

IDENTIFYING THE POTENTIAL OF CONTINUITY IN CASH *Waqf* CONTRIBUTION: A DESCRIPTIVE ANALYSIS

FUADAH JOHARI
MOHAMMAD HAJI ALIAS
MUHAMMAD RIDHWAN AB. AZIZ
ZURINA KEFELI
NURSILAH AHMAD
KALSOM ABD WAHAB
Universiti Sains Islam Malaysia

FAUZI ABU HUSSIN
Universiti Teknologi Malaysia

PATMAWATI HAJI IBRAHIM
Universiti Tun Hussein Onn Malaysia

ABSTRACT

The awareness on cash *waqf* and the willingness to endow are imperative for the sustainability of the the *awqaf* mechanism. In fact, *waqf* institutions have taken serious effort to promote *waqf* financing instrument in order to enhance the awareness and participation of the society. The awareness and the willingness to endow towards cash *waqf* in Malaysia is still lagging behind compared to other countries like Indonesia and Middle Eastern countries. Thus, in understanding the background of cash *waqf* endowers, this paper presents the demography and socio-economic profiles of frequent cash *waqf* endower. Survey questionnaires have been distributed to 400 respondents using random sampling and 345 are valid. The data were analyzed using descriptive statistics. The findings of this study show that 55 percent of the respondents had an intention to endow cash *waqf* continuity. This study suggests that the prevalence of endowing cash *waqf* continuity is more common among married males of 36 to 40 years old, and live in rural area. Meanwhile, the socio-economic background of the respondents shows that continuous cash *waqf* endowers were mostly graduate professionals and management workers

who received formal Islamic education in university, and earned between RM1501-RM3000 monthly. These findings provide some insights of the potential continuous cash *waqf* endower's profile which might be beneficial to *waqf* agencies in accumulating *waqf* contribution in Malaysia.

Keywords: cash *waqf*, *al-waqif*, *waqf* contribution, Islamic finance

INTRODUCTION

The development of projects based on *waqf* has been adopted as a big agenda under the Ninth Malaysia Plan 2006-2010. The federal Government had allocated RM256 million to the department of *Waqf*, Zakat and Haj (JAWHAR) to develop *awqaf* assets. In the year 2010 the Government further announced on allocation of RM20 million to Malaysian *Awqaf* Foundation to develop small scale projects that have big impact to the society. JAWHAR had been established in 2004, an agency under the department of Islamic Development Malaysia (JAKIM). Its main objective is to collaborate with the state Islamic Religious Councils (MAIN) to enhance the management and development of *awqaf* institutions in Malaysia. Among the projects that

have been successfully developed are;

- a. Orphanage: Darul Aitam wal Masakin Sultanah Haminah Binti Hamidun, Kota Setar, Kedah. RM2.08 million.
- b. Orphanage Lot 2283, Machang Kelantan. RM1.5 million.
- c. Shop-lot ; Lot 85-94, Mukim Ulu Kinta, Tambun, Perak. RM1.6 million.
- d. Education complex: Maahad al-Mashoor, Balik Pulau, Pulau Pinang. RM41 million.
- e. Hostel complex: Hostel complex Waqf Wan Mahmood, Besut, Terengganu. RM8.3 million.
- f. Hemodialysis Centre Batu Pahat, Johor, RM8 million.
- g. Women protection centre, Taman Perling, Johor Bahru, Johor. RM7.33 million.
- h. Muallaf Complex: Complex al-Sa'adah, Seremban, Negeri Sembilan. RM4.5million
- i. Lot Kedai, Mukim Utan Aji, Perlis. RM4.24 million.
- j. Pantai Puteri Hotel, Tanjung Kling, Malacca. RM25.6 million.
- k. Seri Warisan Hotel, Taiping, Perak. RM19 million.
- l. Waqf Hotel and Baitul Hilal, Teluk Kemang, Port Dickson, Negeri Sembilan. RM18 million.
- m. Grand Puteri Hotel, Kuala Terengganu, RM41.68 million.
- n. Development of 70 Community Waqf Bazaars and Waqf Mart. Among them:
 - i. Community Waqf Bazaar, Bertam Mosque, Kepala Batas, Penang
 - ii. Community Waqf Bazaar, District Mosque, Taiping
 - iii. Waqf Mart, Panchor Jaya, Seremban, Negeri Sembilan.
 - iv. Waqf Bazaar, Jame' Mosque, Hulu Langat District, Kajang, Selangor.
 - v. Community Waqf Bazaar, Sungai Adam Mosque, Jejawi, Perlis.
 - vi. Gift Kiosk, Putrajaya Mosque.

(Source: Malaysian Awqaf Foundation

(2015); JAWHAR (n.d.))

Development of other awqaf assets have also been carried out by State Islamic Religious Councils. States like Selangor and Johor have developed awqaf assets in their respective states that have had positive impacts on economic growth in the state specifically and Malaysian in general. Besides the above stated projects, educational institutions have also established special funds under the name of waqf or endowments. Among them are:

- i. Knowledge Waqf Fund – Universiti Putra Malaysia
- ii. Islamic Waqf Fund – Universiti Kebangsaan Malaysia
- iii. IIUM Endowment Fund (IEF) – Universiti Islam Antarabangsa Malaysia
- iv. USIM Al-Abrar Waqf Fund – Universiti Sains Islam Malaysia

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 the activities of the Muslim community. Cash *waqf* contribution has been in practise since the 8th century. However it was only properly managed and accepted by law during the Othmaniah Empire in the 16th century (Muhammad Hisyam Mohamad, 2009).

Cash *waqf* can also be used for education purposes in providing benefits to school children specifically and *ummah* generally (Tengku Alina Alias, 2011). *Waqf* in education is not a new development program in Islam. Looking at 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 (Ab Aziz, Johari

& Sabri, 2013). In this aspect, cash *waqf* is used for buying land, building schools or universities, and facilities for the buildings such as computers, furnitures and books. The University of Al-Azhar in Cairo is mostly funded by *awqaf* (Crecelius, 1971). Through these contributions, the *waqifs* (endower) gain multiple benefits and blessings from Allah.

However, according to Haslindar Ibrahim, Afizar Amir & Tajul Ariffin Masron (2013) the awareness towards cash *waqf* in Malaysia is still lagging behind as compared to other countries like Indonesia and Middle Eastern countries. Thus, this study attempts to explore and identify the profile of cash *waqf* endowers who intent to contribute to cash *waqf* continuity in Malaysia. By understanding the profile of the endowers, *waqf* institutions will be able to target the right group to ensure collection continuity. Thus, the contribution of continuing endowers is crucial in sustaining cash *waqf* collection and contributing to economic development of the *ummah* and country.

Waqf Definition and the Dalil from al-Quran and al-Hadith.

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 (السكن) forbids / prevent (المنع) and holding / detention (الحبس) (Osman Sabran, 2002; Mahmood Siti Mashitoh, 2006; Wahbah Zuhaili, 1985). It refers to the prevention of any acts of transaction (*tasarruf*) (Wahbah al-Zuhayli, 1985). The term *waqf* refers to things which are intact in and yet produce an income or benefit, the owner of which foregoes his right of ownership on condition that the product serves charitable purposes.

In terms of Shariah interpretation, it means to hold a person's property to be benefited by others. In addition, by referring to Muslim jurists such as Ibn Qudamah, Ibn al-Humam, Ibn Abidin and al-Bujayrimi, Mahmood (2006) summarize and defines the meaning of *waqf* in Islamic terminology as;

"A dedication of property either in expressed terms or by implication, for any charitable or religious object, or to secure any benefit to human beings"

Thus, to fulfill the true meaning of the terminology of *waqf* in Islam, *waqf* property shall be in good condition, permanent and the *waqf* purpose is a way to be closer to Allah by providing social welfare to other people.

The *waqif* also no longer has the rights to the property as that property has been solely endowed in the name of Allah. The word of *al-Waqif* here means a person or individual who endows some of his/her property with the intention of giving *waqf*. According to Abu Yusuf, Muhammad ibn Hasan, Ahmad bin Hanbal and al-Shafi'i, *waqf* is the holding of the '*ayn mawquf*' (property) as owned by Allah or on Allah's law and it should benefit the welfare of the *waqf* beneficiaries (*mauquf 'alaih*) from the beginning to the end (Asmak Ab Rahman, 2009, Osman Sabran, 2002).

As a current practice according to this Shariah interpretation, *waqf* means holding of certain property and perceiving it for the confined benefit of certain philanthropic objective and prohibiting any use or disposition of the benefit without specific objective. *Waqf* can be also in the form of movable assets, such as cash *waqf*, as being practiced in Malaysia. Amirul Faiz Osman, Sheila Nu Nu Htay and Mustafa Omar

Muhammad (2012) defined cash *waqf* as 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:

Dalil from al-Quran:

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

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

(Al-Quran, Ali-Imran: 92)

Dalil from al-Quran:

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."

(Reported by 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 use. Furthermore, cash *waqf* collections are permissible in generating income where the money will be invested to gain more profit (Asmak Ab Rahman, 2009, Osman Sabran, 2002). The accumulated cash *waqf* that is gained from the investment will be then transformed into assets or to be used to develop the existing *waqf* properties (Asmak Ab Rahman, 2009).

This paper is organized in 5 sections. The section after the introduction will discuss the theoretical background and literature reviews of cash *waqf*. Section 3 will focus on research methods and basic information of the respondents of the study. Section 4 will discuss the data analysis and the conclusion will be in the final section.

LITERATURE REVIEW

In Islam, intention is a very important element to determine an individual's actions. Intention may determine action whether it will benefit the actor in this world and hereafter. Good intention will bring to a good deed. Thus, a good intention will affect continuous attempt to endow in *waqf* and create sustainable wealth for future generation. Intention has strongly been highlighted in the hadith of Prophet Muhammad SAW as follows:

عَنْ عُمَرَ بْنِ الْخَطَّابِ، رَضِيَ اللَّهُ عَنْهُ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ إِنَّمَا الْأَعْمَالُ بِالنِّيَّةِ وَإِنَّمَا لِأَمْرِي مَا نَوَى

On the authority of Omar bin Al-Khattab, who said: I heard the messenger of Allah Sallallahu Alaihi Wasallam say: "Actions are but by intention and every man shall have but that which he intended.

(Reported by Bukhari and Muslim)

In fact, in the Quran, there are many verses which discuss and encourage Muslims to endow and give charity such as in Surah al-Baqarah (2: 261), al-Baqarah (2: 271), Ali Imran (3: 92), Ali Imran (3: 134), al-Lail (92: 18-21) and al-Hadid (57: 18). Distribution of wealth is a key issue in the modern economy to make the economy more dynamic, prejudice-free and entrepreneurial (Ab Aziz, Johari & Sabri, 2013).

In the literature review of previous research, intention is outlined under the theory of plan behavior. According to Conner and Armitage (1998), the theory of plan behavior that had been developed by Ajzen (1991), suggest that intentions represent a person's motivation in the sense of her or his conscious plan or decision to exert effort to enact the behavior. Intentions and behavior are held to be strongly related when measured at the same level of specificity in relation to the action, target, context, and time frame.

In assessing the potential of continuous cash *waqf* endowment, this study will use a method of measuring the intention by Babiche Snip (2011). He mentioned that the statements conducted for the construct "intention" were taken originally from Smith & McSweeney (2007). By adapting the same method of measurements in measuring the intention, this study proposed that "continue donating to *waqf* Institution" (*Intention to endow again*) is a significant variable to measure the intention.

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 (Mohammad Haji Alias, Fuadah Johari and

Hisham Sabri, 2013). There are a lot of benefits from *waqf* contribution. If the endower endows his or her property, the trustee of a *waqf* (*Mutawalli*) will manage the property as requested by the endower. If the endower 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 endower 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).

Studies on cash *waqf* behavior among individual were spotted in some areas. Cash *waqf* is an easy instrument for people to do charity (*Jariah*). Due to the benefits of *waqf*, all Muslims have the intention to contribute *waqf* to gain benefits in here-after as well as to gain blessings from Allah, their creator. According to Ab Aziz et al. (2013), Muslims understand that contribution to *waqf* funds will be rewarded by Allah SWT. However, not all Muslims have properties to be endowed (*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 depends on the individual's economic status. *Waqf* contribution in the form of cash will ease Muslims and encourage them to endow *waqf* frequently (Amirul Faiz Osman et al., 2012).

Fuadah Johari et al. (2013) studied the factors contributing to cash *waqf* endowment and found seven push factors and seven pull factors influencing cash *waqf* endowment in Malaysia. The push factors are affinity cause to endow; opportunism or perceived risk; ability of the *waqf* institution; integrity of the *waqf* institution;

communication with stakeholders; reputation and obligation to endow (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*. 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* needs to be changed, Muhammad Hisyam also suggests that *waqf* institutions in Malaysia should follow Johor Corporation (JCorp) as a benchmark in managing cash *waqf* in Malaysia professionally.

Cash *waqf* is now becoming popular mode of *waqf* not only in Malaysia but also in other countries such as Syria, Turkey, South Africa, Singapore, Pakistan and Egypt. In Malaysia, cash *waqf* is another avenue for the States Islamic Religious Council to gain financial resources. Malaysia was allowed to implement cash *waqf* according to the Muzakarah / discussion based on the Fatwa Committee no 77, on April 10-12,

2007, and cash *waqf* is allowed in Islam (JAWHAR, 2012).

A general public may dedicate a sum of money to the council and this money will be put into a special *waqf* fund. The fund can be used for social and welfare activities including investment. To encourage people to dedicate property for a charitable purpose, the government has provided a tax incentive for any endowment given including a cash *waqf* in section 44(6) the Income Tax Act 1967 (Reference no. LHDN.01/35/42/51/ 179-6.5621 Government Gazette No. 14369 dated 27.07.2004) (Zulkifli Hasan and Muhammad Najib Abdullah, 2008).

RESEARCH METHOD

This study employed a quantitative analysis research method. The first phase of data collection begins with developing suitable variables through literature review research in order to develop conceptual framework as to develop questions which are related to the research objectives. The second phase is to test the questionnaires through pilot test and 48 respondents had been involved in this process. All of the questions were valid and reliable since the Cronbach Alpha value of those questions was 0.731 and its fit the minimum requirement, as the value should be more than 0.7 (Nunnally, 1994). Reliability values for pilot test is as follows:

Table 1:
Reliability Values for Pilot Test (n=48)

Parameter / Items	Mean	Std. Deviation
I have intention to endow cash <i>waqf</i> again in the near future	3.5860	.91554
There is a large chance that I will endow cash <i>waqf</i> again in the near future	3.9027	.85030
I will continue to endow cash <i>waqf</i> in the next three month	3.4090	1.01603
The chance that I will endow cash <i>waqf</i> again is very small	2.1970	1.01173
I will not endow cash <i>waqf</i> again.	1.6534	.97316
Cronbach Alpha		
6 items had been tested. 1 item suggested to be deleted to carry out a good value after adjustment. The item is; "I will only endow cash <i>waqf</i> again when I have extra money".	Before Adjustment	After Adjustment
	0.584	0.731

Research Goal

This paper is aimed to explore and identify the profile of cash *waqf* endowers who intend to contribute cash *waqf* continually in Malaysia. The questions for the survey that were related to the intention to contribute cash *waqf* continually is very significant in understanding the background of cash *waqf* endowers. Thus, this paper presents the demography and socio-economic profiles of the potential frequent of cash *waqf* endowers.

Sample and Data Collection

400 survey questionnaires were distributed to all respondents randomly in the year of 2014. Two types of survey methods had been used. First, an online questionnaire through "Survey Monkey" software gained wider response within Malaysia. The second method used 35 appointed enumerators to distribute the questionnaires face-to-face to ensure the coverage of all states in Malaysia, after considering the scattered distribution as to counterpart the survey monkey coverage. The respondents were

Malaysians, including those who have previously endowed to *waqf* institution and had the intention to endow again. The sample size of 400 respondents were estimated since Muslims in Malaysia accounted for approximately 65% from the whole Malaysian population out of 29.915 million (Malaysian Economic Report 2014/2015). According to Krejcie and Morgan (1970), the minimum number of allowed sample size based on a population of more than 1 million were 384 respondents, which explains $n=400$. Thus, the the current study involved 400 respondents.

Respondents Profile

A questionnaire was randomly distributed to 400 respondents and only 345 were valid. From this questionnaire, 190 respondents (55 percent) had the intention to contribute *waqf* again. From the 190 respondents, their profile database was developed based on gender, age group, marital status, location, occupation, education level and income group. **Table 2** shows the descriptive statistics of all respondents.

Table 2:

Basic information of respondents

NUMBER	INFORMATION		FREQUENCY	PERCENTAGE (%)
1	Gender	Male	200	57.97
		Female	145	42.03
		Total	345	100
2	Age	Below 20	52	15.1
		20-30	37	10.72
		31-35	75	21.74
		36-40	57	16.5
		40 and above	124	35.94
		Total	345	100
3	Marital Status	Single	94	27.2
		Married	247	71.6
		Divorced	4	1.2
		Total	345	100

4	Occupation	Professional & management	150	43.5
		Self employed	98	28.41
		Supporting staff	55	15.94
		Housewife	7	2
		Student	22	6.38
		Others	13	3.77
		Total	345	100
5	Location	Urban	165	47.83
		Rural	180	52.17
		Total	345	100
6	Education level	SPM or equivalent	89	25.8
		STPM or equivalent	22	6.38
		Diploma or equivalent	54	15.65
		Degree or equivalent	129	37.39
		Master/ PhD	35	10.14
		None	16	4.64
		Total	345	100
7	Formal Islamic education level	Religious School / "Darjah Khas"	65	18.84
		UPKK/ PSRA	51	14.78
		Syahadah Sanawi / SMA	28	8.12
		STAM	12	3.48
		University	129	37.39
		None	60	17.39
		Total	345	100
8	Income group	Below RM1,500	100	28.99
		RM1,501 - RM3,000	93	26.95
		RM3,001 - RM5,000	83	24.06
		RM5,001 - RM8,000	36	10.43
		RM8,001 - RM10,000	20	5.8
		RM10,000 - RM15,000	8	2.32
		RM15,000 and above	5	1.45
		Total	345	100

DATA ANALYSIS

Cash *waqf* endowers who have the intention to endow cash *waqf* continuity was identified from the statement 'I have the intention to endow cash *waqf* again in the near future' in the questionnaire.

The response was reported using 5 point likert-scale of strongly disagree, disagree, neutral, agree or strongly disagree. **Table 3** shows the results.

Table 3:**Results on the item 'intention to endow cash *waqf* again in the near future'**

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Frequency	3	40	112	137	53
Percentage (%)	1	12	32	40	15

Note: n=345

According to **Table 3**, 43 respondents (13%) have no intention to endow cash *waqf* again while 112 respondents (32%) were not sure whether to endow cash *waqf* again in the near future. Meanwhile, 137 respondents (40%) agreed to endow and 53 respondents (15%) strongly had the intention to endow cash *waqf* again. Overall, approximately 55 percent of the respondents claimed that they agree to endow cash *waqf* continually.

Based on the 190 respondents who intended to endow cash *waqf* continuity, crosstabs analysis has been conducted. The analysis is based on demographic characteristics such as gender, age, marital status, and location as well as socio-economic characteristics such as occupation, education level, and formal Islamic education level and income group. The results are presented in **Figures 1 – 8**.

Figure 1 shows the percentage of Muslims who had the intention to endow cash *waqf* continually according to gender. Based on the **Figure 1**, men (115 respondents or 61%) had higher intention to continue endowing cash *waqf* in the

near future as compared to women (75 respondents or 39%).

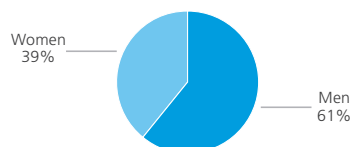
Figure 1:**Intention to endow cash *waqf* continuity by gender**

Figure 2 shows the percentage of Muslims who intend to endow cash *waqf* continuity based on age category. The highest percentage comes from the age group of above 40 years old with 70 respondents (37%), followed by the age group of 31 to 35 years old with 50 respondents (26%), 27 respondents (14%) from age group 36 to 40 years old, 23 respondents (12%) from age group of 20-25 years old and 20 respondent (11%) from group of 26 to 30 years old. Hence, the results suggest that the intention to endow *waqf* continually is more common among those who aged 40 years and above.

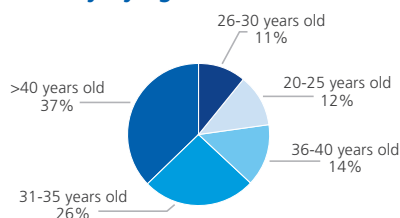
Figure 2:**Intention to endow cash *waqf* continuity by age**

Figure 3 shows the results of those who intend to endow cash *waqf* again in the near future based on marital status classification. Majority of those who would be

more likely to continue to endow *waqf* are married respondents (78%), as compared to the single (21%) and divorced (1%) categories.

Figure 3:
Intention to endow cash *waqf* again in the near future by marital status

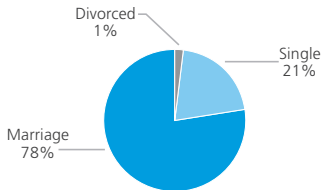


Figure 4 shows the percentage of Muslims intention to endow cash *waqf* again in the near future based on location. According to the figure, those who live in the rural area (55%) intended to repeatedly endow cash *waqf* more than people who live in the urban areas (45%).

Figure 4:
Intention to endow cash *waqf* again in the near future by location

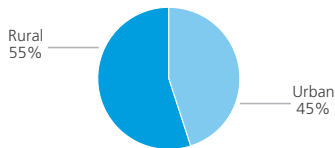


Figure 5 shows the percentage of Muslims who wish to endow cash *waqf* again in the near future by occupation. According to the graph, the highest percentage comes from 190 respondents who worked in professional and management sectors (45%), 52 respondents (27%) who were self-employed, 36 respondents (19%) who worked as support staff, 8 respondents (4%) who were students and 5 respondents (3%) who worked as housewife and 4

respondents (2%) who worked in other sectors.

Figure 5:
Intention to endow cash *waqf* again in the near future by occupation

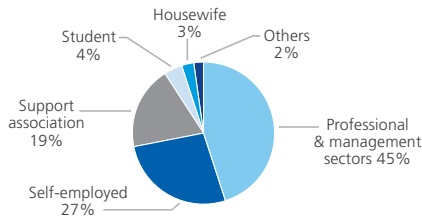


Figure 6 shows the percentage of Muslims who are willing to endow cash *waqf* again in the near future based on their education level. According to the figure, the highest percentage comes from degree holders with 66 respondents (34.7%) and SPM holders with 55 respondents (29%).

Figure 6:
Intention to endow cash *waqf* again in the near future by education level

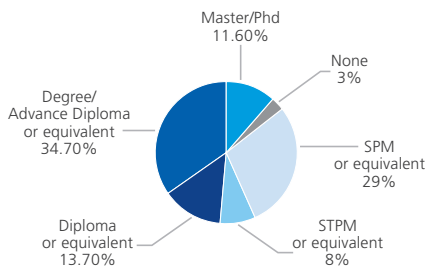


Figure 7 shows the percentage of for those who intend to endow cash *waqf* again in the near future based on their formal Islamic education level. The figure shows that the highest percentage comes from respondents who received formal Islamic education from the university with 71 respondents (37.4%).

Figure 7:

Intention to endow cash *waqf* again in the near future by formal Islamic education level

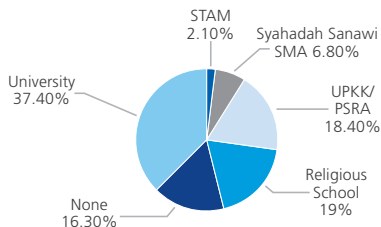
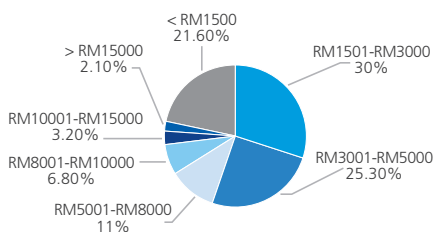


Figure 8 shows the percentage of Muslims who intend to endow cash *waqf* again in the near future by income group. According to the figure, based on 190 respondents who had the intention to endow cash *waqf* again in the near future, the highest percentage comes from respondents who had the income between RM1,501 – RM3,000 (30%) and RM3,001 – RM5,000 (25.3%).

Figure 8:

Intention to endow cash *waqf* again in the near future by income group



CONCLUSION

This paper presents the preliminary descriptive statistics of demographic and socio-economic profiles of Malaysian who intend to endow cash *waqf* continuity. A survey has been randomly distributed to 400 respondents and only 345 were valid. Out of 345 respondents, 55 percent (190) respondents claimed that they will endow cash *waqf* continuity. Based on the

respondent's demographic background, the prevalence of donating cash *waqf* continuity was more common among males, aged 40 years old and above, married and lived in rural area. Meanwhile, the socio-economic background of the respondents shows that continuity cash *waqf* endowers were mostly professionals and management workers, degree and postgraduate degree holders, those who received formal Islamic education in university, and those who earned between RM1501 – RM3000 monthly. It is hoped that these findings provide some insights of continuity cash *waqf* endower's profile which might be beneficial to *waqf* agencies in accumulating *waqf* contribution in Malaysia.

Acknowledgement

A great appreciation and gratitude to The Ministry of Education of Malaysia for providing the FRGS grant: code (USIM/FRGS/FEM/32/51113) for the research titled: "*Membangun kerangka model pungutan wakaf tunai berdasarkan faktor kejayaan kritikal di Institusi wakaf di Malaysia*". A special thanks to the research assistance Miss Nor Masitah Mohd Orip in assisting the research members in the process of finalizing this project.

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