

**THE LEVEL OF UNDERSTANDING OF MUHAMMADIYAH BANTUL  
RESIDENTS REGARDING AGRICULTURAL WAQF WITH  
MUZARA'AH CONTRACT AND ITS DETERMINING FACTORS**

**TINGKAT PEMAHAMAN MASYARAKAT MUHAMMADIYAH  
BANTUL TERKAIT WAKAF PERTANIAN DENGAN AKAD  
MUZARA'AH DAN FAKTOR PENENTUNYA**



Written by:

**ROPI'AH**

**20150430067**

**INTERNATIONAL PROGRAM FOR ISLAMIC ECONOMICS AND  
FINANCE  
DEPARTEMENT OF ECONOMICS  
FACULTY OF ECONOMICS AND BUSINESS  
UNIVERSITAS MUHAMMADIYAH YOGYAKARTA  
2021**

**THE LEVEL OF UNDERSTANDING OF MUHAMMADIYAH BANTUL  
RESIDENTS REGARDING AGRICULTURAL WAQF WITH  
MUZARA'AH CONTRACT AND ITS DETERMINING FACTORS**

**TINGKAT PEMAHAMAN MASYARAKAT MUHAMMADIYAH  
BANTUL TERKAIT WAKAF PERTANIAN DENGAN AKAD  
MUZARA'AH DAN FAKTOR PENENTUNYA**

**UNDERGRADUATE THESIS**

In partial fulfillment for the requirement for the the degree of Bachelor of Economics at International Program for Islamic Economics and Finance



Written by:

**ROPI'AH**

**20150430067**

**INTERNATIONAL PROGRAM FOR ISLAMIC ECONOMICS AND  
FINANCE  
DEPARTEMENT OF ECONOMICS  
FACULTY OF ECONOMICS AND BUSINESS  
UNIVERSITAS MUHAMMADIYAH YOGYAKARTA  
2021**

## DECLARATION

I hereby,

Name : Ropi'ah

Student Number : 20150430067

I declared that this undergraduate thesis entitled "**The Level of Understanding of Muhammadiyah Bantul Residents Regarding Agricultural Waqf with Muzara'ah Contract and Its Determining Factors**" does not consist of any content that ever being proposed for any degree in other university, ideas of any research and publication of others, in exception all quotes and ideas which are purposely taken are considered as the research references and listed in the reference list. Therefore, if any violation of intellectual right is found in this study, I agree to accept any relevant academic consequences.

Yogyakarta, June 04<sup>th</sup> 2021



Ropi'ah

## **DEDICATION PAGE**

This undergraduate thesis I dedicated to:

*My self.*

*Everyone who need this materials for their study or just for learn.*

*Bapak and Mamah, I can't count how much time, material and sacrifice both of you give for me, even if it count with material it can't be pay back. I know to be my parents is not easy, May Allah always blessed you in this world and hereafter. Thank you for understanding all my decision, even it is hard to receive it, thank you for all of thinngs you do and give for me, may we gather in the Heaven.*

*My brother Idan and my sister Mia, thank you for being my siblings.*

## **ACKNOWLEDGEMENT**

In the name of Allah, the Most Merciful, the Most Gacious.

Praise and thank the presence of Allah SWT for His favors and gifts, the author is still able to make and complete this research with all her ability. Prayers and greetings do not forget the Prophet Muhammad PBUH. which has always been a reference for his followers especially author in carrying out all activities, both physical, thinking and spiritual activities.

This research is one of the final requirements for the author to complete his first degree education in economics, which is expected to give benefit or contribution to those who need it. Hopefully this research can add knowledge to the authorselves in the economic field, so she can provide benefits to the society with her knowledge.

In its completion, the author received a lot of help and support from many parties, therefore the author would like to thank:

1. Dean of Faculty of Economics and Business and dean of economics program, University of Muhammadiyah Yogyakarta who provide guidance and advice as long as the author completes the studies.
2. Mrs. Yuli Utami, SE.I., M.Ec. and Mrs. Dr. Dessy Rahmawati, M. Si as my supervisor for this undergraduated thesis. Thank you for being such the best supervisors for me. Hopefully all of things especially knowledge and time that you have been given for all students under your supervision become Amal Jariyah.
3. My beloved family, Bapak, Mamah, a Idan and Mia. We are not a romantic family, but I know how much your love for me. You all still support me even if it not as expected as you want. I love the way how you all safe me from the people who hate me, spread the bad rumor about me, and many things. May Allah bless us and gather us in Heaven.
4. Semut Merah that have been around me for almost 12 years, you guys are amazing. Thank you for introducing me to the beauty of a friendship. Hopefully we will still be friends in the world and hereafter. Aamiin
5. Housemates during my undergraduate studies. Mbak Ucy, Mbak Uchi, Mbak Uul, Kak Mel, Mbak Bita, Mbak Nita, Mbak Ika, Mbak Riska, Mbak Ery, Oktet, Nida, Rahma, Septi, Erika, Caul, Ica, Dita, Hanifah, Tazki, Asri, Upay, Afra, Ty Nani, Uni Nila, Ichi, Nisa, Siskuy, Arista, Asih, Fitrah, Mbak Juli,

and all friends in Darul Quran. You all made my day during my study, thank you.

6. Jama'ah Al-Anhar, KAMMI, HmI FEB UMY, and Jas Merah UMY, a lot of lesson that I get from you all, may someday we all can bring our country to be a better and better place.
7. My Classmates IPIEF batch 2015, 2016 and 2018, you are unique, it was fun to be able study with you guys.
8. Squad Project Everyday. Narti, Gita, Inas, Nadiul, Uut that have been accompany me during this undergraduate thesis. Thank you for all motivation, inspiration, support and the day that we spend together. Hopefully we all succeeded as what we want to live, work hard for your next journey. Fighting!
9. all lecturers and staff of IPIEF who have provided outstanding supplies and lessons
10. The last for the late Dr. Masyhudi Muqorobin, M.Ec., Akt my favorite figure. I want people who read my undergraduate thesis know that you are my favorite figure ever from the first time I met you. You are someone who didn't judge me when others do. You open my mind and also my eyes to don't give up with my situation. You inspire me to learn about economics more and more, until I want to finish my undergraduate studies and continue it. You taught me to contribute as much as we can. Thank you very much for all of things you gave for me and people in this world. Hopefully you are happy in the Heaven with Allah SWT. and Rasulullah PBUH. Aamin

Yogyakarta, June 07<sup>th</sup> 2021



Ropi'ah

## TABLE OF CONTENTS

|  |      |
|--|------|
| TITLE PAGE .....   | i    |
| AUTHORIZATION PAGE .....                                     | ii   |
| ENDORSEMENT PAGE .....                                       | iii  |
| DECLARATION .....  | iv   |
| MOTTO .....  | v    |
| DEDICATION .....   | vi   |
| ABSTRACT .....   | vii  |
| INTISARI .....   | viii |
| ACKNOWLEDGEMENT .....  | ix   |
| TABLE OF CONTENT .....                                       | xi   |
| LIST OF TABLE .....  | xiii |
| LIST OF FIGURE .....   | xiv  |
| LIST OF APPENDIX .....                                       | xv   |
| CHAPTER I .....  | 1    |
| A.    Research Background .....                              | 1    |
| B.    Research Question .....                                | 10   |
| C.    Research Objective .....                               | 10   |
| D.    Research Benefit .....                                 | 11   |
| CHAPTER II .....   | 13   |
| A.    Theoretical Basis .....                                | 13   |
| B.    Theoretical Framework .....                            | 29   |
| C.    Previous Research .....                                | 30   |
| C.    Hypothesis .....                                       | 37   |
| D.    Research Framework .....                               | 40   |
| CHAPTER III .....  | 41   |
| A.    Object and Subject Research .....                      | 41   |
| B.    Data Type .....  | 41   |
| C.    Sampling Techniques .....                              | 41   |
| D.    Data Collection Techniques .....                       | 42   |
| E.    Operational Definitions of Research Variables .....    | 43   |
| F.    Instrument Data Test .....                             | 44   |
| G.    Data Analysis Method .....                             | 44   |
| CHAPTER IV .....   | 50   |
| A.    General Profil of Bantul Regency .....                 | 50   |
| B.    Data of Waqf Land Muhammadiyah in Bantul Regency ..... | 57   |
| C.    Respondent Characteristics .....                       | 59   |
| CHAPTER V .....  | 64   |
| A.    Instrument Data Test .....                             | 64   |

|    |   |     |
|----|---|-----|
| B. | Classic Assumption Test .....                         | 70  |
| C. | Multiple Linear Regression Analysis .....             | 75  |
| D. | Hypothesis Test .....                                 | 76  |
| E. | Discussion .....                                      | 80  |
| F. | Agriculture Waqf in Muhammadiyah Bantul Regency ..... | 90  |
|    | CHAPTER VI .....                                      | 94  |
| A. | Conclusion .....                                      | 94  |
| B. | Suggestion .....                                      | 95  |
| C. | Research Limitation .....                             | 97  |
|    | REFFERENCE .....                                      | 98  |
|    | APPENDIX .....  | 102 |

## LIST OF TABLE

|   |    |
|---|----|
| Table 1.1 Area and Amount of Waqf Land special regions of Yogyakarta .....                                | 5  |
| Table 1.2 Area and Amount of Waqf Land Bantul Regency .....   | 6  |
| Table 4. 1 Districts List in Bantul Regency .....   | 52 |
| Table 4. 2 Land Use Type .....  | 54 |
| Table 4. 3 Geographical Population Density by District in 2017 .....                                      | 55 |
| Table 4. 4 Agricultural Population Density by district in 2017 .....                                      | 56 |
| Table 4.5 Area of Waqf Land in Muhammadiyah Bantul Regency .....  | 58 |
| Table 5. 1 Result of Validity Test fo Agricultural Knowledge (X1) .....                                   | 65 |
| Table 5. 2 Result of Validity Test for knowledge about contracts in Islam (Muzaah contract) (X2) .....    | 65 |
| Table 5. 3 Result of Validity Test for Role of Waqf Institution (X3) .....                                | 66 |
| Table 5. 4 Result of Validity Test for Role of Access to Information (X4) .....                           | 67 |
| Table 5. 5 Result of Validity Test for the level of understanding of agricultural waqf (Y) .....          | 67 |
| Table 5. 6 Result of Reliability Test for Agricultural Knowledge (X1) .....                               | 68 |
| Table 5. 7 Result of Reliability Test for knowledge about contracts in Islam (Muzaah contract) (X2) ..... | 69 |
| Table 5. 8 Result of Reliability Test for Role of Waqf Institution (X3) .....                             | 69 |
| Table 5. 9 Result of Reliability Test for Role of Access to Information (X4) .....                        | 69 |
| Table 5. 10 Result of Reliability Test for the level of understanding of agricultural waqf (Y) .....      | 70 |
| Table 5. 11 Result of Normality Test .....  | 71 |
| Table 5. 12 Result of Heteroscedasticity Test .....   | 72 |
| Table 5. 13 Result of Multicollinearity Test .....  | 72 |
| Table 5. 14 Result of Linearity Test .....  | 73 |
| Table 5. 15 Result of Autocorrelation Test .....  | 74 |
| Table 5. 16 Result of Multiple Linear Regression Test .....   | 75 |
| Table 5. 17 Result of Determination Coefficient Test ( $R^2$ ) .....                                      | 77 |
| Table 5. 18 Result of F Test .....  | 78 |
| Table 5. 19 Result of T-Test .....  | 78 |
| Table 5. 20 Agricultural Waqf in Muhammadiyah Bantul Regency .....  | 91 |

## **LIST OF FIGURE**

|   |    |
|---|----|
| Figure 1.1 Waqf Land Use in Indonesia .....             | 2  |
| Figure 4. 1 Spread Area According to Soil Type .....    | 53 |
| Figure 4. 2 Number of Respondent by Age .....           | 60 |
| Figure 4. 3 Number of Respondent by Gender .....        | 61 |
| Figure 4. 4 Number of Respondent by Education .....     | 61 |
| Figure 4. 5 Number of Respondent by Status .....        | 62 |
| Figure 4. 6 Number of Respondent by Job .....           | 62 |
| Figure 4. 7 Number of Respondent by Income .....        | 63 |
| Figure 5. 1 Normality Test .....                        | 71 |
| Figure 5. 2 Formal Agriculture Education .....          | 81 |
| Fiure 5. 3 Training in Agricultural Sector .....        | 81 |
| Fiure 5. 4 Family's Background .....                    | 82 |
| Figure 5. 5 Experience in Agricultural Sector .....     | 83 |
| Figure 5. 6 Information about Agricultural Sector ..... | 84 |

## **LIST OF APPENDIX**

|   |     |
|---|-----|
| Appendix 1. Validity Test X1 .....                | 102 |
| Appendix 2. Validity Test X2 .....                | 103 |
| Appendix 3. Validity Test X3 .....                | 104 |
| Appendix 4. Validity Test X4 .....                | 106 |
| Appendix 5. Validity Test Y .....                 | 107 |
| Appendix 6. Reliability Test X1 .....             | 108 |
| Appendix 7. Reliability Test X2 .....             | 109 |
| Appendix 8. Reliability Test X3 .....             | 109 |
| Appendix 9. Reliability Test X4 .....             | 109 |
| Appendix 10. Reliability Test Y .....             | 109 |
| Appendix 11. Normality Test .....                 | 109 |
| Appendix 12. Diagram Normality Test .....         | 110 |
| Appendix 13. Multicolinearity Test .....          | 110 |
| Appendix 14. Linearity Test Y and X1 .....        | 111 |
| Appendix 15. Linearity Test Y and X2 .....        | 111 |
| Appendix 16. Linearity Test Y and X3 .....        | 112 |
| Appendix 17. Linearity Test Y and X4 .....        | 112 |
| Appendix 18. Autocorrelation Test .....           | 112 |
| Appendix 19. Multiple Linear Rgression .....      | 113 |
| Appendix 20. Determination Coefficient Test ..... | 113 |
| Appendix 21. F Test .....                         | 113 |
| Appendix 22. T Test .....                         | 114 |
| Appendix 23. Research Questionare .....           | 114 |
| Appendix 24. Result of Research Questionare ..... | 121 |
| Appendix 25. Documentation .....                  | 125 |

