

## INTENTION TO DONATE CASH *WAQF* REPEATEDLY: A PRELIMINARY DESCRIPTIVE ANALYSIS

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### ABSTRACT

The awareness on cash *waqf* contribution and the obligation to donate is now higher among Malaysians. In fact, many Malaysians donate cash *waqf* repeatedly. In understanding the background of cash *waqf* contributors, this paper presents the socio-demographic and socio-economic profiles of those who donate repeatedly. A survey has been distributed to 100 respondents using random sampling. The data was analyzed using descriptive statistics. The findings of this article show that 51 percent respondents claim that they will donate cash *waqf* repeatedly. Based on the respondent's demographic background, the prevalence of donating cash *waqf* repeatedly is more common among females, aged between 20 to 25 years old, single and live in urban area. Meanwhile, the socio-economic background of the respondents shows that repeated cash *waqf* contributors are mostly professional and management workers, degree and postgraduate degree holders, those who received formal Islamic education in university, and those who earn between RM1501-RM3000 monthly. These findings provide some insights of repeated cash *waqf* contributor's profile which might be beneficial to *waqf* agencies in accumulating *waqf* contribution in Malaysia.

**Keywords:** Cash *Waqf*, Push and Pull Factors, *Waqf* Contribution

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## 1. INTRODUCTION

The role of *waqf* in national economic development has been widely recognized since the yields from *waqf* serve as a continuous income for the community and can be used to finance activities of the Muslim community. The cash *waqf* contribution has been practiced since the 8<sup>th</sup> century however it was properly managed and accepted by law by the Othmaniah Empire during the 16<sup>th</sup> century (Muhammad Hisyam Mohamad, 2009).

Conceptually, *waqf* is a masdar derived from the verb *wa-qa-fa*. It has various meanings according to the purpose and the usage of the word in sentences. Literally, *waqf* means to stop, forbids and holding (Wahbah Zuhaili, 1985). In terms of Shariah interpretation, *waqf* means holding of certain property and perceiving it for the confined benefit of certain philanthropy objective and prohibiting any use or disposition of it without specific objective. Amirul Faiz Osman *et al*, (2013) said that cash *waqf* is a movable *waqf* that has been established and the donation can be made using cash.

*Waqf* is highly encouraged by Islam. It was stated in Al-Quran and hadith as below:

### 1.1 Dalil from Al-Quran:

لَنْ نَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ  
بِهِ عَلِيمٌ ﴿٩٢﴾

*"By no means shall you attain Al-Birr (piety, righteousness), unless you spend (in Allah's cause), of that which you love; and whether of good you spend, Allah knows it well"*

(Al-Quran, Ali-Imran: 92)

### 1.2 Dalil from Al-Hadith:

*Ibn Umar reported: 'Umar acquired some land in Khaibar he went to the prophet and said, "Messenger of God, I have acquired land in Khaibar which i consider to be more valuable than any ever I have acquired, so what do you command me to do with it?" he replied, "if you wish you may make the property an inalienable possession and give its produce as sadaqa." so 'Umar gave it as sadaqa declaring that the property must not be sold, given away, or inherited, and he gave it produce as sadaqa to be devoted to the poor, relatives the emancipation of slaves, God's path, travelers and guests, no sin being committed by the one who administers it if he eats something from it in a reasonable manner or gives something to someone else to eat, provided he is not storing up goods (for himself). Ibn Sirin said, "...provided he is not acquiring capital for himself."*

(Bukhari and Muslim)

According to Shafii, Maliki and Hanbali, movable properties can be considered as *waqf* property as long as the properties cannot be destroyed after used. Furthermore, cash *waqf* collections are permissible on generating income where the money will be invested to gain more profit (Asmak Ab Rahman, 2009). At the end, the cash *waqf* will be transformed in terms of asset.

According to Ab Aziz, Sabri, and Johari (2013), Muslims understand that contribution to *waqf* funds will be rewarded by Allah SWT. However, not all Muslims have property to be

spent (infaq) (Antonio, 2002). In this situation, cash *waqf* is more suitable and incur less cost as compared to *waqf* properties such as land, buildings and others because it depend on the individual's economic status. *Waqf* contribution in the form of cash will ease Muslims and encourage them to contribute *waqf* frequently (Amirul Faiz Osman *et al*, 2012).

This paper presents the profile of cash *waqf* contributors who intent to donate repeatedly in Malaysia. By understanding the profile of cash *waqf* contributors who are willing to donate repeatedly, the *waqf* institutions can target the right group to raise higher collection of cash *waqf*. Repeated contributors are crucial in sustaining cash *waqf* collection and contributing to economic development of the *ummah* and country.

## 2. LITERATURE REVIEW

Previous researches have shown that concerted effort should be undertaken by *waqf* institutions to promote *waqf* financing development in order to enhance the awareness and participation of the society (Muhammad Haji Alias *et al*, 2013). There are a lot of benefits from *waqf* contribution. If the contributor contributes his or her property, the Mutawalli will manage the property as requested by the contributor. If the contributor gives land for *waqf* to be used as graveyard, thus, the State of Religious Council (SRIC) as Mutawalli should build a graveyard. Meanwhile, if the contributor contributes cash *waqf*, the money will be managed by Mutawalli to be transformed to tangible property such as mosque and others for the benefits of the surrounding society (Mahmood, 2006).

Cash *waqf* can also be used for education purposes in providing benefits to school children specifically and *ummah* generally (Alina, 2011). *Waqf* in education is not a new development program in Islam. Looking at the history, it can be observed that since the beginning of Islam, in the early seventeenth century, many educational activities were financed by *waqf* on voluntary basis (Ridhwan A. Aziz, 2013). In this aspect, cash *waqf* is used for buying land, building schools or universities, building schools or universities buildings, and buying facilities for the buildings. Other facilities such as computers, furniture and books are supported by cash *waqf* collections. The University of Al-Azhar in Cairo is financed by hundreds of *awqaf* (Crecelius, 1971). Through these contributions, the *waqifs* (contributor) gain multiple benefits and blessings from Allah.

Studies on cash *waqf* behavior among individual are still limited. Kalsom Abd Wahab *et al*, (2013) studied the factors contributing to cash *waqf* donation and found seven push factors and seven pull factors influencing cash *waqf* donation in Malaysia. The push factors are affinity cause to donate; opportunism or perceived risk; ability of the *waqf* institution; integrity of the *waqf* institution; communication with stakeholders; reputation and obligation to donate (i.e.; wasiat). Seven pull factors that have been identified in the research are religious obligation; donating experience; trust on the *waqf* institution; trust propensity; benevolence (*maslahah*); familiarity with *waqf* institution in general; and access to cash *waqf*. According to Kalsom Abd Wahab *et al*. (2013) push factors refer to the external or negative or uncontrollable factors and pull factors refer to internal or positive or controllable factors. A study by Muhammad Hisyam Mohamad (2009) discusses the potential of cash *waqf* in developing the socio-economic and well-being of the *ummah*. While the society's perception on the usage of cash *waqf* need to be changed, Muhammad Hisyam also suggests that *waqf* institutions in Malaysia should follow JCorp as a benchmark in managing cash *waqf* in Malaysia professionally.

### 3. METHODOLOGY

A questionnaire was randomly distributed to 100 respondents. Questions are adapted from previous study by Kalsom Abd Wahab *et al.* (2013) with little modification to suit the purpose of this study which is to have a profile of cash *waqf* contributors who have the intention to donate cash *waqf* repeatedly. From this question, 51 respondents have the intention to contribute *waqf* again. From the 51 respondents, their profile is developed based on gender, age group, marital status, location, occupation, education level and income group. Table 1 shows the descriptive statistics of all respondents.

Table 1: Basic information of respondents

Number	Information	Frequency	Percentage (%)	
1	Gender	Male	37	37
		Female	63	63
		TOTAL	100	100
2	Age	Below 20	55	55
		20-30	19	19
		31-35	9	9
		36-40	10	10
		40 and above	7	7
		TOTAL	100	100
3	Marital Status	Single	62	62
		Married	38	38
		Divorced	0	0
		TOTAL	100	100
4	Occupation	Professional and management	45	45
		Self employed	14	14
		Supporting staff	18	18
		Housewife	0	0
		Student	20	20
		Others	3	3
		TOTAL	100	100
5	Location	Urban	74	74
		Rural	26	26
		TOTAL	100	100
6	Education level	SPM or equivalent	6	6
		STPM or equivalent	3	3
		Diploma or equivalent	9	9
		Degree or equivalent	59	59
		Master/ PhD	23	23
		None	0	0
		TOTAL	100	100
7	Formal Islamic education level	Sekolah Agama Darjah	10	10
		Khas		
		UPKK/ PSRA	6	6

		Syahadah Sanawi/ SMA	6	6
		STAM	8	8
		University	63	63
		None	7	7
		<b>TOTAL</b>	<b>100</b>	<b>100</b>
8	Income group	Below RM 1,500	29	29
		RM 1,501 - RM 3,000	28	28
		RM 3,001 - RM 5,000	18	18
		RM 5,001 - RM 8,000	6	6
		RM 8,001 - RM 10,000	11	11
		RM 10,000 - RM 15,000	5	5
		RM 15,000 and above	3	3
		<b>TOTAL</b>	<b>100</b>	<b>100</b>

#### 4. DATA ANALYSIS

Cash *waqf* contributors who have the intention to donate cash *waqf* repeatedly is identified from the statement 'I have the intention to donate cash *waqf* again in the near future' in the questionnaire. The response is reported using 5 point likert-scale of strongly disagree, disagree, neutral, agree or strongly agree. Table 2 shows the results.

Table 2: Descriptive analysis of statement: I have intention to donate cash *waqf* again in the near future (n=100)

	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
<b>Frequency</b>	1	5	43	32	19
<b>Percentage (%)</b>	1	5	43	32	19

According to Table 2, six respondents (6.0%) have no intention to donate cash *waqf* again while 43 respondents (43.0%) are not sure whether to donate cash *waqf* again in the near future. 32 respondents (32.0%) agree to donate and 19 respondents (19.0%) strongly have the intention to donate cash *waqf* again. Overall, almost close to 51 percent of the respondents claimed that they agree to donate cash *waqf* repeatedly.

Based on 51 respondents who intend to donate cash *waqf* repeatedly, crosstabs analysis has been conducted. The analysis is based on demographic characters such as gender, age, marital status, and location as well as socio-economic character such as occupation, education level, formal Islamic education level and income group of the respondents. The results are presented in the following figures (Figure 1 – 8).

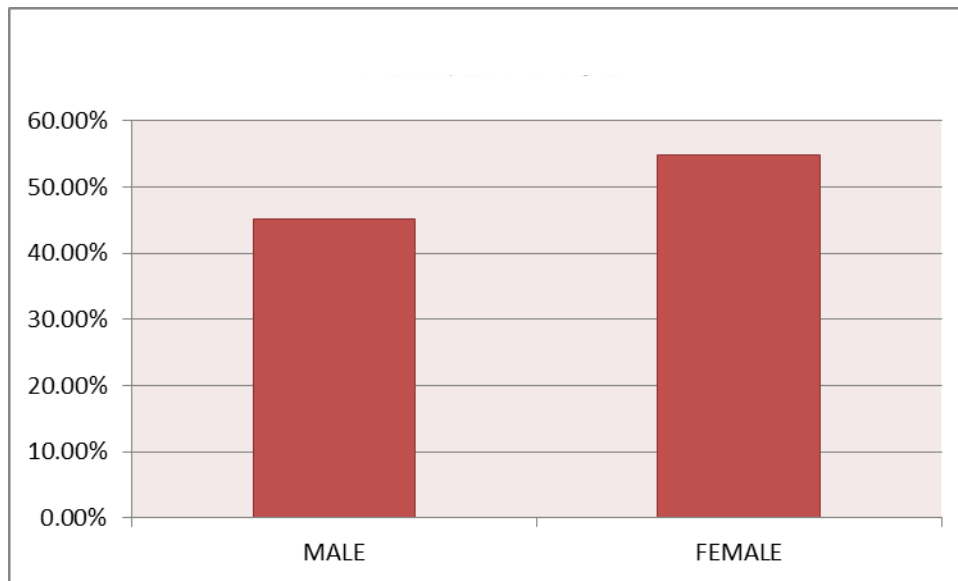


Figure 1: Intention To Donate Cash *Waqf* Repeatedly By Gender

Figure 1 shows the percentage of Muslims who have the intention to donate cash *waqf* repeatedly according to their gender. Based on the figure, females have higher intention to repeatedly donate cash *waqf* in the near future as compared to male with 28 female respondents (54.9%) and 23 male respondents (45.1%) respectively.

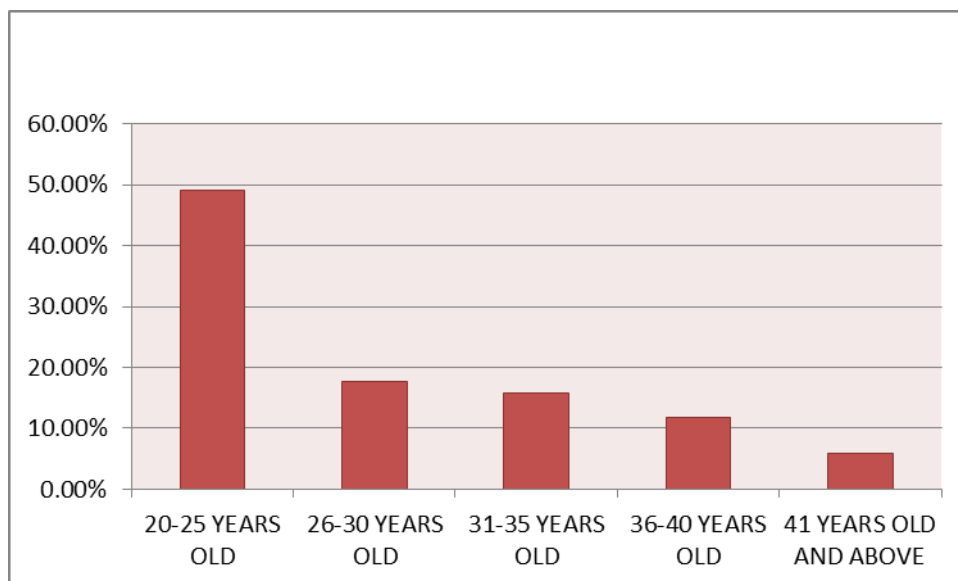


Figure 2: Intention To Donate Cash *Waqf* Repeatedly By Age

Figure 2 shows the percentage of Muslims who intend to donate cash *waqf* repeatedly based on age of the respondents. The highest percentage comes from the age group of 20 to 25 years old with 25 respondents (49.0%), followed by the age group of 26 to 30 years old with 9 respondents (17.65%), 8 respondents (15.69%) from age group 31 to 35 years old, 6 respondents (11.76%) from age group of 36 to 40 years old and 3 respondent (5.9%) from group of 40 years old and above. From the figure we observed that the intention to donate *waqf* repeatedly is more common among the young adults.

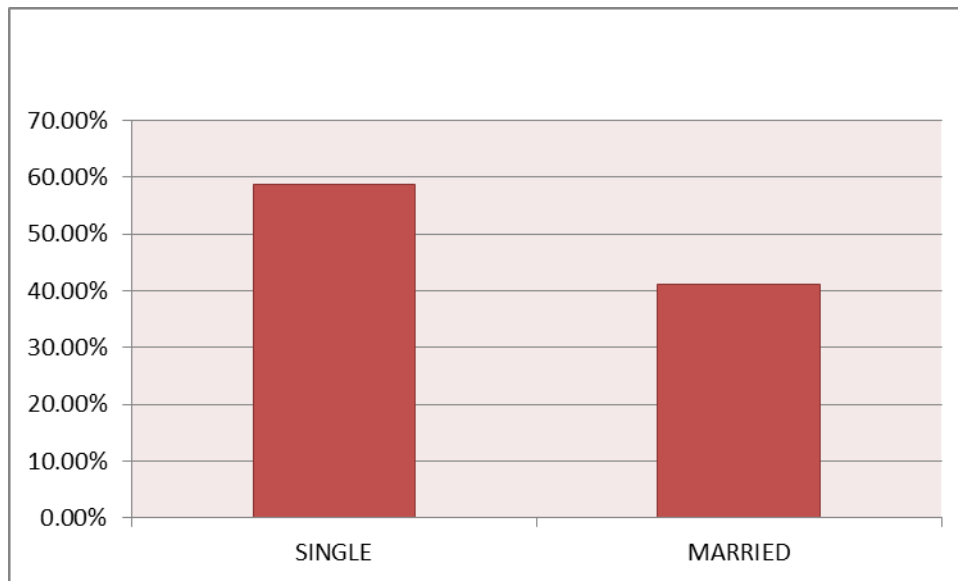


Figure 3: Intention To Donate Cash *Waqf* Again In The Near Future By Marital Status

Figure 3 shows the percentage of Muslims intention to donate cash *waqf* again in the near future based on the marital status of respondents. According to the figure, single respondents (58.82%) are more common to donate cash *waqf* repeatedly as compared to the married respondents (41.18%).

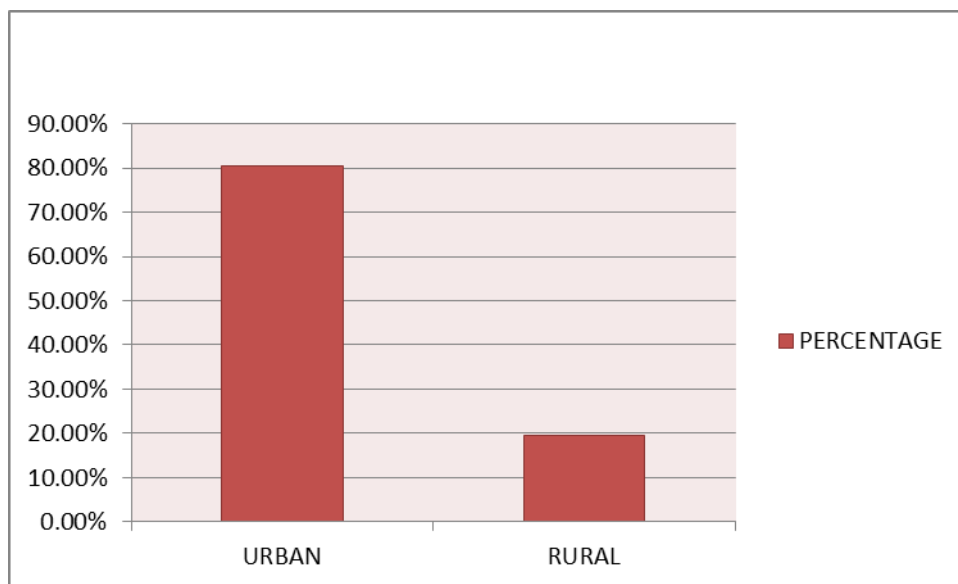


Figure 4: Intention To Donate Cash *Waqf* Again In The Near Future By Location

Figure 4 shows the percentage of Muslims intention to donate cash *waqf* again in the near future based on location. According to the figure, those who live in urban area (80.39%) intend to donate cash *waqf* repeated than people who live in the rural areas (19.61%).

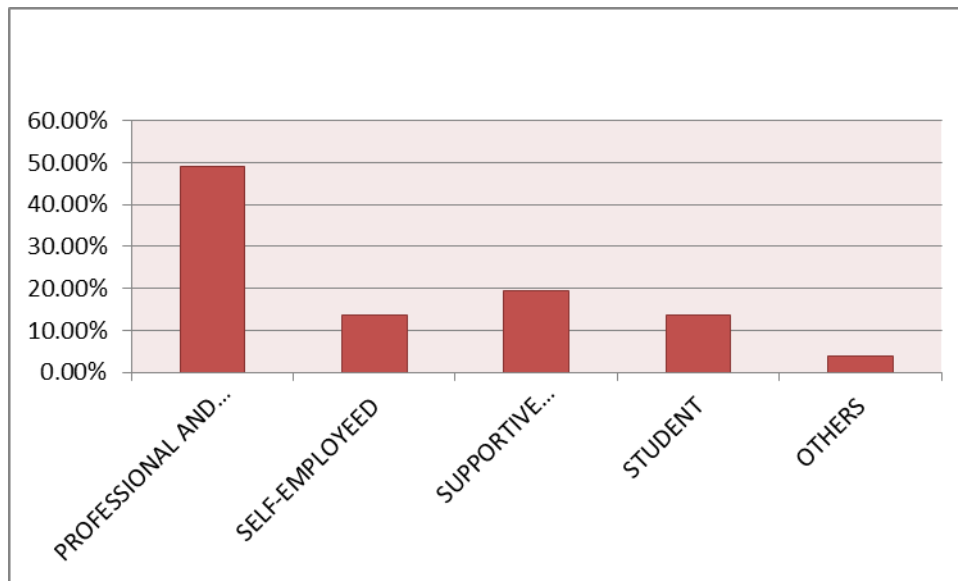


Figure 5: Intention To Donate Cash *Waqf* Again In The Near Future By Occupation

Figure 5 shows the percentage of Muslims who wish to donate cash *waqf* again in the near future by occupation. According to the graph, the highest percentage comes from 51 respondents who work in professional and management sector (49.0%), 10 respondents (19.61%) who work as supporting staff, 7 respondents (13.73%) who are self-employed, 7 respondents (13.73%) who are students and 2 respondents (3.92%) who work in other sectors.

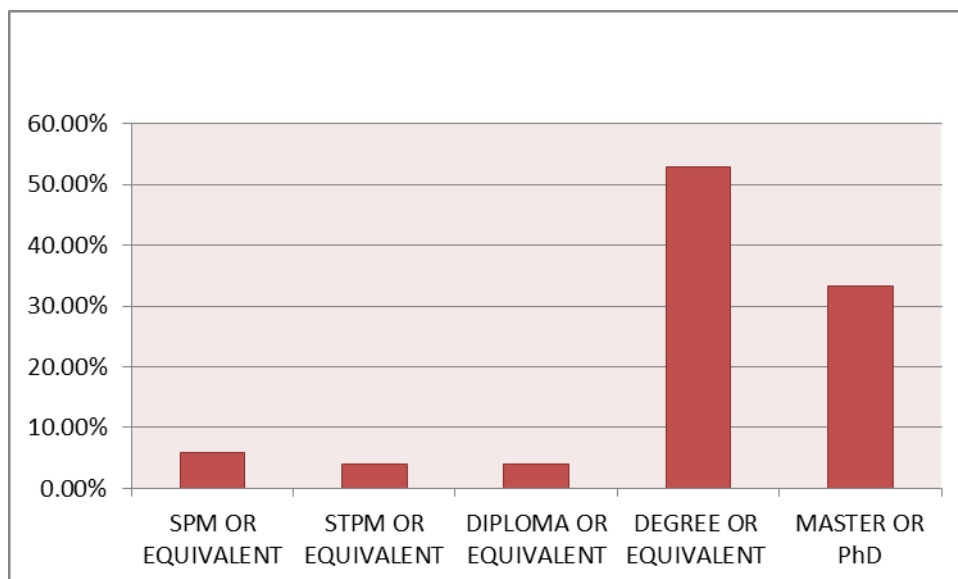


Figure 6: Intention To Donate Cash *Waqf* Again In The Near Future By Education Level

Figure 6 shows the percentage of Muslims who are willing to donate cash *waqf* again in the near future based on their education level. According to the figure, the highest percentage comes from the degree holders with 27 respondents (52.94%) and Master or PhD holders with 17 respondents (33.33%).

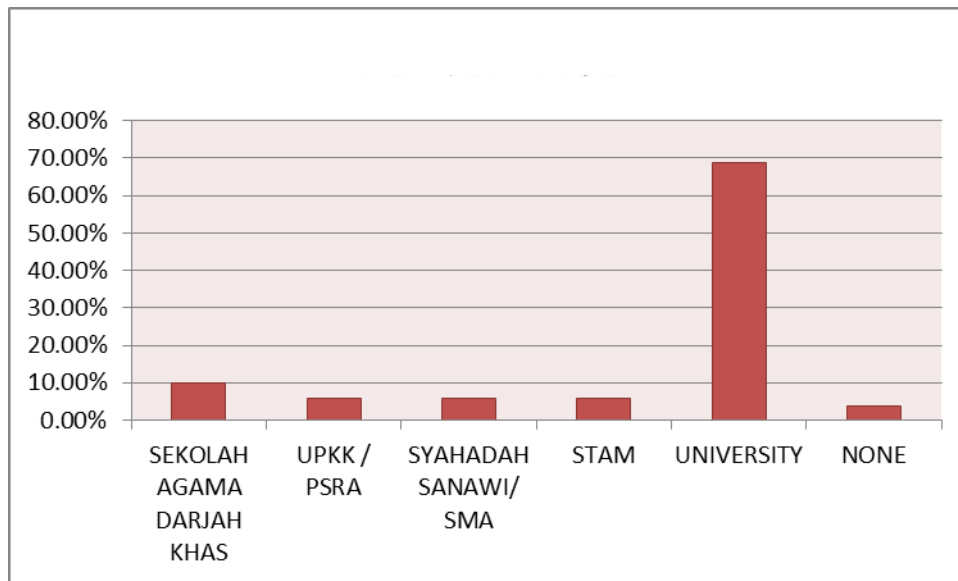


Figure 7: Intention To Donate Cash *Waqf* Again In The Near Future By Formal Islamic Education Level

Figure 7 shows the percentage of for those who intend to donate cash *waqf* again in the near future based on their formal Islamic education level. The figure shows that the highest percentage comes from respondents who received formal Islamic education from the university with 35 respondents (68.63%).

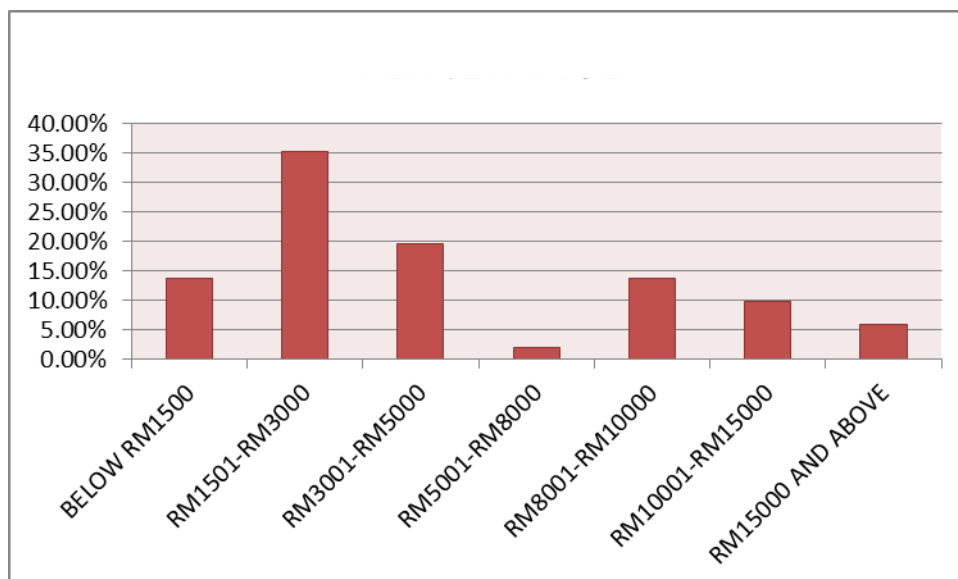


Figure 8: Intention To Donate Cash *Waqf* Again In The Near Future By Income Group

Figure 8 shows the percentage of Muslims who intend to donate cash *waqf* again in the near future by income group. According to the figure, based on 51 respondents who have the intention to donate cash *waqf* again in the near future, the highest percentage comes from respondents who have income between RM1,501 – RM 3,000 (35.29%) and RM 3,001 – RM 5,000 (19.61%). While respondents with income less than RM1,500 contribute and those with income between RM8,001 – RM10,000 both contribute 13.73%.

## 5. CONCLUSION

This paper presents the descriptive statistics of demographic and socio-economic profiles of Malaysian who intend to donate cash *waqf* repeatedly. A survey has been randomly distributed to 100 respondents. Out of 100 respondents, 51 percent respondents claim that they will donate cash *waqf* repeatedly. Based on the respondent's demographic background, the prevalence of donating cash *waqf* repeatedly is more common among females, aged between 20 to 25 years old, single and live in urban area. Meanwhile, the socio-economic background of the respondents shows that repeated cash *waqf* contributors are mostly professional and management workers, degree and postgraduate degree holders, those who received formal Islamic education in university, and those who earn between RM1501-RM3000 monthly. It is hoped that these findings provide some insights of repeated cash *waqf* contributor's profile which might be beneficial to *waqf* agencies in accumulating *waqf* contribution in Malaysia.

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