

Do Entrepreneur Aspect Matter on Cash Waqf Program at Islamic Organization Nahdlatul Ulama?

Apakah Aspek Kewirausahaan Penting dalam Program Wakaf Tunai di Organisasi Islam Nahdlatul Ulama?

Ries Wulandari, Ismi Khumaedah

ABSTRACT

Cash waqf is one of model of waqf. Cash waqf empowerment program GERWAKU SENA by Nahdlatul Ulama is one of many programs to support reducing poverty program in Indonesia. Due to its purpose this program must be supported by valuable research. The objectives in this research to find the main problem and the best solution to optimize Gerwaku Sena NU using ANP analysis. By using ANP Analysis, we composed the problem and solution in entrepreneur aspect into two groups namely internal and external. The research finding that the most influential problems on the waqf activity is lack of entrepreneur skill to solve operational cost problem and managerial aspect. In line with this problem, supporting entrepreneur skill for human resource is the key factor support the program.

Keywords: cash waqf, Nahdlatul Ulama, ANP, Indonesia

ABSTRAK

Wakaf tunai merupakan salah satu model wakaf. Program pemberdayaan wakaf tunai GERWAKU SENA oleh Nahdlatul Ulama Indonesia merupakan salah satu program untuk mendukung program penanggulangan kemiskinan di Indonesia. Karena tujuannya, program ini harus didukung oleh penelitian yang memadai. Tujuan dalam penelitian ini untuk menemukan masalah utama dan solusi terbaik untuk optimasi Gerwaku Sena NU menggunakan analisis ANP. Dengan menggunakan Analisis ANP, kami menyusun masalah dan solusi dalam aspek wirausaha menjadi dua kelompok yaitu internal dan eksternal. Hasil penelitian menemukan bahwa masalah yang paling berpengaruh pada kegiatan wakaf adalah kurangnya keterampilan wirausaha untuk memecahkan masalah biaya operasional dan aspek manajerial. Sejalan dengan masalah tersebut, dukungan keterampilan wirausaha untuk sumber daya manusia menjadi faktor kunci pendukung program tersebut.

Kata Kunci: wakaf tunai, Nahdlatul Ulama, ANP, Indonesia



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Author(s):

Ries Wulandari

Department of Islamic Economics, Tazkia
University of Islamic Economics, Bogor,
Indonesia

Email: rieswulandari@tazkia.ac.id

Ismi Khumaedah

Department of Islamic Economics, Tazkia
University of Islamic Economics, Bogor,
Indonesia

Email: ismikhumaedah@tazkia.ac.id

Correspondence:

rieswulandari@tazkia.ac.id

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Literature Review

1. Introduction

Every scholar in Islamic study of economic development has concluded that the quality of development is the key factor to achieve welfare at *dunya* and hereafter. The term development

itself may mean different things to different people (Todaro, 2011). In strictly economic term, development has traditionally meant the capacity of a national economy, whose initial economic condition has been more or less static for a long time, to generate and sustain an annual increase in its gross national product (GNP) or in similar by gross domestic product (GDP).

Growth rate counted by GDP rate is the component of development. Figure 1 showed the per capita GDP from some countries (World Bank, 2016). The data showed that at the first decade (1990-2000) Indonesia categorized as low-income country but after 2001's Indonesia categorized as low middle-income country.

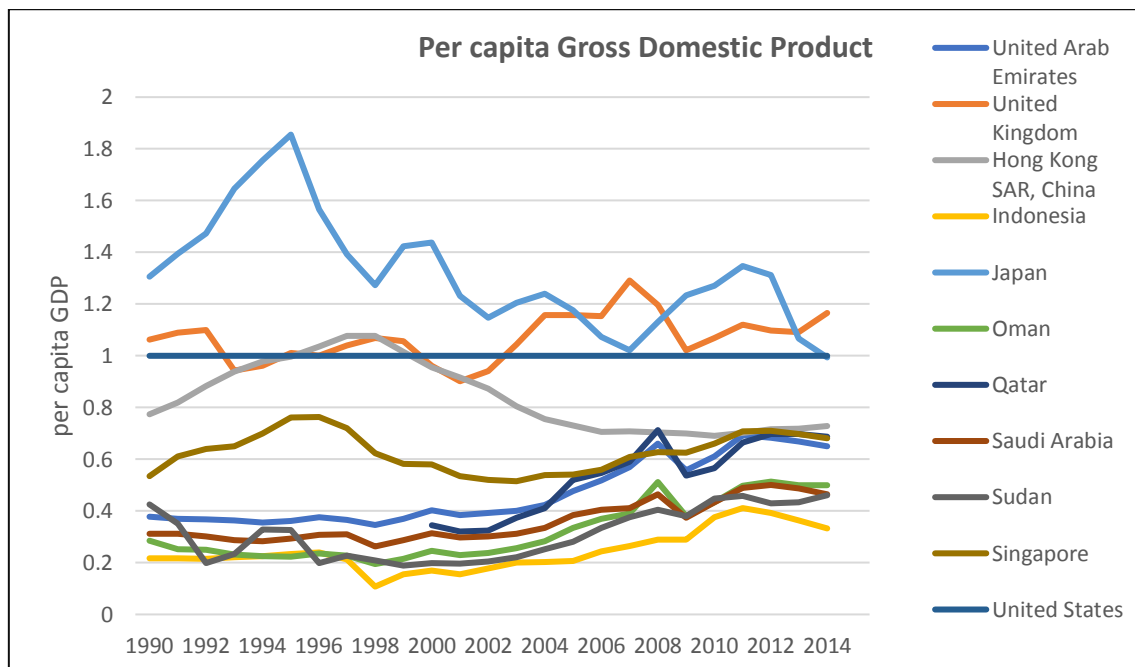


Figure 1 Per Capita Gross Domestic Product

Source: World Bank, 2017 (statistically edited)

Although Indonesia showed the significant rate growth but it is still need to elaborate whether our development is qualified. The quality of development needs three important components: the consistent positive growth rate, the low level of inequality, and sustainability of development.

On of crucial problem in development is poverty. Poverty means there is still inequality among citizen. The total production within a country (GNP or GDP) concentrated only in limited number of populations. United Nation Development Program (UNDP) showed that the poverty index that covers all aspects of life (Multidimension Poverty Index / MPI) across the Southeast Asian has great variations. In 2011, Thailand was ranked 103 of 187 countries based on HDI ranking with MPI was 0.006. Philippines was ranked 112 with MPI value was 0.064. Indonesia ranks 124 of 187 countries with a value of 0.095 MPI. According to the data and synergized with the policy from OIC, the problem of poverty in the OIC members in Southeast Asian countries need to be addressed.

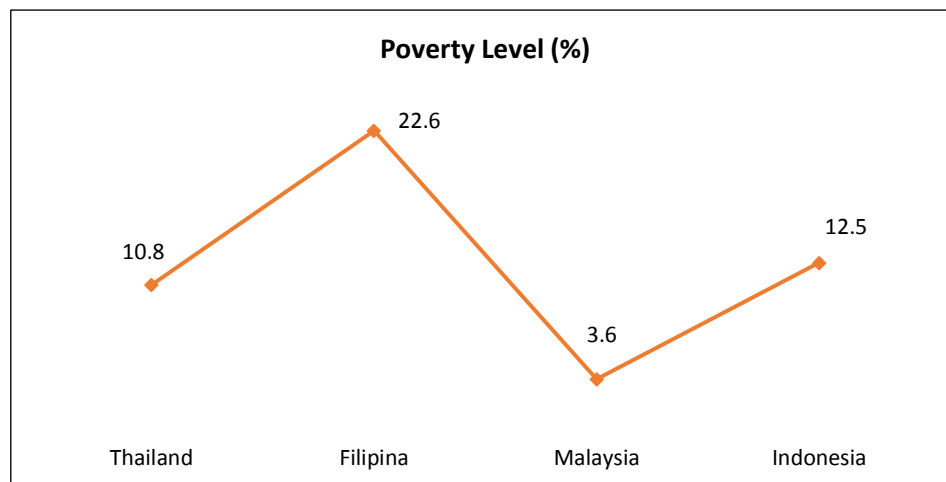


Figure 2 Poverty Level in Indonesia, Malaysia, Thailand, and Filipina

Source: Human Development Report in Rozy, 2013

From the previous research (Rozy, 2013) among four ASEAN country - the highest level of poverty is Philippines, followed by Indonesia, and Thailand. Malaysia has the lowest poverty rate compared to the other three since supported by higher per capita GDP. Poverty in Indonesia and Philippines is still the main economic issues and must be minimized. The poverty rate is calculated based on the percentage of poor people with income under the poverty line in certain countries. The poverty line for each country according to the Asian Development Bank are US\$ 2 for Malaysia, US\$ 0.75 for Indonesia, US \$ 2.50 for Thailand, and, US \$ 1.5 for Philippines. Islamic concept to wish equitable distribution of income and wealth concentration declined, which will show the ratio of declining inequality. This is what is expected by a country to achieve economic growth quality.

Such brilliant programs have been developed in reducing poverty in Indonesia. These programs are supported by government, private sector contribution, social community, and Islamic Organization. There is no exception and doubtful that Islamic Organizations have contributed to Indonesian development long before our Proclamation of Independence. Our nation's history told the contribution of Islamic organization's scholars. Mainstream Indonesian Islam consists of large organizations; Nahdlatul Ulama (NU), Muhammadiyah, Nahdlatul Wathan, and other smaller organization across the country (Azra, A., 2013).

Poverty in Islamic concept to wish equitable distribution of income and wealth concentration declined, which will show the ratio of declining inequality. This is what is expected by a country to achieve economic growth quality. One of the efforts of reducing poverty is by empowering our society. Empowerment is the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes (World Bank, 2015).

Empowerment program also become the agenda of the Nahdlatul Ulama (NU). The organization of the Nahdlatul Ulama (Revival of the Religious Scholars), or NU, was founded on 31 January 1926. NU is a mass-based socioreligious Islamic organization under the leadership of ulema, and it is the largest in Indonesia with around thirty-five million members. NU activities include the religious, social, educational, economic, and political. Its founders were ulema (called *kiai* in

Indonesia) who led rural Islamic boarding schools, *pesantren*. They represented traditionalist Muslims, those who practice Islamic mysticism (*tasawuf*; Ar. *tasawwuf*), and are not against indigenous rituals and beliefs as long as they do not contradict the normative teachings of Islam. The two most prominent founding ulema were Hasyim Asy'ari, and Abdul Wahab Chasbullah (Barton and Greg, 1996).

One of the programs in reducing poverty is Cash Waqf Empowerment "Gerakan Wakaf Uang Sejuta Nahdliyin (GERWAKU SENA)". This program supported by three institution namely Lembaga Penjamin Simpanan (LPS), Penerima Wakaf Uang (PWU), Lembaga Wakaf dan Pertanahan Nahdlatul Ulama (LWPNU). These three institutions keep giving information and best service to NU's society through cash waqf empowerment (NUOnline).

Gerwaku Sena Cash Waqf empowerment program developed by Islamic social organization, Nahdlatul Ulama, is still new so it must be supported by government as stake holder, academician, and moslem ummah as a whole. How to optimize this program is still big question. This paper will propose analytical approach to find the main problem and solution to support this program.

The research about cash waqf had been done by previous researcher but there is still no research that specify the role of Indonesia Islamic organization, Nahdlatul Ulama in empowering community using cash waqf. One of the main problems is lack of entrepreneur skill conducting the program. So, the objectives in this research to find the main benefit, opportunity, cost dan risk, to support cash waqf empowerment program GERWAKU SENA by Nahdlatul Ulama Indonesia.

2. Literature Background

2.1 Poverty

The definition of poverty has expanded, along with the more complex of the causal factors and other issues surrounding. Poverty is no longer regarded only as an economic dimension but has expanded to social, health, educational and political dimension. According to the Central Bureau of Statistics of Indonesia, poverty is the inability of the individual to meet the minimum basic needs for a decent life (diet: 2100 calories per capita per day, non-food: food, clothing, housing, health and education). According to the UNDP's definition, poverty is the condition of someone who does not have the income to meet basic needs of food, and do not have the ability to support basic human survival. UNDP divided poverty into four kinds, namely income poverty, human poverty, basic needs and poverty reduction capabilities.

Through a hadith that the Prophet once said: *"People are not poor people around (to beg) and not the person who is rejected (because) one or two grains of dates, or a bite of two mouthfuls of food. However, the poor are those who keep away from begging and poverty"* (Narrated by Saheeh Muslim 999, 1982, p. 207).

Gunnar Myrdal has its own theory about the 'vicious circle of poverty or backwardness'. The concept is contrary to the concept of the cycle of poverty proposed by Nurske where the causes of poverty by Nurske is due to lack of capital formation. According to Myrdal, poverty is not only in the matter of capital, but also due to the lack of nutrition, education and other basic needs.

Poor state stems from low income resulting in a lack of quality nutrition, low nutritional quality resulting in lower health and led to low productivity. Low productivity caused low income, and in turn lead to poverty.

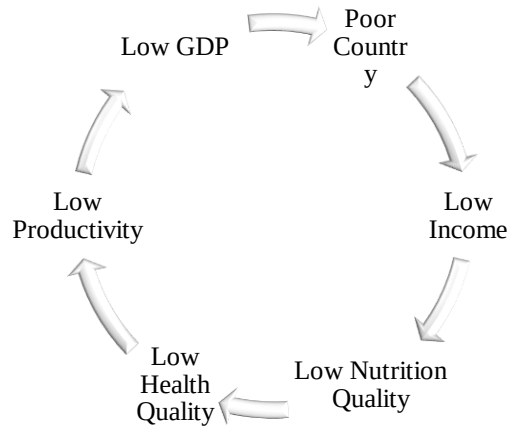


Figure 3 The Vicious Circle of Poverty by Gunnar Myrdal

World Bank (2008) calculated the rate and absolute number of poor people using a single uniform measure for all countries. In developing countries, someone is called the poor man if his income is less than US\$ 1.25 per day (Todaro and Smith, 2011, p. 229). While the poverty line measured by the size of the US\$ 2 have been published in which more than 2 billion people who live on less than this limit. US dollars is used is US\$ PPP (Purchasing Power Parity) is not the official exchange rate (exchange rate). Both of these limits are the absolute poverty line.

Dimensions of poverty by Central Bureau of Statistics of Indonesia are grouped into two components:

1. Food Poverty Line (GKP), the total value of expenditure of 52 food commodities consumed by real people, equivalent to 2100 kilocalories per capita per day and is also equivalent to the consumption of foods that produce 2100 calories per person per day.
2. Non-Food Poverty Line (GKNP), is the sum of the value of the minimum requirement of commodities non-food (urban: 51 commodities, rural: 47 commodities) were selected covering housing, clothing, education, and health.

2.2 Human Development Index Using Islamic Concept

One of main contributors in Islamic Concept for Poverty is Sadeq (1991). According to Sadeq (1991, p. 4) index of economic development consists of: (1) economic growth, (2) equitable distribution of income and welfare, (3) health and environmental friendliness of social norms and values - values of Islam. High economic growth and a high level of income is essential to meet the needs of food, shelter, clothing, education, medicine and comfort for all human needs. If the income is not distributed across the population, only a few people who enjoy the fruits of growth and development while others suffer, it is not desirable in Islam. Islam requires that income and wealth should be distributed equally. Therefore, Sadeq (1991, p. 5) characterized the economic development index in Islam consists of: growth, equitable distribution and Islamic values.

So, the function of the equation is economic development:

$$D = f(G, E, V) \dots\dots\dots(1)$$

Where D = Economic development

E = Equity

G = Growth

V = Islamic Value

2.3 Empowerment

Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process are actions which both build individual and collective assets, and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets (World Bank, 2015).

Further World Bank (2015) stated The World Bank's 2002 Empowerment Sourcebook set out to bring together the thinking and practice of empowerment as a first step in developing a better understanding of this component of the Bank's work. It identified empowerment as "the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives. Building on this, as the Bank and its partners have continued to develop and apply an empowerment framework to their work, and learn from this experience, both ideas and definitions have evolved. This has brought about a definition rooted in both the long academic discourse on power, and one tested and confirmed through applied experience in a number of countries: Empowerment is the process of increasing the assets and capabilities of individuals or groups to make purposive choices and to transform those choices into desired actions and outcomes.

2.4 Waqf

Waqf as language '*al habsu*' meant to keep/to stop. According to the terminology, waqf mean to keep wealth (*maal*), accept wealth to give to another in order to manage it, to get its benefit; present or in the future. Wealth (*maal*) that used as waqf must be used in order to raise *ridho* Allah SWT (Al Bajuri, 2002).

Waqf has some dimensions. One of that is cash waqf. Cash waqf mean giving cash money to institution or someone as Nadzir. The benefit come from manage the cash money must be used with Islamic value and shariah compliance. The benefit come from this nadzir's managerial must not reduce the previous cash money at the time it is given (Bank Indonesia, 2016). From the regulations above Islamic Bank has a role as acceptor, distributor, and coordinator the cash waqf.

2.5 Previous Study

Rahman (2009) at his research in Malaysia found that waqf can give economic benefit to moslem society. This benefit comes from such waqf management activities: education, housing, public health sector, trade center, prayer area, helping charity to *duafa* and children, and also support agriculture sector.

Waqf can be best solution to manage our wealth productively (Hakim, 2010). As specific benefit, waqf helps community activities supporting the next generation.

Cash waqf has important benefit among others because wakif will be easier in doing waqf (Medias 2010). Waqf also gives some benefits such as (1) unproductive lands can be used to build public service building and agriculture, (2) helping Islamic education institution with limited cash flow, (3) empowering micro small enterprises, (4) supporting the development of Islamic bank (Medias, 2010).

3. Research Methodology

3.1 Methodology

This study is a qualitative analysis which aims to capture views from experts and practitioners on Nahdlatul Ulama cash *waqf* program "*Gerwaku Sena*". The study delivers a qualitative understanding as a process or attempt to understand the social problems based on the overall picture. Thus, appropriate method for this study is Analytical Network Process (ANP).

According to Saaty (2005), ANP is a multicriteria theory of measurement used to derive relative priority scales of absolute numbers from individual judgements (or from actual measurements normalized to a relative form) that also belong to a fundamental scale of absolute numbers. These judgments represent the relative influence, of one of two elements over the other in a pairwise comparison process on a third element in the system, with respect to an underlying control criterion. This method consists of four stages; which are decomposing problems, data clustering, questionnaire development and disbursement, and analysis. The figure is as follow:

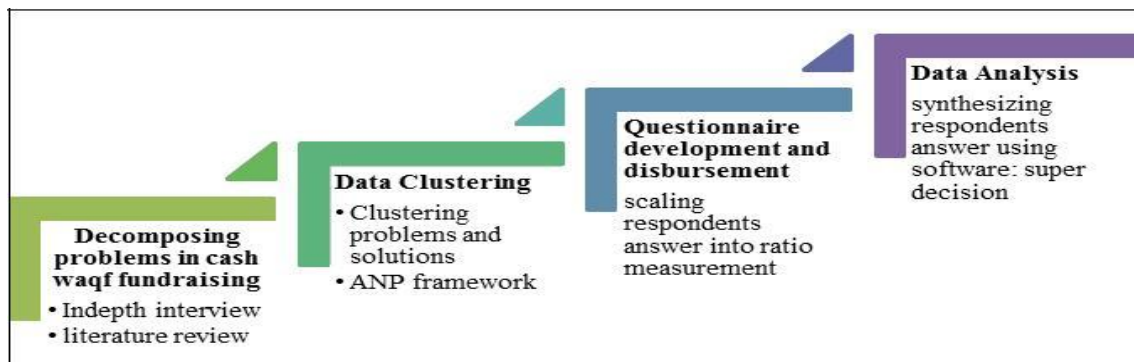


Figure 4 Stages of Research

ANP framework that will be designed can only be completed after the data as well as information about the preferences / comments / opinions which are represented by experts / practitioners / regulators of cash *waqf* are available. Data used in this study is primary and secondary data. Primary data is obtained from in-depth interviews while secondary data is extracted from previous studies.

3.2 Data Collection Method

There are two phases of data collection. The initial phase is gathering both primary data which is obtained from in-depth interviews and secondary data which is extracted from previous studies. After the initial stage, data will be clustered in order to be composed in a questionnaire. This questionnaire is designed to measure preferences / comments / opinions which are

represented by experts / practitioners / regulators using ratio scale from 1-9 as follow:

Table 1 ANP Scale

Verbal Scale	Numerical Scale
Extreme importance	9
	8
Very strong or demonstrated importance	7
	6
Strong or essential importance	5
	4
Moderate importance of one over another	3
	2
Equal importance	1

Data collection is done separately for each respondent

3.3 Data Analysis Techniques

Once the data from questionnaires has been collected, the synthesis proses will be started. This analysis process will use the software "Super Decision" which can be obtained free from <http://www.superdecision.com>. There are two steps in analyzing.

3.3.1 Geometric Mean

Geometric mean will be counted in order to measure individual or group's assessment. Geometric mean in this research will be used to show respondent tendency towards problems and solutions ranking. Geometric mean is formulated as follow:

$$GM_k = (R_1 * R_2 * \dots * R_n)^{1/n},$$

Where:

GM : geometric mean

R : respondent

n : number of respondent

3.3.2 Rater Agreement

Rater agreement is counted to see the degree of respondents' agreements, whether it is low, or high. Rater agreement is counted using Kendall's Coefficient of Concordance or denoted as W. The value of W ranges from 0 to 1. If the number approaches 1, it shows that respondents agreements is high, vice versa.

W is formulated as follow:

$$U = (T_1 + T_2 + \dots + T_p) / p$$

$$S = (T_1 - U)^2 + (T_2 - U)^2 + (T_3 - U)^2 + \dots + (T_p - U)^2$$

$$MaxS = (n - U)^2 + (2n - U)^2 + \dots + (pn - U)^2$$

$$W = S / MaxS$$

Where:

U : average value of total ranking

S : square from deviation of each ranking from its average

p : number of node

n : number of respondents

4. Result and Discussion

4.1 Problems and Solutions Decompositions

Based on the opinions of experts (academics and practitioners) extracted from in-depth interviews as well as questionnaires, the readiness in NU cash *waqf program* can be divided into two aspects problems and solutions. Both of them are divided into internal and external aspect. Internal problems are problems of the *waqf* institution, while external problems are problems from government and society. Of these aspects, then there are solutions proposed. The description is as follows:

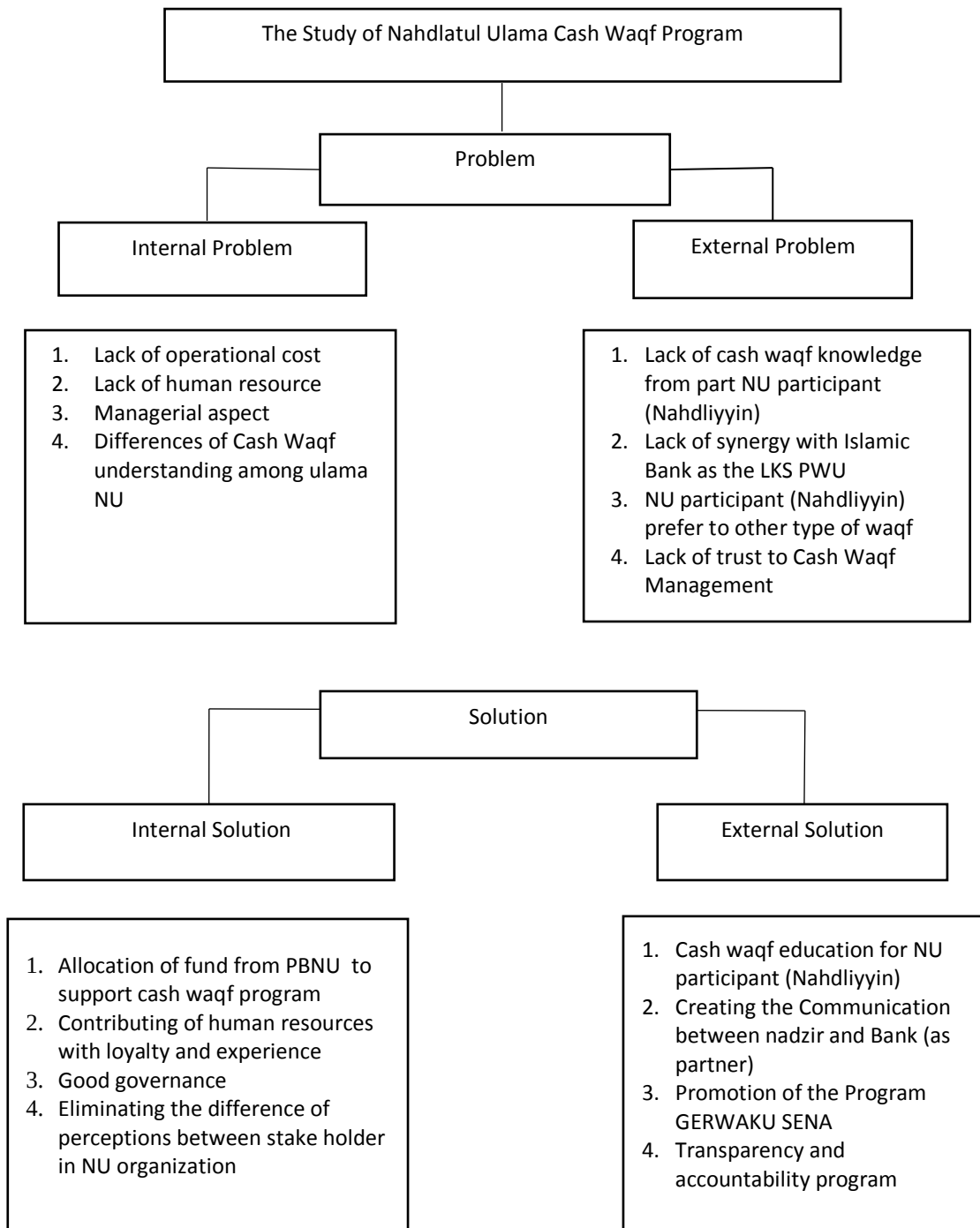


Figure 5 The Composing of Problem and Solution Cash Waqf GERWAKU SENA

4.1.1 Internal Problem

1. Lack of operational cost

The lack of operational funds will have an impact on the limits of the movement space of the institution in the development of one of the programs in the socialization process.

2. Lack of human resource

The handling of Waqf is often not in a professional way, including because it is managed not from the person concerned in the sciences and experienced in the field of Waqf.

3. Managerial aspect

Currently, the problem of the performance of Waqf management is not optimal, because of the weak ability of investment and program management, so it affects the number of *waqif* and income of cash Waqf.

4. Differences of cash waqf understanding among ulama NU

The Waqf Program has a difference of opinion among the scholars, some allow the prohibition. One that prohibits cash waqf is a *Syafi'i* (the *Madhhab* embraced by the Nahdlatul Ulama).

4.1.2 External Problem

1. Lack of cash waqf knowledge from part NU participant (Nahdliyyin)

Mostly, In Indonesia Waqf that develops is a type of fix Waqf. So that embedded community mindset about Waqf is the waqf of land, mosque, cemetery and so on

2. Lack of synergy with Islamic bank as the LKS PWU

All this time, socialization of the two are only run by each institution, Bank BTN Sharia more socialize to the internal Bank, while the LWPNU parties have not run the optimal socialization and direct in the community. This situation shows that there is no optimization of cooperation between BTN Sharia and *nadzir* in the form of mutual support in the socialization process.

3. NU participant (Nahdliyyin) prefers to other type of waqf

The thing that affects the least interest of Cash waqf among people is about the form of Waqf. People are more interested in Waqf on the type of fix Waqf. because according to the science and habits that have been formed long in society

4. Lack of trust to cash waqf management

This cash waqf is not yet familiar in the general public, so in the implementation of the community still wondering how the process of management and realization of Waqf proceeds, because the result cannot be directly seen by the public because it is Long-term. Different from the land Waqf, mosques and others that can be seen directly the form of the Waqf.

4.1.3 Internal Solution

1. Allocation of fund from PBNU to support cash waqf program

Institutions for the commitment to allocate funds for this program, especially from PBNU (general manager Nahdlatul Ulama) to support for the progress of this program.

2. Contributing of human resources with loyalty and experience

Hiring professional *nadzir* So can focus manage the program

3. Good governance
To improve the management structure and planning of long-term and short-term activities by including program growth targets
4. Eliminating the difference of perceptions between stake holder in NU organization
Likened perceptions between NU scholars on Waqf law.

4.1.4 External Solution

1. Cash waqf education for NU participant (Nahdliyyin)
Knowledge about the cash Waqf in the community is somewhat lacking, the community has not understood correctly the essence and benefits of cash Waqf for the benefit of the people. It is therefore important for institutions to educate the public about cash waqf.
2. Creating the Communication between *nadzir* and Bank (as partner)
Increase the synergy between Bank BTN Sharia and LWPNU especially in socialization and fundraising activities.
3. Promotion of the Program GERWAKU SENA
Promotional activities can be done in a variety of ways, whether using print media, mass media or social media, it aims to introduce to the public about a program that attracts people's interest to follow the program.
4. Transparency and accountability program
Transparency and accountability in managing the program is done to raise the trust of the *Waqif*. Transparency in the management of programs or financial statements while accountable in recording activities.

4.2 Data Analysis

The first thing to do in analyzing problems and solution using ANP is to draw the whole framework correctly. Using Super Decision, the whole decomposition figure is as follow:

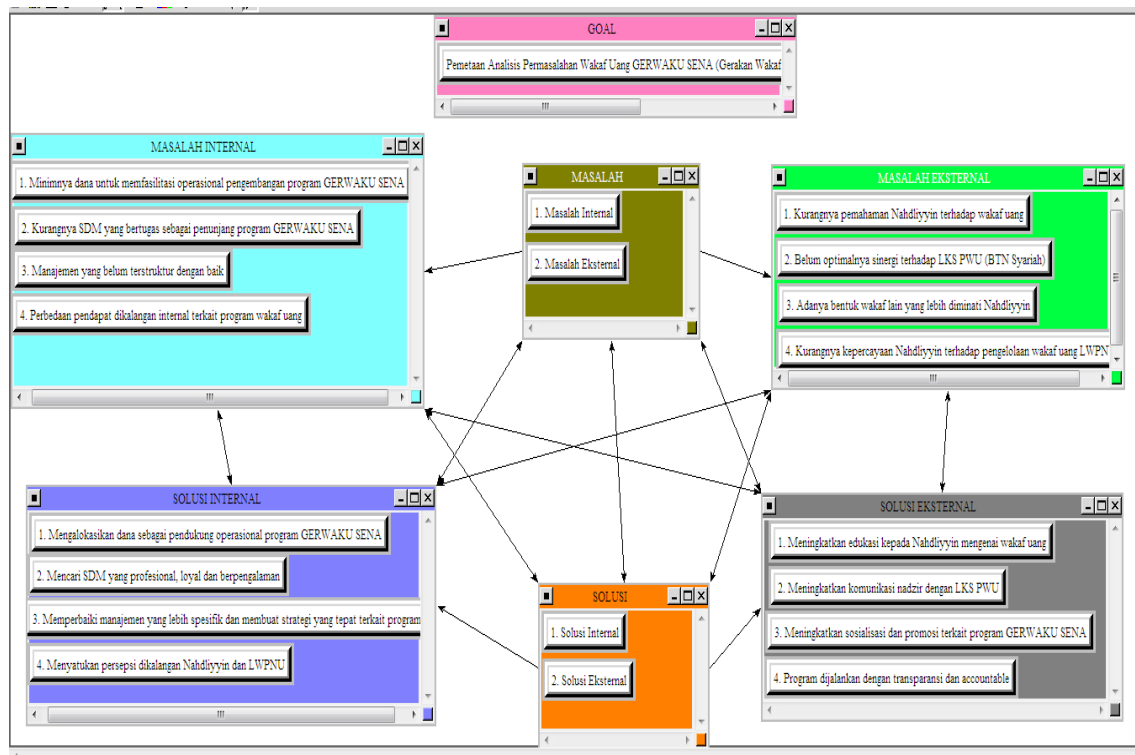


Figure 6 Decomposition Figure using Super Decision

After going through the process of data processing using Super Decision, generate data that shows priority problems and solutions with the level of consent of the respondents that will be shown in the following table:

Table 2 Cluster Rating and Rater Agreement

Problems Priority		Rater Agreement
Internal	0.654644	0.444444444
External	0.345356	
Internal Problems Priority		
Lack of operational cost	0.359743	
Managerial Aspect	0.327178	
Lack of human resource	0.242625	
Differences of Cash Waqf understanding among ulama NU	0.070454	
External Problem Priority		
Lack of cash waqf knowledge from part NU participant (Nahdliyyin)	0.354604	
NU participant (Nahdliyyin) prefers to other type of waqf	0.294106	
Lack of trust to Cash Waqf Management	0.203787	
Lack of synergy with Islamic Bank as the LKS PWU	0.147502	
Solution Priority		
Internal Solution	0.643409643	0.695193
External Solution	0.356590357	
Internal Solution Priority		
Contributing of human resources with loyalty and experience	0.355551	
Good governance	0.31345	
Allocation of fund from PBNU to support cash waqf program	0.227573	
Eliminating the difference of perceptions between stake holder in NU organization	0.103425	
External Solution Priority		
Promotion of the Program GERWAKU SENA	0.311027	
Transparency and accountability program	0.236994	
Cash waqf education for NU participant (Nahdliyyin)	0.235293	
Creating the Communication between nadzir and Bank (as partner)	0.198686	

On the cluster of internal and external problems, priority problems of both are internal problems with the value of 0.654644 and Rater agreement of ($W = 0,4444444$) which signifies a good enough approval rate from respondents

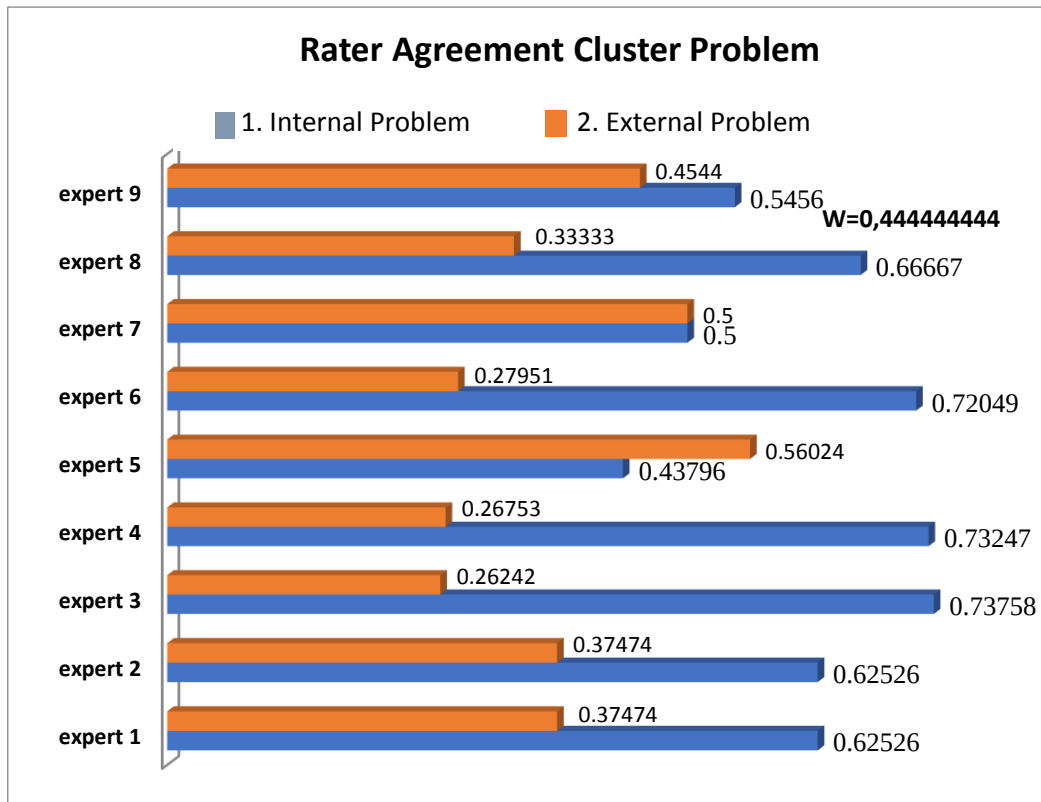


Chart 1 Rater Agreement Problem

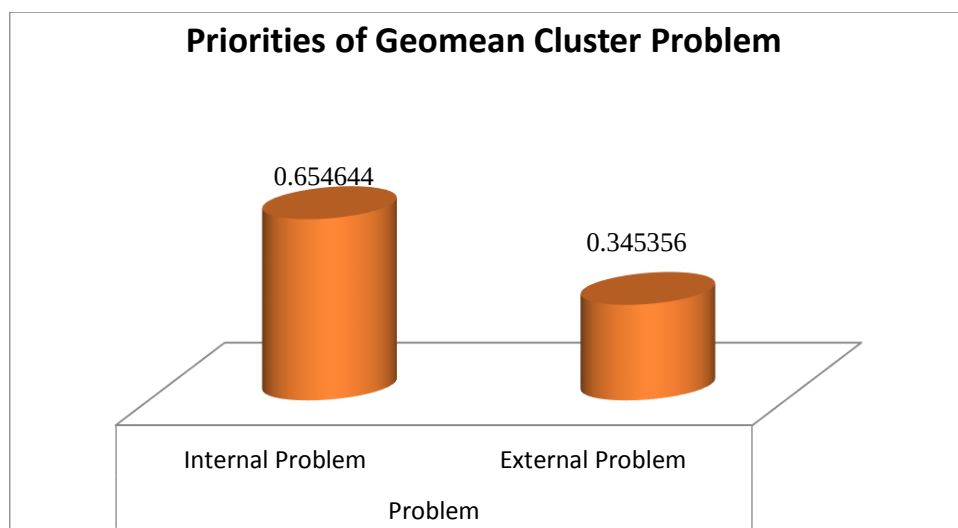


Chart 2 Problem Priority

As for the evaluation of the elements of the internal problem is a priority Lack of operational cost with the value of 0.359743

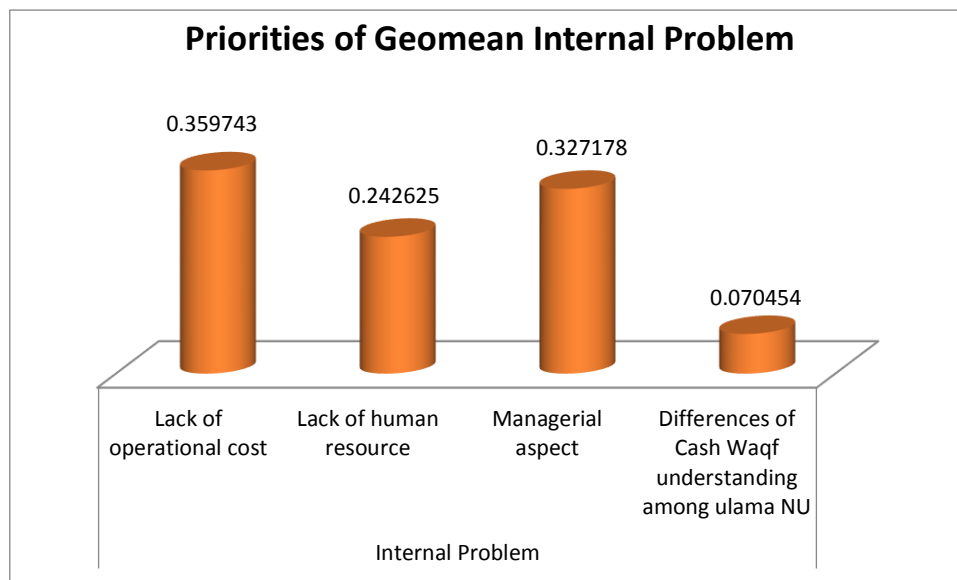


Chart 3 Internal Problem Priority

On the external problem, the element that is the priority of the problem is Lack of cash waqf knowledge from part NU participant (Nahdliyyin) with a value of 0.354604.

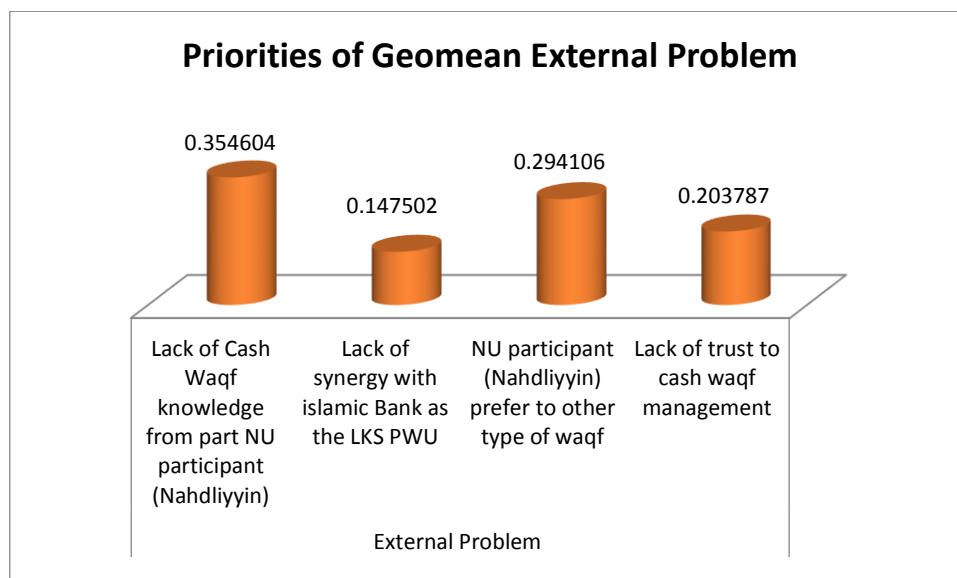


Chart 4 External Problem Priority

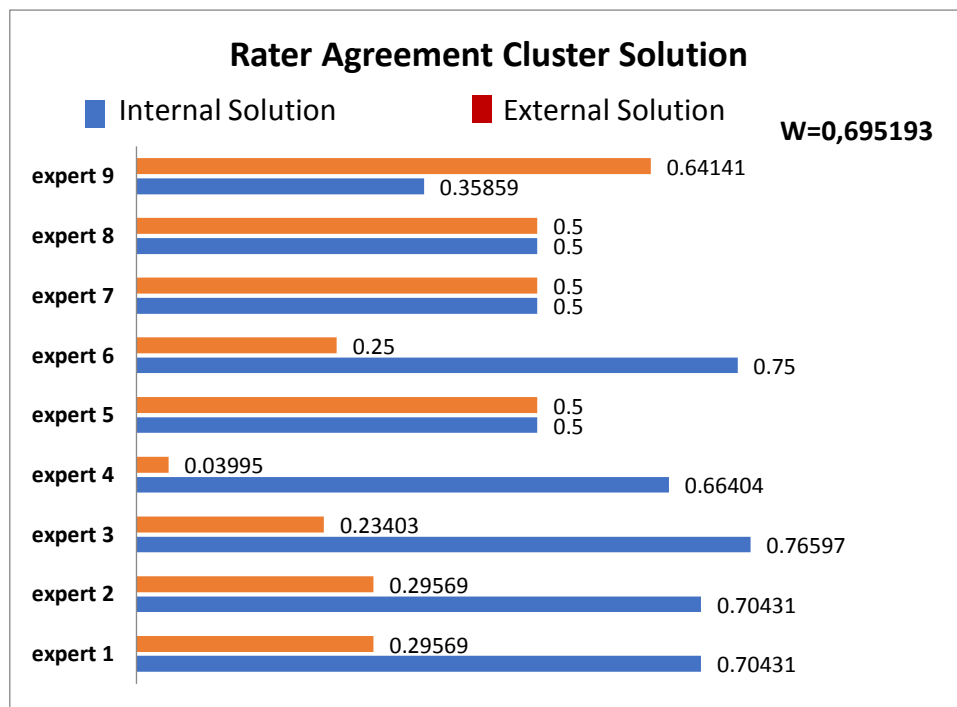


Chart 5 Rater Agreement Solution

Based on Chart 5, as to the result rater agreement and geometric mean of the cluster solution, explained that the solution cluster has a good judgment of the respondent which is an image of the value (W) which is at 0.695193 which can be interpreted largely Respondents have the same judgment on the solution clusters globally.

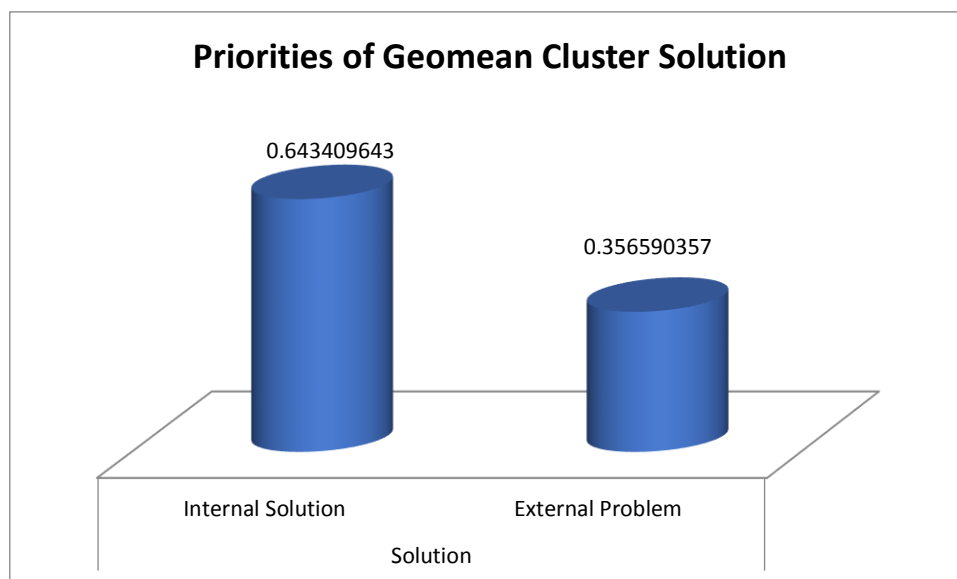


Chart 6 Solution priority

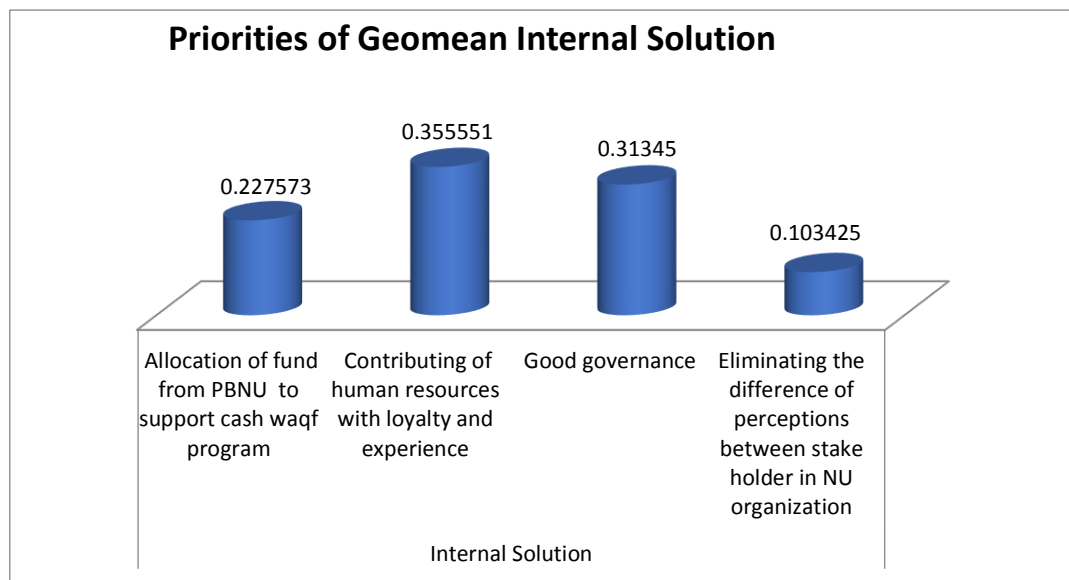


Chart 7 Internal Problem Priority

Based on Chart 7 The main solution priority according to the respondent is to find a professional, loyal and experienced human resources with a geometry value of 0.355551 derived from the cluster of internal solutions.

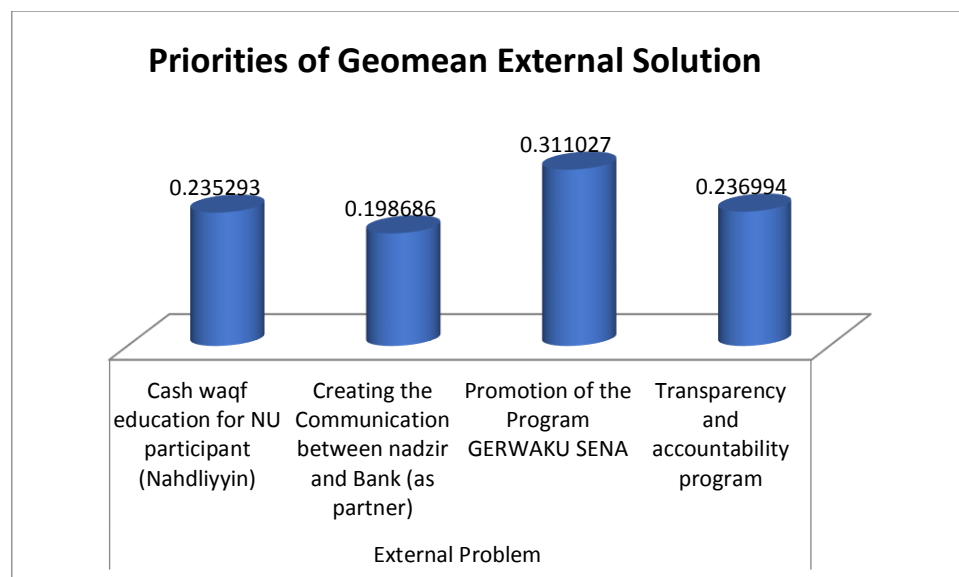


Chart 8 External Problem Priority

The first priority of external solutions is to improve socialization and promotion related to the cash Waqf program of GERWAKU SENA with a value of 0.311027, namely the need for socialization and promotion is interesting on target.

5. Conclusion and Recommendation

This research resulted in problems grouped into internal problems and external problems, in general the most influential problems on the Waqf GERWAKU SENA activity is an internal problem with 4 problem elements sorted from the most influential elements until the least impact is 1) lack of operational cost 2) managerial aspect 3) lack of human resource and 4) Differences of cash Waqf understanding among scholars NU. From this ranking we conclude that the key problem is lack of entrepreneur skill to solve operational cost problem and managerial aspect.

As for solving the above problems, the most influence solution is aligned with the problem that is from internal solution with the order is supporting entrepreneur skill for human resource. They are including 1) Contributing of human resources with loyalty and experience 2) Good Governance 3) Allocation of Fund from PBNU to support cash Waqf program and 4) Eliminating the difference of perceptions between stake holder in NU organization.

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