen Wakaf Pondok Modern Darussalam Gontor: Analisis Model Pemeliharaan, Pengembangan Wakaf, Dan Kesejahteraan Umat." *Ijtihad: Jurnal Hukum Dan Ekonomi Islam* 14, no. 2 (2020): 153–76. <https://doi.org/10.21111/ijtihad.v14i2.4701>.
- Aziz, Muhammad. "Peran Badan Wakaf Indonesia (BWI) Dalam Mengembangkan Prospek Wakaf Uang Di Indonesia." *JES: Jurnal Ekonomi Syariah* 1, no. 2 (2017): 189–208. <https://doi.org/10.30736/jes.v1i2.15>.
- Azman, Zainal. "Pendidikan Islam Di Tengah Tantangan Globalisasi." *El-Ghiroh* 12, no. 1 (2017): 1–14. <https://doi.org/10.37092/el-ghiroh.v12i1.24>.
- Baharuddin, Ahmad. "Spirit Gusjigang Kudus Dan Tantangan Globalisasi Ekonomi." *Jurnal Penelitian* 9, no. 1 (2015): 19–40. <https://doi.org/10.21043/jupe.v9i1.848>.
- Bakhri, Syaiful. "Pendidikan Global Dan Globalisasi Pendidikan." In *Membangun Sinergitas Dalam Penguatan Pendidikan Karakter Pada Era IR 4.0*. Jakarta: Universitas Muhammadiyah Jakarta, 2018.

- BI. “Prinsip-Prinsip Pokok Untuk Pelaksanaan Dan Pengawasan Wakaf Yang Efektif.” Bank Indonesia, 2020. <https://www.bi.go.id/id/edukasi/Pages/PRINSIP-PRINSIP-POKOK-UNTUK-PELAKSANAAN-DAN-PENGAWASAN-WAKAF-YANG-EFEKTIF.aspx>.
- Burhanuddin. “Perkembangan Pendidikan Islam: Merespon Tantangan Globalisasi.” *Jurnal Al-Qalam: Jurnal Kajian Islam Dan Pendidikan* 7, no. 1 (2020): 21–32. <https://doi.org/10.47435/al-qalam.v7i1.178>.
- Cahyo, Eko Nur, and Ahmad Muqorobin. “Strategi Pengembangan Wakaf Berkelanjutan Dalam Sektor Pertanian: Studi Kasus Di Yayasan Pemeliharaan Dan Perluasan Wakaf Pondok Modern (YPPWPM) Gontor Ponorogo.” *Falah: Jurnal Ekonomi Syariah* 4, no. 2 (2019): 144–58. <https://doi.org/10.22219/jes.v4i2.10086>.
- Darmalaksana. *Metode Penelitian Kualitatif: Studi Pustaka Dan Studi Lapangan*. Bandung: Pre-Print Digital Library UIN Sunan Gunung Djati Bandung, 2020.
- Djausal, Gita Paramita, Fitri Juliana Sanjaya, and Eris Ardeanto. “Negara Dan Keanekaragaman Hayati: Menghadapi Tantangan Globalisasi Ekonomi.” In *Prosiding SEFILA* 3, 185–89. Bandar Lampung: FISIP Universitas Lampung, 2019. <https://publikasi.fisip.unila.ac.id/index.php/sefila/article/view/43>.
- Fadjar, Malik. *Holistik Pemikiran Pendidikan*. Jakarta: PT Raja Grafindo Persada, 2005.
- Fahlefi, Rizal. “Inklusi Keuangan Syariah Melalui Inovasi Fintech Di Sektor Filantropi.” In *Proceeding Batusangkar International Conference III*, 205–12. Tanah Datar: UIN Mahmud Yunus Batusangkar, 2018. <https://ojs.iainbatusangkar.ac.id/ojs/index.php/proceedings/article/view/1556>.
- Fedro, Alfarid, Syamsuri, Syamsuddin Arif, and Vina Fithriana Wibisono. “Waqf-Based Pesantren: Strategy of Human Capital and Entrepreneurship Education Development.” *Edukasia Islamika: Jurnal Pendidikan Islam* 4, no. 2 (2019): 123–42. <https://ejournal.iainpekalongan.ac.id/index.php/edukasiaislamika/article/download/2293/1634>.
- Fitria, Tira Nur. “Kontribusi Ekonomi Islam Dalam Pembangunan Ekonomi Nasional.” *Jurnal Ilmiah Ekonomi Islam* 2, no. 3 (2016): 29–40. <https://doi.org/10.29040/jiei.v2i03.3>.
- Fuadi, Nasrul Fahmi Zaki. “Wakaf Sebagai Instrumen Ekonomi Pembangunan Islam.” *Economica: Jurnal Ekonomi Islam* 9, no. 1 (2018): 151–77.

<https://doi.org/10.21580/economica.2018.9.1.2711>.

Haidir, M. Samsul. "Revitalisasi Pendistribusian Zakat Produktif Sebagai Upaya Pengentasan Kemiskinan Di Era Modern." *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah* 10, no. 1 (2019): 57–72. <https://doi.org/10.18326/muqtasid.v10i1.57-68>.

Hasanah, Idaul, and Rahmad Hakim. "Pelestarian Hutan Kota Melalui Optimalisasi Wakaf Tunai." In *Prosiding Seminar Nasional Pendidikan Biologi Dan PSLK 2017*, 345–49. Malang: Universitas Muhammadiyah Malang, 2017. <http://research-report.umm.ac.id/index.php/research-report/article/view/1010>.

Hidayat, Abdul Rahman. "Peran Wakaf Dalam Perekonomian (Studi Wakaf Tunai Terhadap Pembangunan Ekonomi)." *Perisai: Islamic Banking and Finance Journal* 1, no. 1 (2016): 11–21. <https://doi.org/10.21070/perisai.v1i1.232>.

Hiyanti, Hida, Indria Fitri Afiyana, and Siti Fazriah. "Potensi Dan Realisasi Wakaf Uang Di Indonesia Tahun 2014-2018." *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)* 4, no. 1 (2020): 77–84. <https://doi.org/10.31955/mea.v4i1.207>.

Irham, Muhammad. "Wakaf Tunai Untuk Kemandirian Ekonomi Umat: Revitalisasi Filantropi Islam Yang Nyaris Terlupakan." *Jurnal MD* 4, no. 1 (2018): 39–53. <https://doi.org/10.14421/jmd.2018.41-03>.

Jayani, Dwi Hadya. "Terdapat 157 Ribu Siswa Putus Sekolah Pada Tahun Ajaran 2019/2020." Databoks, 2020. <https://databoks.katadata.co.id/datapublish/2021/01/11/terdapat-157-ribu-siswa-putus-sekolah-pada-tahun-ajaran-20192020>.

Kasdi, Abdurrahman. "Pemberdayaan Wakaf Produktif Untuk Pengembangan Pendidikan." *Edukasia: Jurnal Penelitian Pendidikan Islam* 11, no. 1 (2016): 159–79. <https://doi.org/10.21043/edukasia.v11i1.809>.

Kasdi, Abdurrohman. "Filantropi Islam Untuk Pemberdayaan Ekonomi Umat (Model Pemberdayaan ZISWAF Di BMT Se-Kabupaten Demak)." *Iqtishadia: Jurnal Kajian Ekonomi Dan Bisnis Islam* 9, no. 2 (2016): 224–49. <https://doi.org/10.21043/iqtishadia.v9i2.1729>.

Komarudin, Tetep, Ahmad Damiri, and Jalaludin. "Pengelolaan Wakaf Produktif Tanah Sawah Di Yayasan Islam Pondok Pesantren Miftahul Jannah Jatibaru Kecamatan

- Jatisari Karawang.” *Eksisbank: Ekonomi Syariah Dan Bisnis Perbankan* 4, no. 1 (2020): 1–10. <https://doi.org/10.37726/ee.v4i1.93>.
- Lini, Zahrina Zata, and Hadi Sasana. “Pengaruh Tingkat Globalisasi Terhadap Pengangguran Di ASEAN.” *Jurnal REP (Riset Ekonomi Pembangunan)* 4, no. 1 (2019): 13–26. <https://doi.org/10.31002/rep.v4i1.1338>.
- Maryani, Sri. “Pengaruh Deforestasi Dan Tingkat Kebakaran Hutan Terhadap Tingkat Emisi Gas Rumah Kaca.” *Publikasi Penelitian Terapan Dan Kebijakan* 3, no. 2 (2020): 46–50. <https://doi.org/10.46774/pptk.v3i2.106>.
- Masyita, Dian. *Laporan Riset-Riset Unggulan Terpadu (RUT) XI*. Bandung: Universitas Padjadjaran, 2018. <https://doi.org/10.13140/RG.2.2.21832.21764>.
- Mshana, Rogate R. “Alternative Globalization Addressing People and Earth.” *World Council of Churches* 58, no. 1 (2006): 82–86. <https://doi.org/10.1111/j.1758-6623.2006.tb00581.x>.
- Muhammad Sulhan. “Pendidikan Karakter Berbasis Budaya Dalam Menghadapi Tantangan Globalisasi.” *Visipena Journal* 9, no. 1 (2018): 159–72. <https://doi.org/10.46244/visipena.v9i1.450>.
- Mulkhan, Abdul Munir. *Pendidikan Islam Dan Tantangan Globalisasi: Buah Pikiran Seputar Filsafat, Politik, Ekonomi, Sosial, Dan Budaya*. Yogyakarta: Presma UIN Yogyakarta, 2004.
- Muqorobin, Ahmad, and Mahmudah Agustiyani. “Optimalisasi Sektor Pertanian Melalui Penerapan Wakaf Berkelanjutan.” In *Proceedings of Annual Conference for Muslim Scholars*, 10–16. Surabaya: Kopertais Wilayah IV Surabaya, 2017. <https://doi.org/10.36835/ancoms.v0iSeri1.3>.
- Negasi, Mohamed Ibrahim. “Financing Higher Education in the Islamic World Through Waqf (Endowment).” *European Journal of Multidisciplinary Studies* 5, no. 1 (2017): 136–51. <https://doi.org/10.26417/ejms.v5i1.p136-142>.
- Permana, Iwan, and Gina Sakinah. “Peran Wakaf Sebagai Islamic Social Finance Dalam Pemberdayaan Pondok Pesantren Tahfidz Al Maa Parung Bogor.” *Jurnal Ekonomi Syariah (JES)* 5, no. 2 (2020): 67–76. <https://doi.org/10.37058/jes.v5i2.1991>.
- Purnamasari, Intan, and Rusni. “Tri Dharma Perguruan Tinggi Menjawab Tantangan

- Globalisasi.” In *Prosiding Seminar Nasional Program Pascasarjana Universitas PGRI Palembang*, 369–76. Palembang: Universitas PGRI Palembang, 2019. <https://jurnal.univpgri-palembang.ac.id/index.php/Prosidingpps/article/view/3053>.
- Purwaningsih, Septi, and Dewi Susilowati. “Peran Wakaf Dalam Meningkatkan Pemberdayaan Ekonomi Umat.” *Jurnal Ekonomi, Bisnis, Dan Akuntansi (JEBA)* 22, no. 2 (2020): 191–203. <https://doi.org/10.32424/jeba.v22i2.1595>.
- Rahim, Abdan. “Peran Wakaf Dalam Pengembangan Pendidikan Islam.” *Al-Qalam: Jurnal Ilmiah Keagamaan Dan Kemasyarakatan* 13, no. 1 (2019): 89–102. <https://doi.org/10.35931/aq.v0i0.131>.
- Rohmaningtyas, Nurwinsyah. “Pengumpulan Wakaf Berbasis Pesantren: Studi Kasus Di Pondok Modern Darussalam Gontor Dan Pondok Modern Tazakka.” *Adilla: Jurnal Ekonomi Syaiah* 9, no. 1 (2018): 1–11. <https://doi.org/10.52166/adilla.v1i1.728>.
- Sabiq, Sayyid. *Fiqh Al-Sunnah*. Kairo: Dar Al-Fath, 1995.
- Safri, Hayanuddin. “Globalisasi Ekonomi Dalam Perspektif Islam.” *Ecobisma: Jurnal Ekonomi, Bisnis, Dan Manajemen* 5, no. 1 (2018): 84–98. <https://doi.org/10.36987/ecobi.v5i1.77>.
- Salmawati. “Eksistensi Tanah Wakaf Dalam Pemanfaatannya Untuk Kesejahteraan Umum.” *Jurnal Cendekia Hukum* 4, no. 2 (2019): 153–65. <https://doi.org/10.3376/jch.v4i2.106>.
- Samheri, Mamluatus Sholehah, and Mutimatus Zahrah. “Wakaf Produktif Sebagai Pengentasan Kemiskinan.” *International Conference on Islamic Studies (ICoIS)* 2, no. 1 (2021): 144–60. <https://ejournal.iaforis.or.id/index.php/icois/article/view/24>.
- Sanjaya, Andreas Ryan. “Petisi Indonesia Untuk Dunia: Potret Globalisasi Gerakan Sosial Digital.” *Jurnal Komunikasi* 10, no. 1 (2018): 17–37. <https://doi.org/10.24912/jk.v10i1.520>.
- Saputra, Agung Bagja, Helza Nova Lita, and Elis Nurhayati. “Wakaf Polis Asuransi Jiwa Berdasarkan Wasiat Menurut Hukum Islam Dan Undang-Undang No. 41 Tahun 2004 Tentang Wakaf.” *Al-Awqaf: Jurnal Wakaf Dan Ekonomi Islam* 12, no. 1 (2019): 56–71. <https://doi.org/10.47411/al-awqaf.v12i1.12>.
- Saripudin, Udin. “Filantropi Islam Dan Pemberdayaan Ekonomi.” *Bisnis: Jurnal Bisnis Dan Manajemen Islam* 4, no. 2 (2016): 165–90. <https://doi.org/10.21043/bisnis.v4i2.2697>.

- Setianagara, Mohamad Ivan. "Perilaku Kedermwanaan Muslim Di Indonesia: Studi Mengenai Intensi Dan Perilaku Bersedekah." *Jurnal Ekonomi, Bisnis, Dan Entrepreneurship (e-Journal)* 13, no. 1 (2019): 1–16. <https://jurnal.stiepas.ac.id/index.php/jebe/article/view/42>.
- Setyorini, Savitri Nur, Wirdaningsih, and Chita Arifa Hazna. "Wakaf Lingkungan Hidup Dalam Rangka Pelaksanaan Pembangunan Berkelanjutan Dan Penegakan Keadilan Antar Generasi." *Journal of Islamic Law Studies* 3, no. 1 (2019): 98–132. <https://scholarhub.ui.ac.id/jils/vol4/iss1/5/>.
- Silitonga, Tatar Bonar. "Tantangan Globalisasi, Peran Negara, Dan Implikasinya Terhadap Aktualisasi Nilai-Nilai Ideologi Negara." *Jurnal Civics: Media Kajian Kewarganegaraan* 17, no. 1 (2020): 15–28. <https://doi.org/10.21831/jc.v17i1.29271>.
- Sitanggang, Murni Hermawaty. "Pancasila, Agama, Dan Tantangan Globalisasi." In *Pancasila Dalam Pusaran Globalisasi*, 1–25. Yogyakarta: LKiS, 2017.
- Soediro. "Hubungan Hukum Dan Globalisasi: Upaya Mengantisipasi Dampak Negatifnya." *Kosmik Hukum* 17, no. 1 (2017): 29–49. <https://doi.org/10.30595/kosmikhukum.v17.i1.1998>.
- Sugiyono. *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D*. Bandung: Alfabeta, 2017.
- Syakur, Abd, Hary Yuswadi, Bagus Sigit Sunarko, and Edy Wahyudi. "Tata Kelola Wakaf Dalam Meningkatkan Kesejahteraan Masyarakat Di Kabupaten Jember." *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 13, no. 1 (2018): 73–96. <https://doi.org/10.19105/al-ihkam.v13i1.1187>.
- Syamsuri, Perdi Fauji Rohman, and Aris Stianto. "Potensi Wakaf Di Indonesia (Kontribusi Wakaf Dalam Mengurangi Kemiskinan)." *Malia: Jurnal Ekonomi Islam* 12, no. 1 (2020): 79–94. <https://doi.org/10.35891/ml.v12i1.1939>.
- Tampake, Tony. "Tantangan Globalisasi Terhadap Nilai-Nilai Keindonesiaan." *Theologia: Jurnal Teologi Interdisipliner* 8, no. 2 (2018): 17–28. <https://ejournal.uksw.edu/teologia/article/view/166>.
- Tidjani, Aisyah. "Manajemen Lembaga Pendidikan Islam Menghadapi Tantangan Globalisasi." *Jurnal Reflektika* 13, no. 1 (2017): 96–126. <https://doi.org/10.28944/reflektika.v13i1.74>.

- Trimulyaningsih, Nita. "Konsep Kepribadian Matang Dalam Budaya Jawa-Islam: Menjawab Tantangan Globalisasi." *Buletin Psikologi* 25, no. 2 (2017): 89–98. <https://doi.org/10.22146/buletinpsikologi.28728>.
- Utomo, Setyo. "Pengaruh Pembangunan Di Era Globalisasi Terhadap Pemenuhan Hak Asasi Manusia Atas Lingkungan Hidup Yang Baik Dan Sehat." *Jurnal Pembaharuan Hukum* 1, no. 3 (2014): 258–66. <https://jurnal.unissula.ac.id/index.php/PH/article/view/1487>.
- Wijaya, Muhammad Widyarta, and Raditya Sukmana. "Peran Wakaf Produktif Dalam Pemberdayaan Kemandirian Ekonomi Pondok Pesantren (Studi Kasus Pesantren Tebuireng Yayasan Hasyim Asyari Jombang)." *Jurnal Ekonomi Syariah: Teori Dan Terapan* 6, no. 5 (2020): 1072–85. <https://doi.org/10.20473/vol6iss20195pp1072-1085>.
- Yuniarto, Paulus Rudolf. "Masalah Globalisasi Di Indonesia: Antara Kepentingan, Kebijakan, Dan Tantangan." *Jurnal Kajian Wilayah* 5, no. 1 (2014): 67–95. <https://doi.org/10.14203/jkw.v5i1.124>.
- Zaroni, Akhmad Nur. "Globalisasi Ekonomi Dan Implikasinya Bagi Negara-Negara Berkembang: Telaah Pendekatan Ekonomi Islam." *Al-Tijary: Jurnal Ekonomi Dan Bisnis Islam* 1, no. 1 (2015): 45–61. <https://doi.org/10.21093/at.v1i1.418>.