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Penang Muslims' Perception on Factors Influencing Intention to Give Cash Waqf

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Abstract

Cash waqf started in Penang since 1994 by offering various schemes that could attract the Muslim community in Penang to participate in cash waqf giving. However, the opposite occurs when the amount of cash waqf funds collected by the Penang Islamic Religious Council (PIRC) shows inconsistent amounts throughout the year, high and low according to different years. To overcome this problem, the PIRC has made some reforms such as cash waqf through salary deduction and providing online payment facilities, but these efforts have failed to show a positive impact. Therefore, this study attempts to identify factors influencing the intention of Muslims in Penang in performing cash waqf. The data were obtained from 395 Penang cash waqf givers and analysed quantitatively using descriptive statistical analysis with the help from statistical package for social sciences (SPSS). The main findings of the study show that *ukhuwah* factor is considered more dominant in influencing the intention of Muslims in Penang to perform cash waqf. In addition, rewards, religious obedience and awareness are also important factors. Therefore, it can be concluded the intention of Penang Muslims' in perform cash waqf is to help the others and this can be used as a push factor to influence people to perform cash waqf.

Keywords: Perception, Intention, Cash Waqf.

Introduction

Other than in the form of permanent waqf such as land and houses, there is also waqf in the form of fund collection using movable property. It is a collection of money collected for waqf purpose in the mean of charity according to Islamic law. If the purpose of the collection is stated, it is called specific waqf but when there is no purpose stated, it is call general waqf. This form of waqf has already implemented in Perak, Penang, Johor, Selangor, Pahang, Melaka and Negeri Sembilan (Mahamood, 2007).

Cash waqf application in Penang started since 1994. Although it started early, the development of cash waqf in Penang is very slow and not consistent throughout the year. It only arises some

of the time (Abdullah, 2009). Table 1 shows the total cash waqf collection of Penang from the year 1995 to 2015.

Table 1: Total Cash Waqf Collection from the Year 1995 – 2015

Years	Cash Waqf Collections (RM)
1995 – 1999	711,511.91
2000	39,287.65
2001	159,737.80
2002	7,353.00
2003	34,118.39
2004	5,306.12
2005	464,148.76
2006	37,608.65
2007	13,671.65
2008	51,177.23
2009	76,169.00
2010	112,586.91
2011	120,427.44
2012	104,770.29
2013	127,377.00
2014	783,480.95
2015	3,685,150.46

Source: Waqf Section, Penang Islamic Religious Council

Based on Table 1, from the year 1995 until 2015 the total cash waqf collection of Penang is inconsistent. Started with RM711,511.91 in 1995 until 1999, the total cash waqf recorded increase until 2001. In 2002, the collection of cash waqf was just RM7,350.00. A significant drop from RM159,737.80 in the previous year. It then recorded small increase in 2003 before declining again in 2004. In 2005, PIRC launched the cash waqf funds in Penang. Through the launch, PIRC recorded the highest cash waqf fundraising totaling RM464,148.76 in 2005. However, the development of cash waqf collection is not continuous, and the collection of cash waqf continued to show inconsistent state until 2007. Apparently started from 2008, the collection of cash waqf shows increasing trend until 2015.

Some researchers said, it was due to the lack of management (Hamid, 2010). However, it is the collection of fund that become the main problem and cause inconsistent donation (Suhaimi, 2011). So, the main problem is the loyalty of cash waqf givers to consistently give cash waqf. According to Geller (1996), psychologist has identified that consistency is influence by intrinsic element that will direct certain behavior. The intrinsic elements consist of intention, belief, perception and attitude which will influence the motivation to be consistent. Therefore, the paper focusing on the element of intention and to identify which factors that is highly considered when Penang Muslims' give to cash waqf fund. The organization of the paper is as follows, the second section discussed on past studies conducted in cash waqf behavior. The third section

focus on the methodology employed in this study. The fourth and fifth section provides details information on discussion of the findings and conclusion of the paper respectively.

Literature Review

The Drives of Cash Waqf Giving Behavior from Islamic Perspectives

According to Rohman (2016) who cites the opinion of Wahbah al-Zuhaili states that charity giving should be based on sincerity, faith and belief that Allah SWT will reward the doers. In addition, alms giving also need not be accompanied by recalled about the giving that has been done or hurting the receiver heart. Similarly, Ibrahim (2015: 198) also stated the requirement for charity giving to be accepted by Allah SWT that he or she must have the *Iman* (faith), *ikhlas* (sincerity), free from keep mentioning to others about your charity done and the property must come from the good source (*halal*).

Based on that, the first drives of cash waqf giving behaviour from Islamic perspectives is *Iman*. This is based on the verse from al-Quran which means:

“Have faith in Allah and His Messenger, and give in alms of that which Allah has made you trustees; for whoever of you believes and gives in alms (in the way of Allah) theirs will be a great reward.” (al-Hadid, 57: 7)

This verse according to Tafsir Ibn Kathir is the motivation for the believer to give alms because of the obedience because Allah SWT promises the big reward. This is also based on the other verse from al-Quran which means:

“Clearly: For him who gives (in charity) and keeps his duty to Allah (by doing what He ordered and refrain from what He has forbidden). And testifies with confidence in goodness. Truly, We shall smoothen for him the path of salvation (Paradise). But for him who is niggardly (in doing good deeds) and thinks himself self-sufficient. And denies goodness, We shall smoothen for him the path of misery.” (al-Lail, 92: 5-10)

According to Tafsir Ibn Kathir, this verse refers to the person who issues what is ordered to be issued and he is conscious of Allah SWT in all his affairs. He was rewarded for all those things. For the person who is stingy with his property and does not need Allah SWT and deceives in the matter of reward, in the hereafter he will be given a harmful path.

However, *Iman* as a factor has never been found in any literature of cash waqf giving or charitable giving yet, but it might come under the general term of religiosity. Research done on cash waqf giving behaviour has already used religiosity factor for example Osman, Mohammed and Amin (2014), Osman, Mohammed and Fadzil (2016) have found a positive relationship between religious obedience and cash waqf giving intentions. This is according to Zulkiflee, Wahid and Ahmad (2015) as adequate knowledge on religious can instill intentions and determination in individuals to do charity as a supply in the hereafter.

Apart from faith, the above verse also touches on reward (*pahala*). Therefore, the second element of the drives of cash waqf giving behaviour from the Islamic perspective is reward.

According to Rahman (2009) Allah SWT remind people that whoever spends his wealth will get a double reward. This is based on the verse from al-Quran which means:

“The parable of those who spend their wealth for the cause of Allah is like that of a grain of corn which brings forth seven ears, each bearing a hundred grains. And (remember) that Allah shall give manifold increase to whom He wills, and Allah is All-Embracing (in His Grace and Bounty) and All-Knowing.” (al-Baqarah, 2: 261).

This verse is a parable of the multiples of rewards for those who spend their wealth in the way of Allah with the aim of seeking His pleasure and every good done is multiplied from 10 up to 700 times. The multiplication of reward is also mentioned in the following hadith.

Every practice of Adam's son retaliated for him is a virtue with ten to seven hundred times the only except fasting, it is for me and I will reward him (Hadith Narrated by Ahmad, Hadith No.: 10136)

In addition to the verse, other verses which also indicate the element of reward is:

“And (know that) what you give in usury, so that it may increase in people property will not increase with Allah (does not bring any good), but the alms that you give for Allah SWT sake shall be repaid to you many times over.” (ar-Rum, 30:39)

This verse describes any gift for the purpose of mankind will not be rewarded by Allah SWT except those who give zakat will be doubled their reward.

As for reward it can come under the term benefits that used in philanthropy research. These benefits may be characterized as exchange, when they are rooted in part in consumption motives. This includes offering access to exclusive services in exchange for contributions bring giving closer to buying (Bekkers & Wiepking, 2008). However, reward in Islam although seems to be an exchange but it is different from benefit as it is intangible and the reward will only useful in the hereafter. This has put the differences between the concept of benefits and rewards in Islam.

Besides the elements of reward, man is also reminded by Allah SWT that by giving charity, besides being able to purify the property it is even cleanse the person from sin. This is based on the verse from al-Quran which means:

“Take alms from their wealth, so that they may thereby be cleansed (of sins) and purified (from bad conduct), and pray for them, for truly your prayers will give them comfort. And (remember) Allah is Most Hearing, Most Knowing. Do they not know that Allah is He Who accepts the repentance of His servants and takes their alms (and reward them), and that Allah is the Forgiving One, the Most Merciful?” (at-Taubah, 9: 103-104)

Allah ordered the Prophet Muhammad (SAW) to take zakat from the wealth and with that it will be able to purify and clean themselves. Verse 104 is also the motivation to repent and issue zakat which both can eliminate the sin. Therefore, the third element of the drives of cash waqf giving behaviour from the Islamic perspective is the realisation to eliminate sin. The verse is also supported with hadith narrated by Tirmizi.

It means: "O Ka'b Ibn 'Ujrah, the Prayer is the sign of faith, and the fasting is the guarding shield and shield, and the charity puts off an offense as the water extinguishes the fire. (Hadith narrated by Tirmizi, Hadith No.: 558)

This hadith reinforced that by giving charity one can eliminate the sins committed. According to al-Ghazali (1997:248) a sincere charity that is done because Allah SWT can eliminate the sin and bad doing.

The fourth element on the drives of cash waqf giving behaviour from the Islamic perspective is *ukhuwah*. This is based on the verse from al-Quran which means:

"And let not those of you who have been graced by Allah favour and ease of life resolve by oath not to give aid to their kinsmen, the poor, and those who have emigrated for Allah cause. (Rather) let them pardon and overlook their mistakes. Do you not wish Allah to forgive you? And Allah is Most Forgiving, Most Merciful." (An-Nur 24:22)

According to Tafsir Ibn Kathir, this verse explains Allah SWT objection on person who has the ability to give alms who vows to not help the poor and needy brothers. On the contrary, it is your duty to forgive others, and Allah SWT will forgive you. This last paragraph relates the element of brotherhood. Then the fourth element of the drives of cash waqf giving behaviour from the Islamic perspective is *ukhuwah*. According to al-Ghazali (1997: 256) Islam reminds people to be generous toward themselves, their families, their brothers and all men. This is based on the verse from al-Quran which means:

"So (to show your gratefulness), give their due to the near of kin, and to the poor and to the wayfarers. That is best for those who seek Allah countenance; such men will be successful." (ar-Rum, 30:38)

Allah SWT instruction is to give to our immediate relative his right which is in the form of kindness and relationship. Also, to people who do not have anything that can be spent or having something, but it is not enough for his necessity also a traveller who needs maintenance and supplies in transit. That is a better thing in the Hereafter and that is a great destination.

According to Rahman (2009) Muslims want to share their wealth with others so that the needy can enjoy the comfort and well-being of life as a result of the wealth distribution that is caused by faith and belief in Allah SWT. Hence, the motivation to share wealth with others is emphasized by Allah and warns those who are evil. This is based on the verse from al-Quran which means:

“(Remember), you are the people with such nature - You are called upon to spend in the cause of Allah yet among you are some who are niggardly. And whoever is niggardly to this cause is niggardly to himself. But (remember) Allah is rich (free of all wants) and you are poor (who always need Him for everything). If you turn back (from believing in Him, from God-consciousness and giving charity for His sake) He will replace you by others, and these will not be like you.” (Muhammad, 47:38)

This is because the need to help your fellow brothers and sisters is highly demanded. This is based on the verse from al-Quran which means:

“And the believers, both men and women, are protecting friends one of another. They enjoin what is just and forbid what is evil; they attend to their prayers and pay the alms-tax, and they obey Allah and His Messenger. On these, Allah will have mercy. Indeed, Allah is Almighty, Most Wise.” (at-Taubah, 9:71)

This verse according to Tafsir Ibn Kathir explains the position of the Muslims that mutually reinforce each other is like the building. This verse is supported the hadith which means:

A Muslim is a brother to a Muslim. Do not despise him and do not let him be mistreated, whoever helps his brother, Allah will help him and whoever releases his brother from the narrowness of God will release him from a narrowness of the narrowness of the day of Judgment (Hadith narrated by Bukhari, Hadith No.: 2262)

Therefore, al-Qardhawi (2014: 113) states that work related to the priorities and interests of the community is more important than the work that is being used by itself. *Ukhuwah* is related with the awareness of need in philanthropy research. Awareness of need is a first prerequisite for charitable giving because people have to become aware of a need for support (Bekkers & Wiepking, 2008). However, *ukhuwah* in Islam is different with the awareness of need because as a Muslims we do not need to be aware of the need because it is an obligation to help others whether in form of *zakat*, *sedekah*, *hibah* and others and it is a continuous behavior, not only when the awareness of need arises.

Methodology

Research methodology adopted in the current study is a quantitative method. The design use is survey design to provide a numeric description of trend, attitudes, opinion of a population (Creswell, 2009:145). The survey was done through the distribution of questionnaires in printed form and distributed directly to targeted respondents. Sampling technique is using purposive sampling. It is a technique refers to a non-probability sample that is selected based on characteristics of a population and the objective of the study (Hussin, Ali & Zamzuri Noor, 2014). Data received from the respondent then analysed statistically using SPSS version 22. The current research will analyse the mean for each item and variable to determine which factors that Penang Muslims' think influence their intention in performing cash waqf.

Finding and Discussion

Demographic Analysis

Total respondents for the study are 395 people. From 395 respondents the number of male respondents is 150 persons (38.0%) compared to female with 245 respondents (62.0%). This situation shows that more cash waqf givers in Penang are women's.

Based on age, the respondents were of different ages. The youngest respondent was 14 years old and the oldest respondent was 65 years old. A total of 11 class intervals are determined by statistical methods to classify the age of a particular group. The most respondents in this study were in the 29 - 33 age group of 98 people (24.8%) and followed by respondents in the age group of 24-28 years, 84 (21.5%). The third highest respondent age group was recorded by the age group 49 - 53 years, with 43 (10.9%). For the other age group, the number of respondents involved was balanced with 39 persons (9.9%) for the age groups 19-23 years old, 36 persons (9.1%) for the age group 39 - 43 years, 30 persons (7.6%) for age group 44 - 48 years old, 24 persons (6.1%) for age groups 14 - 18 years and 23 persons (5.8%) for age group 34 - 38 years. Three age groups recorded the lowest number of respondents 14 people for the age group 59 - 63 years (3.5%). The age group 64 - 68 only had 4 respondents (1.0%) while no respondents were in the 54 - 58 age group (0.0%). In general, the respondents in this study represent the diversity of cash waqf givers in Penang showing that the respondents in this study can represent the population of Penang.

Respondents in this study also obtained from all districts in Penang. The majority of respondents lived in the Seberang Perai Tengah area of 135 people (34.2%). As the second highest respondent, it is located in the Seberang Perai Utara area of 111 people (28.1%) followed by respondents living in Barat Daya of 82 people (20.8%). Respondents living in the Timur Laut area are 40 (10.1%) and respondents with at least 27 people (6.8%) in Seberang Perai Selatan.

On the frequency of cash waqf giving, majority of respondents' give cash waqf on monthly basis with 197 respondents' (49.9%) and annually with 136 respondents' (34.4%). A total of 24 respondents' (6.1%) who give cash waqf every week and once every two weeks followed by 14 cash waqf givers (3.5%) who give cash waqf once every three weeks.

The cash waqf option for cash waqf givers in Penang is a mobile counter with a total of 150 persons (38.0%) choosing the method. A total of 80 cash waqf givers (20.3%) were use monthly salary deduction and 62 cash waqf givers (15.7%) were paid by MAINPP counter. A total of 51 cash waqf givers (12.9%) were paid through a moneybox followed by 41 cash waqf givers (10.4%) using internet banking. A total of 6 cash waqf givers (1.5%) give cash waqf through *wakaf kaki* and followed by 3 cash waqf givers (0.8%) used coupons and two cash waqf givers (0.5%) used Mastercard Internet Gateway.

Penang Muslims' Perception on the Influencing Factors of Their Intention in Performing Cash Waqf

To analyze Penang Muslims' perception on the influencing factors of their intention in performing cash waqf, the mean value of each variable is calculated using IBM SPSS version 22. The result of mean value for each variable is in Table 2.

Table 2: Mean and Standard Deviation Value

No.	Factors	Mean	Std. Deviation
1	Religious Obedience	5.6456	0.40588
2	Rewards	5.6916	0.53829
3	Awareness	5.5615	0.59314
4	<i>Ukhuwah</i>	5.7241	0.46186

From Table 3, all the four factors are considered high meaning Penang Muslims' think on this four factors to give cash waqf. The highest mean recorded by *ukhuwah* factor with mean value 5.72, followed by the rewards with 5.69, religious obedience 5.64 and awareness 5.56. From above figures, it is cleared that Penang Muslims' think on *ukhuwah* when they perform cash waqf. This result confirmed Rahman (2009) who said Muslims want to share their wealth with others so that the needy can enjoy the comfort and well-being of life as a result of the wealth distribution that is caused by faith and belief in Allah SWT. Apart from *ukhuwah*, Penang Muslims' also think on rewards because they believe in what Allah SWT said in surah ar-Rum verse 39 and if they want a reward, they must have *iman* and by having *iman* they are obedience to Allah SWT demand. Apart from that,

In conclusion, the result shows the main essence of waqf in Islam as stated by Kahf (2014), which is to promote the social welfare of the *Ummah* and contribute in its economic development.

Conclusion

The present study found that the intention of Penang Muslims' to perform cash waqf is because of *ukhuwah*. This situation has portrayed that Penang Muslims' put the element of brotherhood as the main consideration in giving cash waqf. Even though *ukhuwah* scored highest but other factors also considered important. It is hoped that in the future research be conducted with inferential statistic rather than a descriptive statistic to better understand the factors influencing the intention to perform cash waqf.

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