

How to Manage Inheritance Wealth Productive Can Increase Economic Value on Agriculture Sector in Gresik

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Abstract. This research aims to analyze the phenomena of inheritance management behavior and inheritance management behavior from the agricultural sectors. So that you can see the form of the heir's business in moving the inheritance into assets that remain productive. Efforts to move inheritance in this research use the term insiyab al miras. The form of insiyab al miras is used to see the form of productive management of inheritance wealth. This form can create assets (businesses) that are continuously managed and continued by the second manager (heir or other). By managing the inheritance, these assets become assets that have economic value. Economic value by providing benefits to the heirs. The economic value of the inheritance that is managed is also beneficial to other than the heirs (the community). This way makes inheritance a sustainable asset. This sustainable and economically valuable inheritance is developed as a form of offering a new concept in the development of Islamic finance, namely sustainable Islamic family finance (SIFF). The research uses the concept of behavior (behavior), Islamic economics, and Islamic inheritance in an integrated and interconnected manner in photographing the phenomena of the behavior of the Gresik people's inheritance management from agriculture sectors. Therefore, this study uses the phenomenology entrepreneurship approach which is a qualitative study developed by Racos and Tanod. Thus, several research findings can be drawn as follows: First, the people who live in Gresik manages their inheritance from agriculture sector that have been running from generation to generation to the second generation (grandchildren) the behavior of the management of inheritance and the behavior of the manager of the inheritance. Second, inheritance management behavior can be formed from two typologies, the type of manager is moved to manage inheritance because of the encouragement of the organizational structure and the pressure of the heirs themselves. The third, this research finds a typology of the form of the inheritance wealth from agriculture sector illustrates the seven typologies of the concept (model) of productive inheritance management as follows: 1. Insiyab al Miras bi al Mudarabah (eksternal); 2. Insiyab al Miras bi al ijarah; 3. Insiyab al Miras bi al nafsi wa al ijarah; 4. Insiyab al Miras bi al Mudarabah wa al ijarah; 5. Insiyab al Miras bi al mudharabah wa insiyab al Miras bi al mudarabah wa al ijarah; 6. Insiyab al Miras bi al ijarah wa al ijarah bi nafsi. Finally, this research finds distribution typology of the results of inheritance management in the form of allocation distributed to heirs (al tawji'al muqayyad) and distributed to heirs and others (al tawji'al mutlaq) and distribute it for business development (al tawji'al mus mir). Managed inheritance (insiyab al miras) is an inheritance function that can increase economic value.

Keywords: Management of inheritance wealth productive (insiyab al miras) · inheritance wealth distribution · increasing economic value

1 Introduction

The management of the inheritance of the Gresik community is a solution to the problems of inheritance and increasing the economic value of the inheritance they manage. For example, the issue of an unfair inheritance share, such as Piketty's findings which illustrates the existence of the same structure of injustice between the 21st century and the 19th century. Injustice is due to the concentration (accumulation) of wealth caused by the inheritance function that does not work [1, p. 268].

Piketty and Zucman (2015) assess that there has been a concentration of wealth by measuring inheritance into wealth in the aggregate. Keynes, Taussig, and Irving Fisher [2] also assessed that the inheritance conflict was caused by the problem of distribution and the amount of unequal distribution. Finally, Chaudhary assessed that inheritance issues led to murder among the heirs [3].

The issue of inheritance in Indonesia is in second place after the issue of divorce which started from 2007 to 2011 (Supreme Court, 2011). The issue of inheritance is also caused by the behavior of the people who are in dispute that they prefer to settle their inheritance in the district courts rather than the religious courts in East Java. [4]. Including not a few people dividing inheritance before death on the grounds of mutual consent [5, pp. 388–390].

In the Supreme Court's online report through the official website (ujungan.mahkamahagung.go.id, 2020) it can be seen that inheritance issues continue to occur from 2015 to 2020, several inheritance issues such as inheritance claims that have not been divided up to heirs who do not get a share (2015), lawsuits for heirs of the same mother who do not get a share (2016), lawsuits for inheritance that change status to grants without involving one of the heirs (2017), lawsuits for inheritance in which there is joint property from parents (2018), a claim for replacement inheritance due to the heirs dying before the distribution of the inheritance (2019), and a claim for the part of the heirs of siblings due to the fact that their child is the adopted child of their sibling (2020).

The issue of inheritance as mentioned above must be a concern. Considering that inheritance contains the objectives of Sharia (maqa>s{id al sy{ari>'ah}) which can create the benefit (goodness) of the family and society. If the objectives of the shari'ah are not fulfilled, it will have an impact on life in chaos [6, p. 79]. Therefore, stakeholders in the distribution of assets, both the government and the community, must be actively involved in realizing the creation of justice from inheritance [7, p. 98]. Kuran (2004, p. 71) in his research, he assessed that Islamic inheritance law does not regulate corporations (companies) so that distribution makes the assets of the corporation to be distributed.

Inheritance management shows a differentiator in the midst of inheritance problems as mentioned in the previous research above. The people of Gresik manage their inheritance productively (insiyab al Miras), so that there is an increase in sustainable economic value. The economic value in question can be seen from the sustainability of the tradition of giving infaq, giving charity, and waqf. This economic value is a manifestation of the actualization of the inheritance function as an instrument in realizing economic balance and equitable distribution of assets and preventing the accumulation of assets in certain family members [8]. Economic value can also be a medium for transferring ownership through inheritance with a fair distribution of assets according to Islamic law, so as to minimize conflicts between individuals, reduce inequality, and motivate individual Muslims to actively seek sustenance (work) by not leaving poor offspring.

Other economic values of inheritance management are the sustainability of the business tradition of parents as a form of instrument in achieving maqas{id al-Shari'ah. [9, p. 226]. Auda (2015) sees maqasid al shari'ah as an approach to open goodness (fath al jara'i). For example, improving the welfare of the community as one of the wisdoms of zakat and increasing awareness of the presence of Allah as one of the lessons of fasting. Therefore, Jaser Auda emphasizes maqas{id al syari'ah not only looking at individual needs, but also families and communities [10, p. 36].

The economic values created by the management of the Gresik community's inheritance are an internal solution that comes from the community itself. Considering that the community is one of the stakeholders in the distribution of assets in realizing justice other than the government [7, p. 98]. Berkah and Sawarjuwono see that Indonesia has the potential to minimize inheritance problems, especially with the largest Muslim majority population in actualizing the function of inheritance as a distribution instrument. The regulations governing inheritance designate religious courts to be the official institutions that resolve inheritance disputes, and the social values contained in inheritance [11] According to Berkah and Sawajuwono's research Gresik has become an industrial area with distribution of inheritance managed by the community and has implications for the economy [12].

Therefore, this is where the importance of this research in analyzing the inheritance practices of the Gresik community in managing their inheritance in the agricultural sector. Meanwhile, research in the field of inheritance is still limited to examining from the perspective of positive law, Islamic law, and sociologically [13]. For example, inheritance research in analyzing the concept of inheritance in Indonesia has been influenced by the thoughts of the Syafi'i and Hazairin schools. Other research adds that there is an element of renewal in the concept of inheritance from the perspective of gender justice and there is an equalization of the percentage distribution between men and women as heirs. Likewise, there are other thought constructs in reconstructing Islamic inheritance rules in Indonesia in the form of making them a national inheritance rule. The latest research in the latest inheritance analyzes the economic implications of the inheritance distribution model which starts from the practice of people living in urban (Surabaya), industrial (Gresik), and rural areas in Bojonegoro [12]. Ofcourse this research still looks at the concept of inheritance distribution with practices that occur in society.

This research is put forward in analyzing the practice of inheritance management to find new thought constructs in the form of theories and practices of inheritance management and increasing economic value in maintaining business traditions and maintaining business continuity that was initiated by parents as a means of production in maintaining the family economy.

Finally, this study describes the management of inheritance (insiya>b al mi>ra>sl) in increasing the economic value of the agricultural sector. This study describes and analyzes the Gresik community increasing economic value by managing their inheritance without eliminating Islamic inheritance standards (ilm fara>'id). This study also analyzes the form (model) that was developed from the management of the inheritance left by their parents to grow more productive without ignoring the principles of Islamic inheritance law and preventing the consentration of wealth [14, p. 62].

Model insiya>b al mi>ra>s| from productive management of inheritance has implications for increasing economic value such as allocative-distributive, social economic and productive economic. This study will find new strategies in the form of strategic solutions to inheritance problems in Indonesia, especially academic study materials that support the efforts of the Supreme Court of the Republic of Indonesia (MARI) in realizing national inheritance law in Indonesia.

2 Research Objective

This study has three main objectives, namely: firstly, observe and analyze the management of the inheritance of the people living in Gresik from the agricultural sector. Secondly, analyze the management behavior and the behavior of the people who live in Gresik City's inheritance management behavior in managing their inheritance from various sectors such as the agricultural sector. Finally, Providing the form of an insiyab al miras contractl from the behavior of managing the inheritance of the Gresik community and the distribution pattern of business results that can increase economic value as a form of realizing sustainable Islamic family finance.

3 Results and Discussion

3.1 Position of Inheritance in Islamic Economy

The concept of inheritance in Islamic economic studies found several concepts into the theory of the wealth distribution and instruments of wealth or estate transfer for Muslims such as zakat, infaq, shadaqah, and waqf as well as inheritance. All of them as instruments for distribution of assets are abbreviated as 'ziswafris' (Suhaili, 2010: 94). Inheritance is still not widely studied and discussed as an object of research or study in Islamic economics. Meanwhile, inheritance becomes something important as an instrument of distribution of assets after death. Noor [7] explains that inheritance is an individual instrument that guarantees as family and individual guarantees for society on a reciprocal basis.

Inheritance is not different from other instruments (ziswaf). However, complements one another with. All of them function as instruments for the distribution of wealth and

have the same potential as instruments that achieve maqa>s{id al shari>'ah, including being a potential community fund other than waqf and zakat (Blessing, Sawarjuwono, & Hadi, 2019). Inheritance serves to minimize individual conflicts, a means of distributing wealth fairly, an instrument that can reduce inequality, and motivates a Muslim to play an active role in seeking sustenance and not leaving poor offspring. Therefore, inheritance cannot be separated from the distribution of inheritance and the behavior of inheritance management. Both of them become the center point in serious academic discussions and studies, in studying the behavior of inheritance management which aims to find a productive inheritance model through insiya>b al mi>ra>s|| to increase economic value in realizing sustainable Islamic family finance (SIFF).

From an economic perspective, the family is one of the actors in economic activities [15]. Regarding the family is seen as simple, but the family has a very important role in the formation of society, as well as the foundation in the development of a nation.

Islamic economics examines the distribution of wealth in the family, including inheritance. Inheritance has the same position as other distribution instruments such as zakat, infaq, shadaqah, and waqf (ziswaf). Inheritance as one of the instruments in realizing economic balance in the family and preventing the accumulation or concentration of wealth in the family family members [8]. Inheritance also functions as an instrument of transfer of ownership with a fair distribution of property that breathes syara'. Including inheritance functions in minimizing conflicts between individuals and reducing inequality and motivating someone to actively work without leaving poor offspring.

How to see the importance of inheritance in the economy. He shows the position of inheritance as an instrument that achieves maqas{id al S{ari'ah or shari'ah goals [9, p. 226]. If the goals of shari'ah (maqa>s{id al sy{ari>'ah) are not achieved, it will have an impact on life that is uncertain and chaotic [6, p. 79]. Auda shows maqa>s}id al shari>'ah as an approach to open goodness (fath al jara>'i) which is the goal of sharia [10, p. 31]. For example, increasing people's welfare from zakat and awareness of the presence of Allah as one of the lessons of fasting. Therefore, Jaser Auda emphasizes maqa>s{id al syari>'ah not only looking at individual needs, but also families and communities [10, p. 36].

3.2 Islamic Inheritance Distribution Concept

The distribution of inheritance in Islam, which is known as fara>'id science, is a concept of inheritance distribution originating from the concept of revelation written in the Koran and al-Hadith (al-Sunnah) of the Prophet Muhammad [16, p. 151]. In the Qur'an, the distribution of inheritance is explained in detail as stated in the letter al-Nisa verse 7 to verse 14 and al-Nisa verse 176 [17].

Al-Quran surah al-Nisa verses 7–10 explains the distribution of inheritance, also explains the ethics or attitudes that must be considered and carried out before distributing inheritance. The public's ignorance of this can lead to disputes that occur in every distribution of inheritance in society.

The comprehensive distribution of inheritance has been implied in the letter al-Nisa verses 11, 12, and 176. These verses are qaht'i (absolutely) the primary source that becomes a reference in the provisions on the distribution of inheritance in Islamic inheritance [18, p. 467]. Thematically, the inheritance verses are not limited to explaining

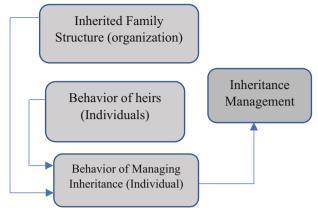


Fig. 1. Behavioral Model of Inheritance Management 1

the part or amount of distribution of the inheritance. But the verse explains the provisions that emphasize that the distribution portion is a fair and wise share and is of value *maslahah* or goodness and is beneficial to those who teach it [16, p. 151].

3.3 Behavior and Inheritance Management

Individual behavior is part of organizational tools. Organizations can run depending on the behavior in them such as individual behavior, group behavior, and organizational behavior itself [19, p. 9].

In simple terms, this study describes the behavioral model of inheritance management by modifying the organizational behavior model developed by Green Berg and Baron as follows (Fig. 1).

3.4 Contracts in Economic Activities

In Islam, contracts can be divided into two main classifications [20]. The first is the tabarru contract which is used in economic activities - in terms of inheritance management - in the form of zakat, infaq, alms, and waqf contract instruments. Second, the mu'awwadah contract used in its business activities. The difference between the two lies in their advantages.

The form of the contract in economic activity is based on the principles of Sharia which are sourced from the DSN-MUI fatwa. Contracts in economic activity include mudharabah contracts, musyarakah contracts, ijarah contracts and wakalah contracts. Sharia principles in the form of contracts are the reference for economic activities that are used in analyzing the form of productive inheritance management activities, known as insiya>b al Mi>ra>st.

The people of Gresik manage the inheritance from the first manager (heir) to the heirs as the second generation. This fact shows the continuity of business activities that have been initiated by the heirs (parents). Inheritance management has an influence by increasing economic value such as the continuity of the parent's business tradition and

the tradition of distributing wealth in the form of social funds in the form of zakat, infaq, and sadakah, as well as waqf.

Management of the inheritance of the Gresik community in the agriculture sector includes the management of inheritance in the form of rice fields, management of the inheritance of siwalan plantations, and management of the inheritance of freshwater ponds. First, the management of inheritance in the agricultural sector is illustrated by the management of inheritance in the rice field sub-sector which has been managed for 32 years. The inheritance of this rice field is the inheritance of the wife's family heritage which is managed by her husband.

In the status of the inheritance of this rice field, there has been a distribution of inheritance to the heirs who are lined up to the wife. It's just that the heirs still ask their continued father to manage because he has farming expertise to continue to manage it.

Management of the inheritance of the Gresik community's rice fields also has the status of inheritance from parents. They manage the fields with other heirs. Although on the way, they opened another business in the field of agricultural shops selling fertilizers and other agricultural needs.

Second, other agricultural sector inheritance management is the siwalan plantation, such as the siwalan plantation which is located in the village of Delegan in the Panceng sub-district. They have been managing the siwalan plantation since 1968 after their parents died.

The management of this siwalan plantation does not depend on the size of the land, but depends on the ownership of the siwalan tree. There are some siwalan trees for rent and some siwalan trees are sold to other people. Considering their age, they are renting out their siwalan tree which is managed by someone else.

Third, the management of inheritance in the form of freshwater pond fisheries has become one of the advantages for the economy of the Gresik community, which is spread over the Manyar sub-district.(Gresik B. K, 2016). They manage the inheritance of the pond in the form of milkfish and shrimp, which has been carried out since 2004. According to their confession, previously there were ponds that were leased to other parties. "The pond was slashed to another party by the mother of Imam Shafi'i as the heir of her husband, based on her confession that at that time she was still studying in high school".

The management of inheritance ponds can directly increase productivity when compared to being cut to other parties. Even though they only have the ability to manage their ponds with the experience of farming they have learned from their parents as heirs. Managing inheritance ponds in the traditional way, which is done by only buying fish that are approximately one month old, then spread to ponds for four to five months and then can be harvested. Some of the heirs of the Gresik community are managed by the heirs themselves. There are also those who manage inheritance ponds together. There are also those who manage their ponds for rent to other people.

3.5 Management of the Gresik Community's Inheritance in Agriculture Sector

The management of the Gresik community's inheritance in the agricultural sector describes the form of insiya>b al mi>ra>sl which can increase the economic value of the people of Gresik. They manage their productive inheritance after their parents leave.

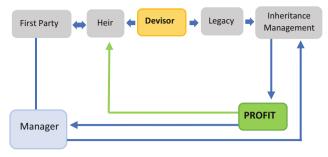


Fig. 2. Insiya>b al mi>ra>s| bi Mud}a>rabah, pola distribusi terbatas (al Tawji' al Muq/ayad)

This study describes various forms of insiya>b al mi>ra>sl from the management of inheritance in the fields of rice fields, plantations, and freshwater aquaculture.

From the field of rice fields in the form of insyabi al mi>ra>sl The first depicts the inheritance managed by farmers in the Balongpanggang sub-district. One of the inheritance that has not been distributed to the heirs (indirect distribution). The management of this inheritance is a rice field, inseparable from the manager's background as a farmer and also the continuing father (parents) of the heirs.

As a manager (mudha>rib) and heirs as a rice field owner (sha>hib al ma>l) are in one family. They hand over the rice fields automatically to be managed by managers who work as farmers and fathers. With their motivation and responsibility to manage their inherited rice fields, they are still productive. Including the awareness to distribute the harvest that is given to the heir who is domiciled as sahib al mal. For example, they distribute their harvests from the management of their inheritance, with a direct distribution pattern to their children who cannot afford it. Distribution pattern as conveyed "Ya kalau saya biasa saja, tak sadarne, lakune anak yo durung butuh yo de'e kulo sing nyambut gawe, digawe bantu-bantu anak seng gak duwe. Anak-anak saya suruh kumpul, sawah e tak garap e tapi sampean sing duwe, perkoro luweh kek no anak seng gak duwe".

The concept of distribution of harvests from inheritance by providing crops in the form of rice, especially for the heirs who do not ask for a share of the harvest from the management of their fields. Insiya>b al mi>ra>sl. Form from the first rice field management, it is classified into the form of an insiya>b al Mi>ra>s bi al Mud{a>rabah contract model. The form of the contract model and its distribution pattern is more clearly illustrated as in Fig. 2.

The form of the insiya>b al mi>ra>slsl contract model from the management of inheritance in the form of rice fields left by their parents directly. In this second form, they manage the inheritance of the rice fields that have been distributed and become the property of their younger siblings. This example of the distribution of inheritance begins with the provision of a grant in the form of rice fields before the parents die. While the grant has a limit that cannot exceed one third of the existing assets. Without questioning the distribution of ownership of the inheritance of the rice fields in order to remain productive. They manage the inheritance of the rice fields with an indirect rental system.

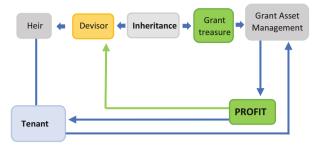


Fig. 3. Insiya>b al mi>ra>sl bi al ijarah, limited distribution pattern (al Tawji' al Muq{ayad)

As heirs they try to keep the rice fields inherited from their parents managed from the family itself. Of course, the productivity of the harvest is different if it is rented out to other parties. The consideration is a motivation for farmers to continue managing rice fields that have changed status into inheritance. Even if they manage the rice fields with an indirect rental system model. There was a statement from the manager explaining that he "realized that the rice field had become part of his sister through a grant (given from parents)". Such a situation as he said, why should he be managed by such a system.

With the management of inheritance in the form of rice fields. Making their involvement support the village where they live as a rice barn for the district of Balongpanggang Gresik. Of course the profits from the harvest are increasing and can be felt by all family members as heirs. Harvest yields from the management of rice field inheritance through two distribution patterns of harvest yields. First, the distribution of one-third of the harvest with one-third composition. For example, the harvest yields 90 sacks which are distributed to 30 sacks of tenants, 30 sacks of capital, and 30 sacks to be distributed to younger siblings (leaners). Second, is a distribution pattern by dividing the harvest by half of the harvest. Even though the management of inherited rice fields with a rental system.

Insiya>b al mi>ra>sl form the second part of the management of this second inherited rice field is in the form of an insiya>b al Mi>ra>s bi al ija>rah contract. It is clear that the second form of the insiya>b al Mi>ra>s bi al ijarah inheritance management contract is shown in Fig. 3.

Insiya>b al mi>ra>sl form from the agricultural sector is illustrated by the management of siwalan plantations which are sourced from inheritance. This siwalan plantation is part of the inheritance which is managed directly by the heirs (direct distribution). Firstly, they manage their own inheritance. However, considering their age, they manage their inheritance by renting it out to a third party. Another consideration, the management of this siwalan requires special treatment such as salak trees and farmers have to climb it. The management of this siwalan plantation does not look at the land area. But it depends on the existence of the siwalan tree. For example, there is a siwalan tree that is on someone else's plantation.

Even though this siwalan tree has become the property of one of the heirs of his parents. They still give the results of their siwalan tree. Distribution the benefits of the tree are proof that the inheritance in the form of the siwalan tree is still productive and beneficial for the heirs and their families.

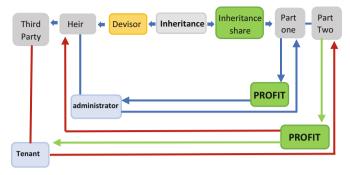


Fig. 4. *Insiya>b al mi>ra>s*| *bi al Nafsi wa al ija>rah*, limited distribution pattern (*al Tawji' al Muq{ayad*)

Insiya>b al mi>ra>sl form thirdly, from the management of agricultural sector inheritance in the form of plantations, it is included in the form of an insiya>b al mi>ra>s l bi nafsi wa al ijarah. Some siwalan trees are managed by themselves so that the benefits are given to other heirs. Meanwhile, the rest of the siwalan trees are managed under a rental system to other parties. More details about this form of inheritance management can be seen from Fig. 4.

Insiya>b al mi>ra>sl form from the agriculture sector is the management of inheritance in the form of ponds. The management of these ponds stems from the concerns of the management of ponds that have been leased by other parties for almost 30 years. With a sense of trust and responsibility, the inheritance in the form of this pond is managed by the heirs. This includes keeping the legacy ponds of the heirs from being damaged and remaining productive and providing benefits for the heirs.

The insiya>b al mi>ra>s form of pond management takes the form of insiya>b al Mi>ra>s bi al Mud{a>rabah wa al ija>rah. In this form, one of the heirs is seen as the manager (mudharib) of the pond that belongs to all the heirs (sahib al mal). The results of the pond harvest are distributed to all heirs. Even if under certain conditions the inheritance in the form of a pond is rented out to other people who are not heirs, with the result of the pond rent being used for the cost of the mother's pilgrimage. More clearly from the form of insiya>b al Mi>ra>s bi al mud{a>rabah wa al ijarah from the management of inheritance in the form of ponds as follows (Fig. 5).

Insiya>b al mi>ra>s form Another aspect of the management of inheritance in the form of ponds is that one of the heirs still wants to be the manager of the pond inherited from his parents. This management is based on if the pond is managed by someone else, it is possible that it is managed not to a standard which results in damage to the structure of the pond.

The management of this pond is carried out by one of the heirs with a rental system based on the agreement of the heirs. They hope that the ponds left by their parents will still be managed and productive. Management of heir ponds with leases through two management systems. First, ponds are managed traditionally. Second, the management of the inheritance ponds is managed in a semi-traditional manner. Both methods depend on the availability of natural fish feed. In addition to managing the heir ponds with a

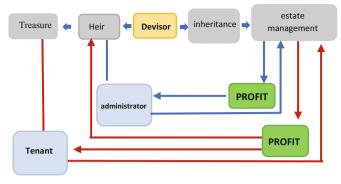


Fig. 5. *Insiya>b al waris{bi al Mud{a>rabah wa al ija>rah*, limited distribution pattern (al Tawji' al Muq{ayad)

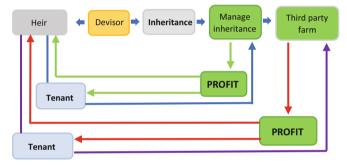


Fig. 6. *Insiya>b al mi>ra>s*| *bi al ija>rah wa al ija>rah bi nafsi*, limited distribution pattern (*al Tawji' al Muqayad*)

rental system. At the same time, one manager also rents a pond owned by another person as a backup for operational needs until the pond from his inheritance is harvested in the fifth month.

Insiya>b al mi>ra>s| form from the management of this pond-shaped inheritance with the model of insiya>b al mi>ra>s bi al ija>rah wa al ija>rah bi nafsi. This model of pond inheritance management is illustrated by the way the heirs manage their inheritance through a rental system from their own inheritance. At the same time, the heirs who manage their ponds also rent ponds belonging to other people, the proceeds of which are to meet operational needs until the heir ponds get their harvest. It is clear from the form of the pond inheritance management model that it can be seen in Fig. 6.

4 Conclusion

The Gresik community manages inheritance from the agriculture sector as an effort to sustain business activities or businesses that are initiated and run by the first manager (heir) as the owner. The behavior of the Gresik community's inheritance management is shaped by the system and the heirs, both of which influence the manager to manage the

inheritance. Family organizational factors, such as heir leadership, management design, and rewards. All three are very influential on the behavior of the sustainable productive heirs of the Gresik community.

As for the form of insiya>b al Mi>ra>s from the management of the inheritance of the Gresik inheritance community from the agriculture sector, from the six forms of inheritance management as a form of productive inheritance management in realizing sustainable Islamic family finance (SIFF). As for the twelve forms of insiya>b al mi>ra>sl as follows: 1. The form of productive inheritance management managed by other people (not heirs) who is married to one of the heirs (insiya>b al mi>ra>s| bi al mud}a>rabah al kha>rijy); 2. The form of productive inheritance management with one of the heirs being the lessee of the inheritance from his family (insiya>b al mi>ra>sl bi al ija>rah); 3. The form of productive inheritance management in which one of the heirs takes the initiative to rent the part of the inheritance that has been given to other heirs (insiya>b al mi>ra>s| bi al nafsi wa al ija>rah); 4. The form of management of productive inheritance is that part of the inheritance is managed by the heirs and the other part is leased to other people (insiya>b al mi>ra>s| bi al Mud}a>rabah wa al ija>rah); 5. Forms of management of productive inheritance which are fully managed by the heirs and at other times some are managed and partly rented out to other parties in order to remain productive (insiya>b al mi>ra>s| bi al mudharabah wa insiya>b al mi>ra>sl bi al mud}a>rabah wa al ija>rah); 6. The form of productive inheritance management with one of the heirs as the lessee, while at the same time renting another land to increase the productivity of the inheritance (insiya>b al mi>ra>sl bi al ija>rah wa al ija>rah bi nafsi).

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Author's Contribution. Dian Berkah: conceived and planned the experiment, wrote the manuscript with input from all authors. Prof. Sutjipto Sawarjuwono: Review of the manuscript and supervised the project; Prof. Abd Hadi: Data analysis and review of the manuscript.

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