

Acceptance and Public Awareness of Cash Waqf in Malaysia: Literature Analysis

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Abstract

The emergence of cash waqf as one of the instruments used to fund welfare-based programs and projects has attracted the interest of many researchers, especially from Malaysia, Indonesia, United States, United Kingdom and Germany. Among the research themes that are often highlighted by researchers in this field are related to the community's response and perception towards cash waqf which explains the aspects of community acceptance and awareness according to the diversity in terms of geographical aspects, demographics and target groups. However, the themes in this study are not collected in the form of a study that analyzes the results of studies that have been produced by previous researchers based on a country. Therefore, this study attempts to explore and analyze the latest issues from the findings of previous studies related to the acceptance and the awareness of the society in Malaysia towards cash waqf from the literature aspect. This is intended to be used as a follow-up study and a basis of reference for future researchers related to cash waqf.

Keywords: Waqf, Cash Waqf, Awareness, Acceptance, Literature Review

Introduction

Waqf is one of the charitable instruments in the Islamic economy that has been stipulated in the Islamic religion and has its own special privilege because it becomes a permanent property due to its absolute ownership which belongs to Allah S.W.T in addition to the special

privileges from the aspect of lasting and continuous reward to the waqf donor. This privilege makes the property and the assets of the waqf to be able to be used and to be utilized continuously and for a long time without hindrance for the benefit of Muslims as a whole (Asni et al., 2023). One of the important roles played by waqf is developing various sectors in a country such as poverty alleviation, health, education, and religion (Ab Rahman, 2009; Abdel Mohsin, 2013; Cizakca, 2015; Mahamood & Ab Rahman, 2015; Shamsudin et al., 2015; Hasbulah et al., 2022a; Hasbulah et al., 2022b; Hasbulah et al., 2015).

Discussions and studies related to waqf are now gaining attention among the researchers, especially involving researchers from Malaysia, Indonesia, United States, United Kingdom and Germany (Alshater et al., 2021). The latest statistics show a 9.27 percent increase in waqf-related studies dominated by researchers from Malaysia (Alshater et al., 2021). Among the subjects that often under attention and are popular in research is related to the cash waqf which is a contemporary waqf nowadays because of its quite different characteristics compared to traditional waqf which is based on permanent property or immovable property. Cash waqf can be easily understood and known as waqf through cash (Zakaria & Muda, 2017). The main purpose of the creation of cash waqf is to enable every Muslim to be involved through donations in the form of cash even if the value of the cash contributed is low and at the same time to provide more opportunities to the community or institutions to get involved in implementing the practice of waqf which is highly demanded in Islam according to the level of capability of the individual or the institution involved.

The practice of waqf through cash is very practical because the ownership of immovable property such as land among the Malaysian Muslim community is so low that it constrains their ability and capability to waqf (Azri, 2008). In addition, this cash waqf practice is also one of the alternatives to collect large amounts of funds to be channeled for welfare purposes, especially for the purpose of improving the socio-economics of the community and the country. If viewed from the aspect of the potential of the cash waqf fund collection in Malaysia, it is estimated that if a Malaysian who is a Muslim contributes RM1 in the form of cash waqf once for a period of a year in 2020, the collection of waqf is expected to reach as much as RM21 million in that year. This is based on the statistics of 63.5 percent of Malaysians who are Muslims out of a total population of 32.4 million in 2020 (Malaysian Department of Statistics, 2022).

Acceptance and awareness are one of the elements of response or perception. This offers the explanation that response or perception is a reaction born as a result of the emergence of a new phenomenon or thing in a community. Therefore, it can be understood that in the context of the cash waqf discussion, acceptance and awareness is a reaction involving human behavior that is born and emerges in society as a result of the existence of cash waqf as one of the waqf instruments in the form of movable property. This is because, cash waqf is considered as a new waqf instrument in the category of movable property waqf due to the understanding formed in society that understands that waqf only involves permanent property such as buildings and land (Othman, 2013). The proof is that when the overall records on waqf property such as in Selangor amounts to 522 records, it shows that as many as 514 records of the waqf property are of the land type and 8 records are of the building type in which both types of property are in the category of permanent property (Othman, 2013).

Thus, this study strives to explore and analyze the latest issues from the findings of previous studies related to the acceptance and awareness of the community in Malaysia towards cash waqf from the literature aspect. This is intended to be used as a follow-up study and a basis of reference for future researchers related to cash waqf.

Past Research

The Concept of Cash Waqf

Cash waqf means a sum of funds collected in the form of money by individuals, companies, organizations, or institutions for the purpose of using their benefits permanently for the well-being of society (Abdel Mohsin, 2009). Cizakca (1995) defines cash waqf as a trust fund that is collected and established by using money to provide services to people for welfare purposes because of Allah S.W.T. The practice and act of cash waqf is a form of donation that is expressed through the act of the donor donating a sum of money in order to receive the blessings of Allah S.W.T (Cizakca, 2000). This explains that cash waqf refers to the act of withholding and preserving cash only to be used for its charitable benefits. Therefore, based on the definition of cash waqf that has been found, it can be understood that cash waqf is one of the forms and types of waqf based on money, where the money collected will form a sum of funds that will be used for the welfare and benefit of the society.

Cash is a property that can be categorized as one type of property in movable form. The majority of scholars in the four schools of thought such as the Maliki, Syafi'i, Hambali schools and some of the Hanafi school of scholars have confirmed that by allowing waqf through this movable property with the physical condition ('ain) that the movable property is permanent and the benefits can be obtained continuously (Aldeen et al., 2020; Abdel Mohsin, 2013). For example, gold or silver in the form of jewelry whose a'in is permanent and the benefits can be obtained continuously (Suhaimi & Ab Rahman, 2017). This coincides with the actions of Hafsa who has donated her jewelry worth 20 thousand dinars to women from the al-Khattab family (Ibn Qudamah, 1992). However, the fuqaha have different opinions in allowing cash waqf which can be categorized in the type of movable property waqf (Aldeen et al., 2020).

Community Response and Perception Related to the Cash Waqf

Discussions related to the community acceptance and awareness of cash waqf can be seen through past studies that have discussed it in the theme of community response and perception towards cash waqf. Previous studies that have studied the community's response and perception towards cash waqf can be divided into two main categories, which involve studies that discuss the aspects of community awareness towards cash waqf Aldeen et al (2021); Siti Khadijah & Nazri (2021); Ismail & Wahid (2021); Qurrata et al (2020); Maamor & Abd Mutalib (2020); Muhammad et al (2019); Iqbal et al (2019); Abdul Shukor et al (2017) and studies that discuss the aspects of the community's tendency to implement cash waqf (Ab Shatar et al., 2021; Maulina, 2022; Berakon et al., 2021; Khan et al., 2022; Kasri & Chaerunnisa, 2022; Abdul Shukor et al., 2019; Kunju & Amin, 2019; Johari et al., 2018; Mokhtar, 2018; Hudzaifah, 2019; Osman & Muhammed, 2017; Iqbal et al., 2019; Abdul Shukor et al., 2017). Generally, the studies in these two categories use the quantitative approach through questionnaires that are distributed to samples that aims to measure, identify, and analyze the aspects of the community's awareness and inclination towards cash waqf. On the other hand, Mokhtar's study (2018) chose the qualitative approach through the method of data collection through semi-structured interviews with a waqf management institution, the Majlis Agama Islam Pulau Pinang, to identify and analyze the factors of Muslim participation in Penang in

the practice of cash waqf from a management perspective. Waqf from the demographic aspect, the study in these two categories involves two countries namely Malaysia and Indonesia where the study sample is different according to the categories of places, groups, and institutions.

Methodology

This study chose a qualitative approach by implementing survey and documentation methods to obtain data related to the acceptance and community awareness of cash waqf in Malaysia. Next, the method of data analysis in this study involves content analysis of the list of literature related to the discussion topic where the main source of reference is taken from scientific articles, journals, reports, and information on websites. The information obtained was analyzed on a conceptual basis by applying the inductive method to achieve the objectives of this study.

Results and Findings

The study finds that there is some information that can be used as a basis of reference as a guide for those who are directly or indirectly involved in managing cash waqf funds. The researcher has concluded the important points which include the theme of acceptance and awareness of the Malaysian community towards cash waqf as shown in Table 1.

Table 1

Malaysian Society's Acceptance and Awareness of Cash Waqf

No	Authors & Year	Findings	Sample
1	Halim et al (2023)	The results of the study found that the factors of publicity about cash waqf by waqf administration agents and knowledge about waqf administration agents significantly influence the community to donate cash waqf through waqf administration agents.	Civil servants, Wilayah Persekutuan Putrajaya
2	Allah Pitchay et al (2023)	The findings show the effectiveness of donor perception and moral demand factors influencing both young Malaysians and Indonesians to make cash waqf contributions.	Malaysia and Indonesia
3	Ab Shatar et al (2021)	The results show that the word-of-mouth approach and trust have a significant positive effect on cash waqf collection. The results also confirm that convenience and accessibility to cash waqf play an important role in influencing cash waqf collection.	Kuala Lumpur
4	Saufi et al (2021)	The results of the study found that the community's level of understanding for the concept of waqf is at a high level with a mean value of 4.07 and a standard deviation of 0.915. The study also found that there is a significant relationship between the community's	Malaysia

		understanding of the definition of waqf and trust in waqf management organizations.	
5	Ismail & Wahid (2021)	The results of the study found that the level of knowledge and understanding of staff on the concept of waqf is at a low level.	Staff of Majlis Amanah Rakyat (MARA), Malaysia
6	Sapir & Tarusan (2021)	The awareness level of MISFL 2020 quiz participants about property zakat and cash waqf is low, where they never know or do not care about property zakat and cash waqf. The implication of the study is that the zakat and waqf awareness campaign needs to be expanded up to the university level because zakat is a demand, while waqf is an encouragement.	Malaysian Islamic Social Financial Literacy (MISFL 2020) Quiz Competition
7	Siti Khadijah & Nazri (2020)	The study found that understanding and religiosity are significant factors in influencing waqf to implement cash waqf.	Muslim, Shah Alam and Puncak Alam
8	Maamor & Mutalib (2020)	The findings of the study show that the level of awareness of waqf among Muslims in Selangor is low. Factors that positively affect the level of awareness are promotion, the method of promotion, tendency and ease of access.	Selangor
9	Abdul Shukur et al (2019)	The findings of the study show that the integrity and reputation of the waqf institution have a direct effect on the waqf's trust in the waqf institution, which in turn leads to the intention to donate cash waqf.	Malaysia
10	Muhammad et al (2019)	The results of the study found that the level of knowledge of the Muslim community regarding Waqf Perak Ar-Ridzuan (WPAR) involving planned development projects, waqf methods and matching contribution incentives provided by Maybank Islamic was not known by the majority of respondents. The same thing also happens among respondents who are currently and have served as mosque committee members. The implications of this study prove that the existence of WPAR is still little known by the Muslim community in Perak. This situation requires serious attention from the responsible party to ensure that the establishment of WPAR is able to achieve its goals and realize all waqf development projects according to the amount of funds and time allocated.	Perak
11	Jalal et al (2019)	In general, the findings of the study show that the level of understanding and practice of waqf among military personnel is still at a low level.	Angkatan Tentera Malaysia

12	Kunju & Amin (2019)	The results of the study show that attitudes and knowledge positively influence the behavior of young intellectuals to participate in cash waqf. While religious factors and perceptions were found to be insignificant as factors influencing the tendency to give cash waqf.	Negeri Sembilan
13	Al-Harethi (2019)	The findings of the study show a significant relationship between religiosity, perception, and attitude in cash waqf participation.	Kolej Universiti Insaniah, Kedah students
14	Johari et al (2018)	The findings of the study show that the integrity of waqf institutions, religious demands, and access to cash waqf have a significant contribution to the perception of waqf to implement cash waqf. In addition, repeated actions by waqf to implement cash waqf repeatedly is also due to the ease of access provided by waqf institutions. Therefore, in order to encourage such repeated actions, continuous promotion needs to be established so that it becomes a habit with additional easy access so that repeated actions by waqf for cash waqf can be encouraged.	Muslim, Malaysia
15	Mokthar (2018a)	There are four factors in determining the participation of the Penang Muslim community in cash waqf from the perspective of the Majlis Agama Islam Negeri Pulau Pinang (MAINPP), namely sin, reward, convenience, and promotion. Findings also found that the facility through monthly salary deductions has contributed to the increase in cash waqf collection in Penang. (Qualitative-interview)	Majlis Agama Islam Negeri Pulau Pinang (MAINPP)
16	Mokthar (2018b)	The main findings of the study show that the <i>ukhuwah</i> is the dominant factor in influencing the tendency of Muslims in Penang to implement cash waqf. In addition, the reward factor, religiosity, and awareness are also important factors. Therefore, it can be concluded that the Islamic community of Penang implements cash waqf to help others and it is a pushing factor in influencing people to give cash waqf.	Pulau Pinang
17	Abdul Shukur et al (2017)	The results of the study show that individual religiosity, trust in waqf institutions and convenience for waqf are the basis of Muslim attitudes towards participation in cash waqf, which in turn leads to the intention of individuals to participate in the practice.	Klang Valley

18	Aziz et al (2017)	The results of the study found that promotion, understanding, and financial factors have significant relationship with cash waqf contributions at KUIS.	KUIS, Selangor
19	Suhaimi et al (2017)	The results of the study found that the community's level of understanding of the concept of waqf is at a moderate level. It is hoped that the findings from this study will be able to further improve the development of waqf institutions in the future.	Civil servants, Selangor
20	Osman & Muhammed (2017)	The results of the study show that attitude, perception, control behavior and tendency are important factors in determining cash waqf giving behavior among Muslim donors.	Selangor
21	Abdul Shukor et al (2016)	The results of the study show that demographic variables and individual perceptions of cash waqf are useful to explain and predict donors/non-donors. Two demographic variables were found to be significant in explaining the behavior of cash waqf donors. First, married people are more likely to donate than single people. Second, the level of individual income is also useful to explain the behavior of cash waqf donors.	Klang Valley
22	Zulkiflee et al (2015)	The results of the study found that the factors of promotion and knowledge are significant and positively related in providing awareness and understanding about cash waqf. Although the Muslim community in Besut is aware and understands about cash waqf, the majority still do not involve themselves in the cash waqf. This study is expected to be able to help the parties involved, especially the MAIDAM side, in raising the awareness of the local community so that they can increase involvement in the cash waqf activities that can be participated by every level of society.	Besut, Terengganu

Source: Research findings by the author

Referring to Table 1, the researcher found that most of the studies related to the acceptance and awareness of cash waqf were concentrated in the states of Selangor and Kuala Lumpur such as the study conducted by (Halim et al., 2023; Ab Shatar et al., 2021; Sapir & Tarusan, 2021; Siti Khadijah & Nazri, 2020; Maamor & Mutalib, 2020; Abdul Shukor et al., 2017; Aziz et al., 2017; Suhaimi et al., 2017; Osman & Muhammed, 2017; Abdul Shukor et al., 2016). These studies, which are focused on the states of Selangor and Kuala Lumpur, involves study samples that focuses on specific demographics and groups. For example, the study by Suhaimi et al (2017); used civil servants in the state of Selangor as a study sample. While the study by Siti Khadijah & Nazri (2020) made the geographic focus in the Shah Alam and Puncak Alam

areas as a study sample. This shows that the pattern of studies that have been carried out by previous researchers that involve certain studies either from the geographical aspect and certain groups are more focused on the central part of Peninsular Malaysia which involves two main states such as Selangor and Kuala Lumpur. The selection of these two states is likely to be based on the total population in those states which have a high population rate compared to other states, especially the state of Selangor which has a population of 7.03 million people in 2022 (Department of Statistics Malaysia, 2022). In addition, the researcher also found that there was no study carried out in any part of the state of Sabah and Sarawak related to the acceptance and awareness of the requirements in the state for cash waqf.

Based on the research from previous studies in Table 1, there is evidence also shows that there are two main factors that have the potential to contribute to the increase in the collection of cash waqf funds, which are two categories of factors seen from the aspect of contributors and waqf managers (waqf institutions). Most studies have focused a lot on the aspect of contributors as a study sample in understanding the behavior and potential actions taken by the waqf towards increasing participation in cash waqf. Only the study by Mokthar (2018a) has considered the aspects of waqf managers seen from the knowledge and publicity factors of waqf managers to promote cash waqf to the community. Therefore, further studies from the aspect or perspective of waqf managers need to be examined more in depth by future researchers to assess the standardization that exists between the behavior found in waqf and the aspects of actions that have been implemented by waqf managers and institutions. This aims to ensure that every strategy and promotion carried out or implemented by waqf institution managers coincides with the current behavior of the waqf. With the assessment of this standardization, it can be used as a basis of endorsement and useful information for the management of waqf institutions to increase cash waqf participation among the community and to further increase the cash waqf funds in the waqf institutions that they manage.

In general, community acceptance and awareness in Malaysia about cash waqf is still low (Maamor & Mutalib, 2020; Sapir & Tarusan, 2021; Muhammad et al., 2019). This happens due to a moderate and low level of understanding among the community (Saufi et al., 2021; Ismail & Wahid, 2021; Jalal et al., 2019; Suhaimi et al., 2017). Although other studies show that knowledge and understanding related to cash waqf is very significant in influencing waqf donors to participate in programs based on cash waqf (Halim et al., 2023; Saufi et al., 2021; Siti Khadijah & Nazri, 2020; Kunju & Amin, 2019; Mokthar, 2018b; Aziz et al., 2017; Zulkiflee et al., 2015). This is proven when a specific study related to cash waqf on MARA staff, government employees and members of the Malaysian Armed Forces (ATM) found that the knowledge and understanding of these groups are still at a low and moderate level in the aspect of failing to understand the concept and practice of cash waqf itself (Suhaimi et al., 2017; Jalal et al., 2019; Ismail & Wahid, 2021) in addition to waqf donors not knowing any information related to the programs and projects that are planned based on cash waqf (Muhammad et al., 2019). Therefore, the waqf management institution should implement promotional programs that enhances the public's understanding and knowledge of the concept of cash waqf in addition to intensifying promotion through the latest mediums such as social media in publicizing programs and projects funded through cash waqf. In addition, another factor that also contributes to the acceptance and awareness of the Malaysian community in relation to cash waqf is the factor involving the two-way relationship elements between waqf and waqf managers that need to be improved in terms of delivery, integrity,

reputation, and ease of access. This is because the belief of waqf depends on that aspect as has been proven by previous researchers.

Conclusion

In conclusion, there are various factors that influence the acceptance and awareness of the community towards cash waqf in which the factors are significantly interrelated either directly or indirectly. Improvements must be implemented and planned to include various aspects, whether from the aspect of waqf or waqf management institutions. By improving these factors from the aspects of planning and implementation, it is expected to be able to increase community awareness while accepting cash waqf as one of the instruments used to finance and implement programs and projects based on welfare.

In addition, it can be said that the factors that contribute to implementing cash waqf consist the factors of religious, knowledge, understanding, promotion, benefits, integrity, and access. Therefore, stakeholders who are directly involved in managing cash waqf need to re-examine the strategy in an effort to increase the involvement of the Malaysian community for cash waqf.

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