

# Do Muslim Aware on WAQF?

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## Article Info

Volume 82

Page Number: 6798 - 6802

Publication Issue:

January-February 2020

## Abstract

There several factors that driving unawareness of Waqf contribution which are less marketing promotion, lack of knowledge and low social culture spirit. Waqf is part of our good deeds for the sake of Allah s.w.t blessing. Muslim in Malaysia has their own perception on Waqf activity which is far from the exact role. Due to the lack of knowledge, they cannot properly evaluate and make a good decision in investing their properties for Waqf. Therefore, this article contributes to the find the level of awareness towards waqf and factors that influence Muslim awareness on waqf, a case study in Selangor based on empirical result. This study is an empirical study using questionnaire distributed to 190 respondents which are staying in Selangor. The questionnaire that has been distributed is divided into 3 categories which are respondent's background, awareness towards waqf and the factors influence their awareness. The data collected analyzed using descriptive and Multiple Regression analysis. The finding shows that the level of awareness towards waqf among Muslim in Selangor is not really high. The factors that influence the level of awareness positively are promotion, promotion method, intention, and convenience. However, this finding is expected as well because waqf is not popular since most of the people thinks type of waqf is only waqf property, while the cash waqf still new in Malaysia. Therefore, we have to do something to ensure that the level of awareness towards waqf will be increased. The promotion method also needs to be parallel to ensure that the information reached them especially Muslim towards waqf. While, good intention will later influence higher awareness towards waqf. Therefore, this important information related to waqf has to be highlighted at primary and secondary school level. Therefore, in term of convenience also have been very important factors to influence waqf awareness. The more the convenience procedure the higher the awareness towards waqf will be and higher waqf properties or fund can be gathered.

## Article History

Article Received: 18 May 2019

Revised: 14 July 2019

Accepted: 22 December 2019

Publication: 01 February 2020

**Keywords:** Waqf contribution, marketing promotion, Social culture

## 1. Introduction

In recent years, the importance of waqf has begin to be recognized by the community as well as government. They started to realize the significant issues of waqf since waqf always been discussed in mass media. The awareness of waqf have an indirectly positive impact to the community especially muslim community. With the growth of waqf donations, it will help Muslims in Malaysia as well as help in economic growth. This clearly stated in Al-Quran, that;

"The example of those who spend their wealth in the way of Allah is like a seed (of grain) which grows seven spikes; in which grows seven spikes; in each spike is a hundred grains. And Allah multiplies (His reward) for whom He wills. And Allah is all-Encompassing and Knowing. "

(Surah Al-Baqarah: 261) Consistent with the verse, one of the hadith *sahih* also clearly stated about waqf or donation. From Abu Hurairah R.A, Prophet Muhammad said;

"When the son of Adam dies, lost deeds except for three things; deeds of charity, beneficial knowledge and righteous children who pray for him." (Narrated by Muslim)

Therefore, the issue of waqf has existed and implemented as early as the time of Prophet Muhammad SAW and his companions. For example, the first waqf property being established was during Prophet Muhammad legacy is the development of Quba Mosque. It was built by Prophet Muhammad and followed by Nabawi Mosque in Madinah. With the development of these two mosques, it shows that it is functioning as the

most important community management center during that time.

Since the development of waqf property history is created, the implementations of waqf have evolved until today. Waqf property is a back bone of the Muslim economic development previously until now (Sohaimi and Syarqawi Muhammad, 2008). The effect can be seen as establishment of many waqf educational institutions such as the Cordova University at Andalus, Al-Azhar Al-Syarif at Egypt, Madrasah Nizamiyyah Baghdad and other institutions. University Al-Azhar as an example, was built since more than 1000 years ago and contribute to the educational services to thousand Muslim students throughout the world (Abdul Ghafar and Noraziah, 2009).

Mostly all waqf property is overseen and governed entirely by State Islamic Religious Council (SIRC). This is because all the SIRC are the sole trustee at the state level. SIRC are also responsible in managing the waqf activities. This will indicate that every SIRC has their own state's enactment, regulation and procedure in order to manage all the waqf institutions and resulted in different practices to all states in Malaysia (Mohd Afendi and Asmah, 2010). As the institutions that holds the public trust, waqf institutions stick to the general values of the community related to the management and administration of waqf property.

Meanwhile the establishment of the Department of Waqf, Hajj and Umrah (*Jabatan Waqaf, Haji dan Umrah - JAWHAR*) in 2004 plays important functions as the body to monitor the flow of the SIRC consolidated management internally and externally at national level. The primary objective of JAWHAR is to make sure the implementations of the principles and regulations, standards and not deviated from waqf rules. Besides JAWHAR, the *Mufti* and State Fatwa Council play highly roles in the waqf property state management. So, with all the combinations of the introductions, management and governance of waqf in Malaysia, it should be no reason for Malaysian to not aware of the waqf development in Malaysia.

It is generally agreed that the awareness related to waqf property issues being developed and expended time to time. However, with the current rapid growth in media electronic where the information can be gathered at anywhere and anytime, do Muslim aware on waqf and *amal* (practice) waqf? For that reason, this article will contribute to the empirical result of Muslim awareness towards waqf, a case study in Selangor.

## 2. Studies on Waqf Awareness

This section discussed studies done related to awareness of waqf. Currently, an extreme poverty that increased had affecting the poor people and called for an international concern or help. According to Thinkers Forum (2009), the interpretation of this poverty gives a visual at a disgraceful condition of poor people in the world. Nowadays, it was surprising that about 95% of Muslim

stated that "Shariah" is the guiding principle of the administration, however it seems to fails for look in to Islam (Ado-Kurawa, 2008). However, with the existence of Waqf, a variety of choices of sources of fund or property without any interest is open to people. For example, a place or homes for orphans and the elderly as well as hostels for students were built by using Waqf wealth. Besides, the fund from activity on the waqf property also used to construct marketplace for rental at low rates that will reduce business cost. In addition, it also create opportunity for job that would reduce the unemployment rates as well (Nearest, 2009).

Furthermore, the issue of lack of awareness towards Waqf seems to be serious in this country due to the several reason. This is including lack of awareness creation by 'ulama' or religious scholars, few successful story of Waqf property to serve as models and also lack of trustworthy and management skills of Waqf managers. In addition, the 'ulama' also not really emphasized the habit or attitude of charitable giving for improving the public welfare in ummah. Ulama need to play their role in dissemination of knowledge for consciousness of Muslim. Besides, they also can create the awareness to the public through the meaning, benefits and types to be derived from establishment of Waqf (Iya, 2009).

Other factors that influence awareness of waqf are promotion. There are many practices of Waqf but people nowadays still have limited knowledge on what is the meaning of Waqf. In addition, Waqf is still seen in form of immovable objects, like land, and it turn the waqf could not be donated in any other form, because they do not have land or other immovable objects. In principle and practiced nowadays, cash waqf endowment funds which can be utilized for the benefit of ummah (Maulida, 2013). In order to increase the awareness of Waqf among Muslims, promotion should be done through religious approach and social approach (Maulida, 2013). Besides, there are also some steps that have been taken to promote Waqf to people through proposal, brochure, and bulletin for the cash Waqf. Conceptually, the promotion is enough to meet the standards in the empowerment of cash Waqf among Muslims.

Other than that, social culture also one of the important factor influence waqf awareness. Dharmarajan, Aziz and Lokman, (2006) explained that culture in Malaysia have been meeting and mixing since the very beginning of its history. Everything is now said to have a culture. Every aspect of life has been ruled by culture which we do not even aware of it because we mostly define culture as an art, music, literature and language. Nowadays, culture is very important as it unites people without the need to explain the meaning of it. Culture is changing which need people to adapt with it in order to maintain harmony within society. There are 7 elements of social culture which consist of religion, social organization, custom and traditions, language, arts and literature, forms of government and economic systems but only a few related to this research such as religion, social organization and forms of government.

Service quality is another factor to create awareness towards waqf. Historically, Waqf service existed since the time of Rasullullah S.A.W. It is during Saidina Umar r.a gained a land in Khaibar (Zuraidah Mohamed Isa, Norhidayah Ali & Rabitah Harun, 2011). Nowadays, the challenges of waqf management especially in term of service quality would be higher due to rapid growth of technology. Selangor has introduced their Waqf scheme that conducted by MAIS – Majlis Agama Islam Selangor which is called as Selangor Share Scheme with the aim to encourage people to buy the share units and Waqf it (Zuraidah Mohamed Isa., et. al, 2011). Besides, MAIK - Majlis Agama Islam Negeri Kedah also established new approach on Waqf to encourage Muslims to do a good deed through a project called “Waqf Jemba”. According to Zuraidah Mohamed Isa (2011), management of Waqf property in Malaysia should be improved in terms of their service quality even though many states have introduced a lot of Waqf schemes in their own state.

In addition, Haslindar, Elizar and Jorih (2013) explained that awareness of Waqf among Muslim in Malaysia is still low compared to Indonesia and Middle Eastern countries. The factors driving unawareness of Waqf service are less marketing promotion, lack of knowledge and low social culture spirit. As a Muslim, we must aware of Waqf as it is part of our good deeds for the sake of Allah s.w.t blessing. They added that Muslim in Malaysia has their own perception of Waqf activity which is far from the exact role. Their understanding of Waqf is by donating some money in focusing on cemetery land, mosque and building. Due to the lack of knowledge, they cannot properly evaluate and make a good decision in investing their properties for Waqf.

### 3. Methodology

This study is an empirical study on 190 respondents which are staying in Selangor. The questionnaire that has been distributed is divided into 3 categories which are respondent’s background, awareness towards waqf and the factors influence their awareness. The finding delivered from the descriptive analysis which will show in tables in next section. In this study, the frequency and percentage were utilized in analyzing the respondents’ profile. Next, the descriptive statistics were run to identify the situation of each construct of independent and dependent variables. In addition, to examine the influence of both variables, this study used Multiple Regression analysis.

#### Profile of Respondents

Through descriptive analysis, we can explore the data and also describes the observations or an overview of the sample data that has been collected. It will explain the demographic profile of the respondents and observation of the variables.

The profile of the respondent is important to determine the trend of the factors influence Muslim’s awareness toward Waqf in Selangor. The demographic

variables are included gender, age, education level, marital status, job sector, and monthly income. Table 4.1 presents the profile of respondents in this study.

Table 4.1 shows a summary of respondent’s socio-demographic profile. In terms of gender, more females have been answer this questionnaire and this is normal and as expected culture in Malaysia where females are very patients in answering question. The result indicates that there are 190 of respondents which are males 42.1% and females 57.9% respectively. Based on the data collected, the highest percentage in the age category is from year 31 to 40 with 52.6% followed by age category 21 to 30 (25.3%). According to the level of education of the respondents, most of the respondents are first degree holders which are 87 (45.8%), followed by diploma holder 37 (19.5%).

In term of marital status, there are 121 respondents (63.7%) married, and 62 respondents (32.6%) single. For job sector, most of them are working in private sector which is 131 (68.9%), followed by working at government sector 23 (12.1%). Besides, for the level of income, majority of respondents 71 (37.4%) gain income from RM3001 to RM4000 followed by 35 (18.4%) gain income from RM2001 to RM3000. The detail of the descriptive report can be referred to Table 4.1.

Table 1: Profile of the respondents

No	Demographic items	Frequency	Percentage
1)	<b>Gender</b>		
	Male	80	42.1
	Female	110	57.9
2)	<b>Age</b>		
	Below 20	8	4.2
	21-30	48	25.3
	31-40	100	52.6
	41-50	22	11.6
3)	<b>Education level</b>		
	51 above	12	6.3
	Secondary school	31	16.3
	Certificate	24	12.6
	Diploma	37	19.5
	First degree	87	45.8
	Master	9	4.7
PhD	2	1.1	
4)	<b>Marital status</b>		
	Single	62	32.6
	Married	121	63.7
5)	Widow	7	3.7
	<b>Job sector</b>		
	Government	23	12.1

Private	131	68.9
Student	16	8.4
Unemployed	3	1.6
Housewife	17	8.9
<b>6) Income</b>		
Less than 500	16	8.4
501-1000	4	2.1
1001-2000	23	12.1
2001-3000	35	18.4
3001-4000	71	37.4
4001-5000	25	13.2
Above 5001	16	8.4

#### 4. Factors Influence Awareness Toward Waqf

The mean values of the variables were obtained by the measure on a five Likert scale, which means the greater the number of the five point scale, the greater the goodness of the variable will be. The descriptive analysis of all five variables is presented in the Table 4.2. The mean values of the awareness of waqf is 3.50 out of 5. This value is not really high and this shows that the awareness of waqf for this group of respondents is medium. Mean while for the factors that might influence awareness of Waqf in Selangor such as promotion, promotion method, social culture, intention, convenience, attitude, confidence, management and administrator between 2.77 to 3.62. The highest score goes to convenience with the mean 3.62, followed by intention at 3.58. The lowest mean score is promotion method with 2.77.

Table 2: Descriptive analysis of variables

No	Variables (N=190)	Mean	Std Deviation
1	Awareness of Waqf	3.50	.80525
2	Promotion	3.05	.77942
3	Promotion Method	2.77	.73450
4	Social Culture	3.56	.60483
5	Intention	3.58	.65233
6	Convenience	3.62	.69941
7	Attitude	3.52	.71988
8	Confidence	3.41	.69340
9	Management	3.36	.70271
10	Administrator	3.44	.69626

To determine the factors that influence Muslim's awareness toward Waqf in Selangor, we used multiple linear regressions as an analysis tool. Table 4.3 illustrated the results gathered from the multiple regression analysis. The finding shows F value is 20.855 and it's found to be significant 5%. It can be concluded that this regression model is acceptable. The R square of the regression

model is 0.510 which indicate that the independent variables can explain only 51% the awareness of waqf.

Table 3: Results of linear regression

Variable	Coefficient	t
Constant	.521	1.728
Promotion	.398***	5.386
Promotion method	.327***	4.384
Social culture	.140	1.506
Intention	.362***	3.757
Convenience	.205**	2.055
Attitude	-.015	-.092
Confidence	-.004	-.026
Management	-.027	-.178
Administrator	-.433***	-4.237
R Square	0.510	
F value	20.855***	

Note: \*\*\* significant at 1%; \*\* significant at 5%

The regression result shows that only 5 factors that influence waqf awareness significantly. They are promotion, promotion method, intention, convenience and administrator. All of the factors influence positively toward waqf awareness except administrator. Administrator influence waqf awareness negatively.

#### 5. Conclusion

Based on the finding, we can conclude that the level of awareness towards waqf among Muslim in Selangor is not really high. The factors that influence the level of awareness positively are promotion, promotion method, intention, and convenience. Meanwhile, administrator influence waqf awareness negatively. From the findings, this study would suggest the following policy implications:

First is the level of awareness is not really high and this result is surprisingly because most of the respondents are first degree holder and at age 31-40 and they are working. However, this finding is expected as well because waqf is not popular since most of the people thinks type of waqf is only waqf property, while the cash waqf still new in Malaysia. Therefore, we have to do something to ensure that the level of awareness towards waqf will be increased. As based on the finding, several important factors cannot be ignored.

One of the important factors is promotion. Muslim especially has to well inform about the waqf in terms of type, method and benefit. Therefore, the promotion method also needs to be parallel to ensure that the information reached them especially Muslim towards waqf. The most popular method of promotion that people prefer is mass media because it is very direct and easy. All the step and explanation towards waqf should be covered.

The intention to perform waqf also could influence waqf awareness. The intention to do waqf actually based on person's knowledge about waqf. They know that as a Muslim we can do waqf and it will be rewarded. So,

people will have the intention to do waqf. While, good intention will later influence higher awareness towards waqf. Therefore, this important information related to waqf has to be highlighted at primary and secondary school level.

Waqf is not only can be done by people who are rich only, and to those who have property, but now anybody can do waqf. Therefore, in term of convenience also have been very important factors to influence waqf awareness. SIRC, JAWHAR and every responsibly bodies have to provide convenience environment and procedure to those who wanted to do waqf. The more the convenience procedure the higher the awareness towards waqf will be and higher waqf properties or fund can be gathered.

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