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Analytic Factors that Influence an Individual in Waqf Their Land

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ABSTRACT

Purpose — *The purpose of this research is to find out (1) the main reason an individual to waqf their land in the city of Tangerang, Indonesia (2) to find out the external factor and internal factor of an individual to waqf their land in the city of Tangerang, Indonesia.*

Method — *This research used a qualitative exploration method. The form of the method that has been chosen is through an interview directly with the source people via an online platform such as Whatsapp. The sampling technique that has been chosen by the writers to be used in this research is the snowball sampling technique. The amount of sample in this research consisted of 2 respondents which consisted of 2 muwakif.*

Result — *The research result shows that someone that waqf their land is a sunnah that is recommended to do by a moslem that has enough wealth. One of the external factors an individual wants to waqf their land is they want to get reward from God. In the people who have waqf their land opinion by waqf their land they can invest and take their investment in the afterlife. This research examines factors influencing individuals to waqf their land, focusing on productive waqf. It reveals that motivation to waqf land is influenced by social education, income, religious understanding, waqf social programs, institution image, wealth, access to information media, education variables, and religiosity.*

Novelty — *This research has never been done before because of the recency of the topic that is being researched, which is analyzing the factors that influence an individual to waqf land in the city of Tangerang, Indonesia. In the previous research, it mostly discussed cash waqf and less about the land waqf potential in Indonesia.*

Keywords: *Waqf, Factors, Land*

INTRODUCTION

Waqf is one of the sources of funds that have a potential in developing the growth of the public economy. According to Ibnu Aibidin that narrated from Abu Hanifah, *waqf* is holding a substantial wealth by giving the legality by law of ownership to wakif and donating that wealth globally (Wakaf et al., 2021). This statement means that the wealth from the wakif that has been *waqf* has ended the ownership of that wealth from the wakif. *Waqf* is a form of worshipment that is recommended in islam, other than for *taqarrub* (seeking proximity) self to Allah SWT, *waqf* is also a means used to create the well-being of the people and as a capital for islamic advancement. Someone that *waqf* their wealth is like an eternal donation, because the result can be continued to be used for the importance of the society (Siswahyudianto, 2016). Another type of *waqf* is cash *waqf* of waqf according to the ministry of religion of Indonesia in 2015, *waqf* that is being done by an individual, a group of people, institute or legal entity in the form of money or cash. According to the term waqf means to stop or to withhold wealth that can be taken it's benefit without instantly destroying and used for permissible use, as well as an intend to get *ridha* Allah (Racmadi Usman, 2009, hal. 51). The islamic community of Indonesia have known and applied the *waqf* law ever since islam entered the country of Indonesia. The Indonesian population that has reached 278.896.200 lives about 236,53 (86.88%) million lives that are islam (BPS, 2023), with those numbers it should've been able to give a correlation and a positive effect on *waqf* in the country of Indonesia.

One of the types of waqf that have a huge potential to be developed in Indonesia is the land waqf. According to SIWAK (Sistem Informasi Wakaf or Waqf Information System) the ministry of religion shows that in the year of 2021, land potential in the country Indonesia has reached 440,512 locations with the width of

57.263,69 hectares of land. Waqf land that has a huge width has become a potential asset with a promising huge benefits if managed productively. This benefit can be used for the well-fare of the people like solving poverty, aiding public health, aiding public education, and providing cheap housing for the people that are unable to afford one (Furqon, 2014). The problem with *waqf* especially with the land *waqf* according to the Law Number (No.) 41 of 2004 about waqf, land *waqf* as a means for developing religious live and social life as well as increasingly wide spreading and concrete, especially for the islamic community in order to reach material well-fare and spiritual to fair and prosperous social (Ilmiah, 2019). Other than that waqf have a big purpose in the social live especially for the islamic people in increasing the economic level in life. According to Government Regulation Number (No.) 28 of 1977 states that the purpose of *waqf* is to eternalize the benefit of *waqf* in accordance to the objective of *waqf*, which is to institute it eternally for the use of praying or other public used in accordance of the islamic teachings. The following table is the data for waqf land potential amount in the country of Indonesia from the Ministry of Religion of Indonesia.

Table 1. Land Waqf Potential in the Country of Indonesia

No	Province	Amount	Waqf Certificate		Width Amount
			Certificated	Not yet certificated	
1.	Nanggroe Aceh Darussalam	18.520	8.833	9.687	9.508,25
2.	North Sumatra	12.031	6.869	5.162	8.063,97
3.	West Sumatra	5.959	3.885	2.074	675,34
4.	Riau	8.311	2.818	5.493	2.225,49
5.	Jambi	6.618	3.607	3.011	1.084,10
6.	South Sumatra	4.190	2.049	2.141	987,09
7.	Bengkulu	2.395	1.710	685	435,64
8.	Lampung	14.165	7.761	6.404	5.877,92
9.	Bangka Belitung Island	1.377	876	501	408,55
10.	Riau Island	1.621	587	1.034	334,45
11.	The Regional Government of Special Capital District of Jakarta	11.265	10.045	1.220	417,35
12.	Wert Java	87.795	42.716	45.079	6.513,15
13.	Central Java	112.834	78.492	34.342	5.825,77
14.	Special Region of Yogyakarta	11.265	10.045	1.220	417,35
15.	East Java	78.825	37.940	40.885	5.006,23
16.	Banten	17.139	9.247	7.892	1.161,11
17.	Bali	1.498	1.367	131	214,42
18.	West Nusa Tenggara	10.035	6.133	3.902	1.571,36
19.	East Nusa Tenggara	1.307	985	322	335,26
20.	West Kalimantan	3.468	1.734	1.734	721,53
21.	Central Kalimantan	3.378	1.969	1.409	663,45
22.	South Kalimantan	8.521	7.385	1.136	1.031,73
23.	East Kalimantan	3.755	1.708	2.047	944,59

24.	North Kalimantan	535	166	369	144,32
25.	North Sulawes	775	344	431	102,78
26.	Central Sulawesi	2.519	1.527	992	397,40
27.	South Sulawesi	7.593	4.565	3.028	981,99
28.	South East Sulawesi	1.110	827	283	110,64
29.	Gorontalo	1.964	1.001	963	394,00
30.	West Sulawesi	3.068	1.034	2.034	518,07
31.	Maluku	469	213	256	121,36
32.	North Maluku	323	234	89	47,21
33.	Papua	287	141	146	59,97
34.	West Papua	77	41	36	105,27
Total		440.512	252.937	187.575	57.263,69

Source: SIWAK (2023)

The amount of potential for land *waqf* in the country of Indonesia is huge, but land *waqf* utilization in the country of Indonesia is still dominant on non-productive assets, such as mosques, prayer rooms, school and other buildings for religious activity especially in the social-religious sector. Even though the Law Number (No.) 41 of 2004 about *waqf* has been applied and has been developed related to *waqf* management and utilized, but in its implementation the development of *waqf* is still dominant on non-moving wealth, such as land and building especially mosque, prayer room, schools and other building for religious activity.

Table 2. Allocation of Use of Waqf Land

Land Waqf Allocation	Location Ammount
Mosque	191.270
Prayer room	122.630
School	47.336
Graveyard	19.135
Boarding School	18.018
Other social waqf	41.183

Source: SIWAK (2023)

The City of Tangerang is one of the cities in the country of Indonesia that has a huge potential for land *waqf*. Observation results show that property businessmen in the city of Tangerang tend to *waqf* their land rather than selling it to get a profit. Several big institutions in the City of Tangerang such as Tunas Harapan Ilahi Institution use land that they get from the *waqf* of those businessmen. Based on that phenomenon, the purpose of this research is to know the factor that makes those businessmen *waqf* their land to build an institute. The result from this analysis can be used to help to push the economy of the people in the city of Tangerang. In the end the utilization of land *waqf* is not only used for non-moving wealth but is used for productive *waqf*. If the asset of *waqf* land can be developed productively toward increasing the social economy it can contribute to the Indonesian GDP by 19.4% (Setiawan et al, 2021). On Bahri research Explaining the role of productive *waqf* by Muhammadiyah teenage in Longkeyang village, Bodeh, Pemalang, in social prosperity. This result shows that there's a significant impact that productive *waqf* gives benefits that can be perceived by the local community (Bahri, 2016).

Based on the phenomenon and the huge potential of *waqf* in the city of Tangerang, this research is aimed to analyze the factors that influence an individual to *waqf* their land in the city of Tangerang, so that the land *waqf* can be utilized toward the *waqf* that are more productive.

METHOD

In arranging the research for this topic, the method chosen by the writers for this research is qualitative exploration method. The form of the method that has been chosen is through an interview directly with the source people via an online platform such as Google Meet. The sampling technique that has been chosen by the writers to be used in this research is the snowball sampling technique. The data is obtained in the form of an interview via Whatsapp Chat and Google Meet with the people who have *waqf* their land or *muwaqif* as well as the people who manage *waqf* land or *nazhir* from the city of Tangerang. After that the data that have been obtained will be analyzed, classified, concluded, and explained in the result and discussion section.

RESULT AND DISCUSSION

Result

Both of the source-persons for the interview are from Tunas Harapan Ilahi Institute in the city of Tangerang Indonesia. Both of the source-person for the interview consist of two *muwakif* or the person who *waqf* their land or wealth. Both the interviews are done through an online platform because of the distance and time limitation of both source-person. Both the interviews are done on a different time due to the limitation of both source-person to be interviewed at the same time. The results for both of the interviews are in the following paragraph and each question is explained separately in a separate paragraph.

Several main reasons an individual would *waqf* their land according to the first source-person is because of Allah and because they want an eternal achievement from Allah. Meanwhile, according to the second source-person someone would *waqf* their land because they want to give back to the islamic community, they want to donate for philanthropy, for the community or social, they want to preach about islam to the local community and they want to thanks to Allah for the wealth that have been given to them. Based on those answers it can be concluded that some of the reason an individual would *waqf* their land is because of Allah, either as a way to thanks to Allah like giving back to the community or the locals or because they want to get achievement from Allah.

The external factors or outside encouragement an individual would *waqf* their land according to the first source-person is because they want to preach about Islam and Allah. The external reason or outside encouragement an individual would *waqf* their land according to the second source-person is because they got support from their family, friends, ustadz and kyai. The second reason according to the second source-person is because they want to invest in achievement or goodness for the afterlife as well as for the world. Based on those answer it can be concluded that there are several external factors or outside encouragement that someone would *waqf* their land is either because they want to preach about their religion or Allah, because they got a support from the people around them such as family and friend, or lastly because they want to invest in the afterlife and in the world by getting achievements or goodness from Allah.

The internal factors or inside encouragement an individual would *waqf* their land according to the first source-person is because they want to be a good servant to Allah. The internal factors or inside encouragement an individual would *waqf* their land according to the second source-person is because they have learned about *waqf*. Based on those answers it can be concluded that there are several internal factors or inside encouragement that someone would *waqf* their land is either because they want to be a good servant to Allah or they have learned about *waqf*.

There is no other reason other than Allah and what they have said on the previous question that may affect an individual to *waqf* their land according to both the first and the second source-person. It can be concluded that there isn't other reason other than Allah that an individual would *waqf* their land based on the answer from both the first source-person and the second source-person.

The institute that the first source-person have *waqf* their land to is to Tunas Harapan Ilahi Institute in the city of Tangerang. Meanwhile the second source-person has *waqf* their land to the same institute which is Tunas Harapan Ilahi institute in the city of Tangerang as well as two other institutes with one being in the same city which is Faturahman institute and the other one outside the city . It can be concluded that both the first source-person and the second-source person have *waqf* their land on the same institute which is Tunas Harapan Ilahi institute but the second source-person have *waqf* their land to two other institutes.

Discussion

The external factor or outside encouragement of the second source-person is in line with a previous research that has been done on a similiar topic, that states that social education has a positive impact and significance on the motivation to do cash *waqf* (Yulianti, 2020). Another similar result that has been done on a similar topic, that people's perception of cash *waqf* is influenced significantly by an internal factor

which is education about cash *waqf*. Another research that has been conducted on a similar topic is also inline with the result from this research, knowledge and service quality had a positive and significant effect, while religiosity did not have a positive effect on public interest in implementing money endowments (Setyawan,2019).

Both of the source-person for the interview are businessmen with the second source-person having a main job as a pilot, which could be assumed that wealth may have an effect on the factors of motivation on an individual to waqf their land or wealth. This assumption is in line with a previous research that has been done on a similar topic, that states the income of an individual could affect significantly on the motivation to cash *waqf* (Amansyah, 2022)(Yulianti, 2020). This assumption also inline with other research that has been done on a similar topic but with different results, that state that income level affects positively but not significantly on the motivation to do cash *waqf* on the people of Lhokseumawe city in Indonesia (Falahuddin, 2019). But this assumption is not inline with other research that have been done on a similiar topic, that state income level does not affect significantly to the motivation of the people of Sleman Regency and Special Region of Yogyakarta in Indonesia to do cash *waqf* (Suhasti, 2022)(As Shadiqqy, 2019). Another research is also inline with this assumption, that state income, religiosity, and knowledge have a positive and significant effect on interest in cash endowments, while subjective norms have a negative and insignificant effect on interest in cash endowments in the congregation of the Tanjung Sari Medan Ta'lim Istiqomah Council, Indonesia. (Chrisna et al., 2021)

Several other factors based on a previous research on a similar topics that analyze the motivation on the people of Jakarta City in Indonesia on cash *waqf* for *waqf* institution, shows that each variable is free and consists of education level, income, religious understanding, waqf social program and waqf institution image have a chance on affecting the motivation of people of Jakarta to cash out on *waqf* above 50% (Puspita, 2018). Other factors from other previous research that also analyze waqf motivation, shows that education variables, information media, and religiosity affect positively and significantly on the motivation of *wakif* to *waqf* on Cash Waqf Linked Sukuk (CWLS) (Afandi & Harahap 2022).

Based on another research that has been done on a similar topic, another factor that may influence the motivation of an individual to do waqf is access to information media. Access to information media influence significantly to the motivation to do cash *waqf* (Ekawaty, 2015). Another research that has been conducted on a similar topic also has a similar result and supports the statement above, shows that there is a significant influence on information media access to the motivation of the people to do cash *waqf* (Septiani, 2020). Another research that has been conducted on a similar topic also has a similar result, states that the factors that influence *wakif* in online endowments are information quality, service, trust, website quality, and promotion (Budiansyah and El Ayyubi, 2021). Another research that has been conducted on a similar topic also has a similar result, states that the most influencing factor is the quality of information. Waqf literacy has a positive and significant effect on the interest of waqf students (Rasela, 2021). Another research that has been conducted on a similar topic also has a similar result, states that attitude factors are more influential than subjective norms as factors that influence the interest in money endowments as assistance during the Covid-19 pandemic in Malaysia (Razak et al.,2021).

CONCLUSION

Waqf, a form of worship in Islam, holds substantial wealth and can contribute to the growth of the public economy. Indonesia has a large potential for land *waqf*, with 440,512 locations and 57.263,69 hectares of land in 2021. However, land *waqf* utilization is predominantly focused on non-productive assets like mosques, prayer rooms, and schools. This research aims to analyze factors influencing individuals to *waqf* their land, focusing on productive *waqf*. By developing these assets, the Indonesian GDP can be increased by 19.4%. This research aims to understand the factors influencing individuals to *waqf* their land and direct it towards productive *waqf*.

The first source-person waqfs their land for various reasons, including Allah's eternal achievement, giving back to the Islamic community, and expressing gratitude for Allah's wealth. The second source-person waqfs their land for external reasons like support from family, friends, and investment in the afterlife and world. The first source-person waqfs their land to Tunas Harapan Ilahi Institute in Tangerang, while the second source-person waqfs their land to Faturahman Institute and two other institutes. Both sources-persons waqf their land to the same institute.

Research shows that social education, income, religious understanding, waqf social programs, and institution image significantly influence motivation to do cash waqf. Wealth may also influence motivation, as it may affect the motivation to waqf land or wealth. Access to information media, education variables,

and religiosity also play a role in motivation. However, state income level does not significantly affect motivation. Recommendation for the readers to use more articles and journal with this article.

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