

LEVEL OF UNDERSTANDING AMONG UNIVERSITI SAINS MALASYIA (USM) MUSLIM STAFFS ABOUT CASH WAQF

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Abstract: *Since 2016, the Malaysian Government has made a reduction in expenditure budget for Public Universities. Therefore, Public Universities were urged to generate their income. Other than generating revenue through research and development activities, there is another way practised by world's top universities through endowment or waqf. It was stated that since the 17th century, the education activities were funded by waqf and charitable giving until there are universities established based on awqaf such as Cordova University and al-Azhar University. Among the simplest form of waqf to be do is cash waqf, as it can ensure continues fund for universities through individual or organization contribution. One of it can come from the people in that institution itself. In Universiti Sains Malaysia (USM) cash waqf was introduced in 2014 with the establishment of Yayasan USM but now, in 2017 USM has its own waqf management called Pejabat Wakaf USM. Even so, the question is to what extent the understanding level of the staff, especially the Muslim staff on cash waqf? Higher understanding will determine more cash waqf collection, and this is important because the staff can ensure the continuity of endowment at the university apart from external contributions. Therefore, this study aims to determine the level of understanding on cash waqf among USM Muslim staff. The current research was conducted using quantitative method through questionnaire distribution. The data was analysed using IBM SPSS to provide descriptive statistical analysis. The study found that the USM Muslim Staff level of understanding on cash waqf is moderate.*

Keywords: *Level of Understanding, Cash Waqf*

Introduction

Several Public Universities in Malaysia has started education waqf. They are International Islamic University Malaysia (IIUM) in 1999, Universiti Kebangsaan Malaysia (UKM) in 2010, Universiti Putra Malaysia (UPM) in 2011, Universiti Sains Islam Malaysia (USIM) in 2013 (Siti Zakiah Ali & Hairunnizam Wahid, 2014). Universiti Teknologi Mara (UiTM),

Universiti Teknologi Malaysia (UTM) and al-Bukhariy International University (UiA) (Najibah Mustafa & Mohd Zamro Muda, 2014).

For Universiti Sains Malaysia (USM), cash waqf was introduced in 2014 with the establishment of Yayasan USM. There are nine trust funds created namely *Tabung Kursi*, *Tabung Penyelidikan*, *Tabung Akademik dan Pengantarabangsaan*, *Tabung Libatsama (Komuniti & Industri)*, *Tabung Bakat (Hadiah & Biasiswa)*, *Tabung APEX*, *Tabung Bangunan dan Penyelenggaraan*, *Tabung Endowmen Islam* and *Tabung Am* to collect fund donated from within and outside USM. Apart from the nine-trust fund in Yayasan USM, there is also special waqf fund called ISDEV Waqf Education which the collection of waqf fund collected by the Centre for Islamic Development Management Studies (ISDEV), one of the research center's in USM.

It has only been two years for USM to manage its fund compared to others public universities and within these two years, how far people in USM especially the staff understand the concept of cash waqf and their important role to help in maintaining the fund. Nadiah Zulkiflee, Hairunnizam Wahid and Sanep Ahmed (2015) has proved the positive relation between the level of understanding and cash waqf. Therefore, this study will determine the understanding level of USM Muslim staff on cash waqf.

Literature Review

Research conducted in the field of waqf is increasing now a day from different aspect as well on the knowledge and understanding of waqf especially in new waqf form of cash waqf and *istibdal* waqf. The research conducted by Mohd Asyraf Yusof, Ridhuan Ab. Azizi and Fuadah Johari (2013) shows the lack of knowledge regarding waqf and lack of trust on agent who collected the cash waqf fund are the reasons why Muslim's does not want to participate in cash waqf. In similar case, a study by Doddy Afandi Firdaus (2011) found misunderstanding about cash waqf at Dompot Dhuafa, Indonesia. Later, Nadiah Zulkiflee, Hairunnizam Wahid and Sanep Ahmed (2015), done research on cash waqf awareness among Besut, Terengganu community. The study found the Muslim community in Besut, Terengganu are aware and understand about cash waqf but the majority of them still not participated in cash waqf. The study also found a significant positive relationship between promotion and understanding towards the awareness and understanding of cash waqf. In a different country, Mariah Abdul Rahim, Masuriyati Yahya and Siti Nurasmah Damit (2015) have done research to study on cash waqf awareness among Bruneian. In general, the study found a high level of understanding and understanding on waqf, but for cash waqf, the standard of knowledge and understanding is low. Compared to Nadiah Zulkiflee, Hairunnizam Wahid and Sanep Ahmed (2015), the research looked at the demographic factor to influence the understanding, awareness and implementation of cash waqf and found the level of education, types of occupation and level of income as the affecting factors.

On the study of understanding of waqf, it is mostly done on *istibdal* waqf. Among the research is conducted by Azreen Hamiza Abdul Aziz (2015), Asmady Haris (2015), Jasni Sulong (2015) and Zahri Hamat (2015). All the research carried out to determine the understanding of *istibdal* waqf in different states of Malaysia. Azreen Hamiza Abdul Aziz (2015) conducted her research in Selangor, and Kedah found that respondent who lives in Selangor has a higher level of understanding on *istibdal* waqf compared to people from Kedah, based on age, the level of education and types of occupation criteria. Meanwhile,

Asmady Haris (2015) also done the research in Selangor, explain further on Azreen Hamiza Abdul Aziz (2015) finding when found that majority of respondent understand waqf in general but need more exposure to ensure they understand istibdal waqf. In the East Coast of Malaysia, research on istibdal waqf understanding conducted by Jasni Sulong (2015) and Zahri Hamat (2015). Jasni Sulong (2015) did his research in Terengganu and found a low level of understanding on istibdal waqf concept among the community in Terengganu especially from Kuala Terengganu and Kemaman district. Zahri Hamat (2015) choose Kelantan as his research location found on average the level of understanding on istibdal waqf is moderate and need more exposure to provide precise information and understanding to the society. Based on the researches done regarding istibdal waqf understanding, in general, people have a profound understanding on istibdal waqf compared to the concept of general waqf form. This situation is the same for the research on cash waqf understanding. It is clear the problem is because less exposure received by the society on a new form of waqf.

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, the opinion of a population (Creswell, 2009:145). The study was done through the distribution of questionnaires in printed form and distributed directly to targeted respondents who work in USM. The total populations of USM Muslim staffs are 3198 people from 69 responsibility centre. So, the sampling technique is using stratified random sampling. It is a technique refers to a sample that represents a population consist of several different categories (Fauzi Hussin, Jamal Ali and Mohd Shaifoul Zamzuri Noor, 2014). Which in this study the respondent are from three core group, the support staff, the officers and the academic staff. The researcher has set criteria in selecting the responsibility centre as it must only be in the USM main campus. With that, only 46 responsibility centre were selected and the researcher managed to collect 279 responds.

Result and Discussion

The respondent demographic profiles show as in Table 1.

Table 1: Respondent Demographic Profiles (n=279)

Respondent Profile	Frequency	Percentage (%)
Gender		
Male	99	35.5
Female	180	64.5
Total	279	100
Age		
18 – 24	14	5.0
25 – 29	46	16.5
30 – 34	76	27.2
35 – 39	44	15.8
40 – 44	30	10.8
45 – 59	22	7.9
50 – 54	35	12.5
55 above	12	4.3
Total	279	100

Marital Status		
Bachelor	66	23.7
Married	203	72.8
Divorced	10	3.6
Widow/Widower	0	0
Total	279	100
Level of Education		
LCE/SRP/PMR	4	1.4
MCE/SPM	92	33.0
STPM/STAM	5	1.8
Diploma	68	24.4
First Degree	44	15.8
Masters /PhD	66	23.7
Others	0	0
Total	279	100
Position		
Academic Staff	64	22.9
Officer	40	14.3
Support Staff	175	62.7
Total	279	100
Income Level		
RM1000 – RM2000	79	28.3
RM2001 – RM3000	80	28.7
RM3001 – RM4000	43	15.4
RM4001 – RM5000	12	4.3
RM5001 – RM6000	24	8.6
RM6001 – RM7000	30	10.8
RM7001 and above	11	3.9
Total	279	100
Overall Total	279	100

Table 1 shows from 279 total respondents, there are n=175 (62.7%) respondents are support staff, n=64 (22.9%) are academic staff and n=40 (14.4%) are officers. From these three categories of respondent, there are 99 (35.5%) respondents are male while 180 (64.5%) respondents are female. It is due to the ratio of female staff is more than male staff. The study manages to obtain 175 support staff, 64 academic staff and 40 officers.

There are respondent with age between 18-24 years old (n=14; 5.0%), respondents age between 25-29 years old (n=46; 16.5%), respondents age between 30-34 years old (n=76; 27.2%), respondents who are age between 35-39 years old (n=44; 15.8%), respondents age between 40-44 years old (n=30; 10.8%), respondents age between 45-49 years old (n=22; 7.9%), respondents age between 50-54 years old (n=35; 12.5%) and respondents age between 55 years old and above (n=12; 4.3%). The highest frequency of respondent in this research comes from respondent age between 30 – 35 years old. It shows that most staff in USM are age between 30-35 years old.

For marital status, the data shows majority of USM Muslim staff are married (n=203; 72.8%) compared to bachelor (n=66%; 23.7%) and divorce (n=10; 3.6%). From the perspective of education level, the majority of staff having their education until MCE/SPM (n=92; 33.0%). It

is due the number of supporting staff are more than academic staff and officers with (n=175; 62.7%). Staff who have diploma also high with (n=68; 24.4%). As well as staff who have Masters/PhD with (n=66; 23.7%). Followed by staff who have a diploma qualification (n=44; 15.8%). The data also shows that USM Muslim staff is low with people who have LCE/SRP/PMR and STPM/STAM level of education with (n=4; 1.4%) and (n=5; 1.8%). The level of education obtains by USM Muslim staffs are appropriate with the position studied in this research which is academic staff, officer and support staff.

Based on the level of income, the majority of USM Muslim staff receive monthly income around RM2001-RM3000 (n=80; 28.7%). As well as respondent who receives monthly income around RM1000-RM2000 with (n=79; 28.3%) of those surveyed. Monthly income for RM3001-4000 is (n=43; 15.4%) number of respondents. Most of the USM Muslim staff fall under this three group of income because of the number of support staff is more than academic staff and officer as well more respondents have only MCE/SPM level of education. While, staff receiving a monthly income RM4001-RM5000 are (n=12; 4.3%), monthly income of RM5001-RM6000 are (n=24; 8.6%), monthly income RM6001-7000 are (n=30; 10.8%) and monthly income more than RM7001 are (n=11; 3.9%). The data obtained has shown the variety of data collected for the purpose of this study.

Understanding Level of USM Muslim Staff on Cash Waqf

Three general questions asked, and the mean value of each variable was calculated using IBM SPSS version 22 to analyse and determine the level of understanding on cash waqf among USM Muslim staff, the result of each question mean value are in Table 2.

Table 2: Mean Value of Respondents Respond.

No.	Item	Mean	Standard Deviation
1	I know what cash waqf is	5.03	0.709
2	I know how to perform cash waqf	4.95	0.711
3	I know cash waqf is allowed in Islam	4.99	0.612

From Table 1, all three questions scored significant value meaning that the level of understanding and understanding on cash waqf among USM Muslim staff is high. Question number one is to measure whether the respondent has any idea or heard about cash waqf. Six scales of measurement used with one are totally do not know, and six with confidently know. From the mean value 5.03, it is clear to say that USM Muslim staff know what cash waqf is.

Then, question two asked if they know how to perform cash waqf to find out more regarding USM Muslim staff understanding on cash waqf. The mean value scored for the second question can be interpreted as high with 4.95. It indicates that USM Muslim staff does not only know about cash waqf, but they also know how to perform it.

The third question then asked to determine whether USM Muslim staff know or not cash waqf is permitted in Islam. The mean value score 4.99 which is regarded as high indicates that USM Muslim staff know that cash waqf is allowed.

Based on the mean value of the three questions it can be concluded that the level of understanding among USM Muslim staff on cash waqf is high.

Understanding Level of USM Muslim Staff on Cash Waqf: Demographic Differences

To analyze response differences based on demographic factor, crosstab analysis is conducted on gender and position and the result is as bellow.

Table 3: Gender Differences Responses for Question No. 1

Scale	Gender		Total
	Male	Female	
Confidently Know	40	33	73
Know	37	105	142
Quite Know	21	42	63
Quite Don't Know	1	0	1
Total	99	180	279

For question one, male respondent has higher understanding level than female respondent when 40 men responded with confidently know compared to female respondents with 33 confidently know replies.

Table 4: Gender Differences Responses for Question No. 2

Scale	Gender		Total
	Male	Female	
Confidently Know	25	38	74
Know	54	87	141
Quite Know	19	55	63
Quite Don't Know	1	0	1
Total	99	180	279

For question two, the situation turns out to be that female respondent has a higher level of understanding on cash waqf compared to male when 38 responded with confidently know while 25 responses for the male.

Table 5: Gender Differences Responses for Question No. 3

Scale	Gender		Total
	Male	Female	
Confidently Know	23	30	53
Know	59	116	175
Quite Know	17	34	51
Total	99	180	279

For question three, female respondent shows they still have a higher level of understanding than male respondent with 30 confidently know responds compared to 23 responds from the male.

Table 6: Position Differences Responses for Question No. 1

Scale	Position			Total
	Academic Staff	Officer	Support Staff	
Confidently Know	28	11	34	73
Know	24	17	101	142
Quite Know	12	12	39	63
Quite Don't Know	0	0	1	1
Total	64	40	175	279

Based on the position, for question one, support staff seems to have a higher level of understanding with 34 responds on confidently know compared to 28 for academic staff and 11 for the officer.

Table 7: Position Differences Responses for Question No. 2

Scale	Position			Total
	Academic Staff	Officer	Support Staff	
Confidently Know	17	14	32	63
Know	23	14	104	141
Quite Know	24	12	38	74
Quite Don't Know	0	0	1	1
Total	64	40	175	279

Questions number two also recorded higher respond on confidently know for support staff compared to academic staff and officer.

Table 8: Position Differences Responses for Question No. 3

Scale	Position			Total
	Academic Staff	Officer	Support Staff	
Confidently Know	11	12	30	53
Know	46	20	109	175
Quite Know	7	8	36	51
Total	64	40	175	279

For question number three, it is still support staff have higher responds on confidently know.

Analysis on USM Muslim Staff Level of Understanding on Cash Waqf

Even though at first, we conclude the level of understanding among USM Muslim staff on cash waqf is high but when ratio analysis done on the three questions, it shows USM Muslim staff is not confident with their understanding on cash waqf. For question number one the answer rate shows that 73 respondents answered they confidently know cash waqf, 142 respondents answered know, and 63 respondents answer quite know.

However, the answer ratio show decrease for the second question as only 63 respondents answer confidently know, 142 answers know, and 73 respondents answer quite know. It means that 10 respondents started to be confused and answered the question with quite know which is mean they somehow know or do not know about the methods to perform cash waqf.

For question number three, 51 respondents answered confidently know, 175 respondents answered know and 53 respondents answer. Again, another decrease in some respondent answering confidently knows. Showed that more respondent moves their answer from confidently know to only know and quite know.

The numbers might be small, but the decreased flow from question one to three indicates a decreasing flow of understanding. Question one start with a general question to test whether they know about cash waqf or not. As the question move to question two and three, it is an assessment for question number one to determine the consistency of answer. The ratio of

answer analysis shows even the level of understanding among USM staff is high, but it is still doubtful and inconsistent.

The crosstab results for question one proves that male respondents are very confident with their level of understanding on cash waqf compared to female. However, when it comes to second question male respondents start to show low confident level, they start to doubt, and less respondent answered confidently know compared to the female respondent who shows an increase in confident level about their understanding. Then for question three, the number of confidently know for male respondent decrease more until only 17 respondents with confidently know the answer.

The crosstab result for position also seems to show a decrease in understanding on cash waqf for academic staff and officers whereas for supporting staff show higher level of understanding. It is because, for academic staff and officers, the responds flow is decreasing from question one to question three whereas for supporting staff, the responds flow is somehow stable. However, even though the number of confidently know responds among academician and officers decreasing but somehow the number of know answers is increasing. This shows that the level of understanding for academician and officers is somehow increasing as well. Therefore, it can be concluded among the three groups of position, support staffs portrayed a steadier level of understanding but for academician and officers they showed an increase in understanding.

From the analysis done, this research concludes that USM Muslim staff understanding on cash waqf is moderate. Based on the argument of the inconsistency flow of responses from the three questions asked, it shows that USM Muslim staff have understanding on cash waqf but the understanding is somehow only knowing about it, but they somehow do not understand how to do it or the law governing cash waqf whether it is permissible or not in Islam. The result of the study is in line with the result of studies done on knowledge and awareness of new form of waqf discussed in literature review.

There are rooms for improvement for USM Muslim staff to increase their understanding on cash waqf. USM management especially Yayasan USM should do more promotion and educate USM community about cash waqf as suggested by Azreen Hamiza Abdul Aziz (2015) and Zahri Hamat (2015).

Conclusion

The present study found that the level of understanding of USM Muslim staff on cash waqf is moderate. It has portrayed USM is still new in managing cash waqf when the community itself still have an average understanding of it. It may because the lack of promotion done to promote cash waqf as well lack of information given to educate USM community on cash waqf. Demographic analysis shows that more attention should target on male staff as this groups recorded low level of understanding on cash waqf. The present study is only a preliminary study. It is hoped, in future research, more complicated questions will be constructed to assess USM staff understanding on cash waqf.

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