

**KONTRIBUSI WAKAF UANG BAGI PERTUMBUHAN
EKONOMI UMAT DI YOGYAKARTA**

ABSTRAK

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Penelitian ini dimaksudkan untuk mengetahui peran dan kontribusi umat islam dalam pertumbuhan ekonomi melalui wakaf uang, hal ini dianggap penting karena wakaf selama ini diasumsikan dengan “pemberian “ harta oleh wakif kepada umat berupa aset tetap, sementara pemerintah sejak tahun 2004 telah menerbitkan UU Wakaf No. 41 tahun 2004 yang memungkinkan wakif mewakafkan aset lancar atau uang untuk menggerakkan ekonomi umat.

Penelitian ini dilakukan dengan menggunakan metode deskriptif dengan pendekatan kualitatif dan kuantitatif secara terbatas. Yang digunakan adalah beberapa penyelenggara wakaf uang yang ada di Daerah Istimewa Yogyakarta (DIY), yaitu wakaf uang yang diselenggarakan oleh MUI-DIY, PW NU DIY, BMT Beringharjo dan BMT Al IKHLAS. Analisis data kualitatif dilakukan dengan menguraikan hubungan antara distribusi penggunaan wakaf uang dengan sektor ekonomi pendorong pertumbuhan ekonomi, sedang analisis data kuantitatif dilakukan dengan membandingkan antara dana wakaf uang yang terkumpul dengan data pertumbuhan ekonomi DIY.

Hasil penelitian menunjukkan bahwa peran wakaf uang terhadap pertumbuhan sangat kecil, dari sembilan sektor lapangan usaha pendorong pertumbuhan ekonomi, (Pertanian, Pertambangan, Industri, Listrik & air, Bangunan, Perdagangan, Transportasi, Keuangan, dan Jasa), dana wakaf uang yang terkumpul hanya masuk dua sektor, yaitu Industri dan Perdagangan dengan kuantitas yang sangat kecil. Kontribusi wakaf uang pada pertumbuhan ekonomi secara kuantitas sebesar 0,0015 % sedang wakaf uang yang dapat terkumpul baru 0,72 % dari potensi yang ada.

Kata kunci : Kontribusi ,wakaf uang, pertumbuhan ekonomi.

CONTRIBUTION OF CASH WAQF FOR THE ECONOMIC DEVELOPMENT OF PEOPLE IN YOGYAKARTA

ABSTRACT

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This research is aimed to observe the role and the contribution of Moslems in the economic development through the cash waqf. This is deemed essential as the waqf at recent times has been assumed as “the endowment of wealth” by the Waqif (donor) to the people in the form of fixed asset, while the government since 2004 has issued the Law on Waqf No. 41 of 2004 that has made possible for the donor or waqif to endow the liquid asset or money to mobilize the people economic.

This research was done by using the descriptive method with the qualitative and quantitative approach in a limited way. A number of institutions holding the cash waqf in Special District of Yogyakarta including MUI-DIY, PW NU DIY, BMT Beringharjo and BMT Al IKHLAS were involved. The analysis of the qualitative data was done by explaining the relation of the distribution of the use of cash waqf and the economic sector as the booster of economic development. Meanwhile, the analysis of quantitative data was done by comparing the fund of collected cash waqf and the data of the economic development in Special District of Yogyakarta.

The result of the research showed that the role of cash waqf towards the growth was very insignificant. Of nine business sectors as the booster of economic growth (agriculture, mining, industry, electricity and water, construction, trade, transportation, finance and service) the fund of cash waqf only was contributed to two sectors: Industry and Trade with the very low quantity. The contribution of cash waqf on the economic growth quantitatively was at 0,0015 % while the cash waqf collected was only 0,72 % from the existing potencies.

Keywords: Contribution of cash waqf, economic growth

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