

# The Intention to Pay on Cash *Waqf* based on Religiosity and Gender Perspectives: An Empirical Studies

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Abstract: Cash *waqf* is one of a solution to social problems in Indonesia. However, the potential for collecting cash *waqf* is not the same as the realization. The low of intention to pay from the community towards cash *waqf* was indicated to be one of the causes. This intention was related to the community religiosity. On the other hand, history told about the role of women in the development of cash *waqf* was large and important. The purpose of this research was to analyze how much the community intention to pay on cash *waqf* based on religiosity and gender perspectives. Primary data were collected from 146 respondents. The dependent variable in this research was the intention to pay. While the independent variables were religiosity and gender. Data were analyzed using logistic regression analysis. The results showed that gender variable did not affect the intention to pay on cash *waqf*. Meanwhile, the religiosity variable had a positive effect on the intention to pay. Based on this independent variable, respondents had opportunities about more than 50 percent in case of the intention to pay on cash *waqf*.

## 1 INTRODUCTION

The Indonesian economy in recent years shows stable growth, which is in the range of 5-6 percent (www.bappenas.go.id). Even though the poverty rate in Indonesia continues to decrease every year, in March 2018, the number of poverty was 25.95 million people or 9.82 percent, which had decreased by 633.2 thousand people compared to those recorded in September 2018 which reached 26.58 million people or 10.12 percent (www.bps.go.id). However, Indonesia is one of the poorest countries in the world, its rank is 88th according to the World Bank (Anita, 2018). Poverty is one of the social problems and becomes a common enemy for all countries, including Indonesia. Poverty made a gap between the rich and the poor people wider. Demands for prosperity in economic equality urgently needed in Indonesia. In fact, Indonesia has potential solutions to overcome these problems by using endowment money or cash *waqf* instruments (Medias, 2009).

As one of the largest Muslim country in the world, Indonesia has the potential to be the largest collector and developer in developing the endowment money or cash *waqf* compared to other Muslim countries (M.

N. R. Al Arif, 2012). Endowment money is so much easier and flexible since most the people are able to contribute by using cash as long as they have money (Osman, Mohammed, & Amin, n.d.). Endowment money or cash *waqf* as a financial instrument is classified as a new product in the history of Islamic banking pioneered by Muhammad Abdul Mannan in Bangladesh. Utilization of cash *waqf* can be divided into two, namely the procurement of private and social goods. Therefore, cash *waqf* is considered to open up unique opportunities for the creation of investments in the fields of religion, education, and social services (Dahlan, 2017).

In some developing countries such as Egypt, Jordan, Saudi Arabia, Bangladesh, and more countries have made cash *waqf* as one of their economics pillars (Fauza, 2015). The potential of Indonesian in using cash *waqf* if managed routinely, trustworthy, professionally and committed are able to save Indonesia from foreign debt. Most of the development in Indonesia financed by the debt. The management of cash *waqf* can minimize debt to multilateral institutions. This is because cash *waqf* has been able to complement state revenues besides taxes, zakat and other incomes (Kusumawardani, 2015).

There is an anomaly in Indonesia, whereas the amount of collecting of fund from cash *waqf* program is lower than its potential. Although, the empowerment of cash *waqf* in Indonesia has been formally formalized by very progressive legislation in regulating fiqh law, namely Law No.41 of 2004 concerning *waqf* and Government Regulation No.42 of 2006 concerning implementation guidelines (O. S. Arif, 2010). And legally, there are some of official *waqf* institutions in Indonesia, namely Islamic Financial Institutions (LKS) which have been pointed by the Minister of Religion of the Republic of Indonesia. Every of cash *waqf* that given by someone can be proven by giving a certificate by the legal institution (M. N. R. Al Arif, 2012).

Meanwhile, the cash *waqf* collection in Indonesia is still not optimal yet, even though the distribution of cash *waqf* has been implemented. It is caused by the community intention of *waqf* so could not empower yet. The low accumulation of cash *waqf* funds illustrates that people's intention or desire to pay cash *waqf* is still low. From the data of the Indonesian *Waqf* Agency (*Badan Wakaf Indonesia/BWI*) in 2017, the amount of cash *waqf* that succeeded to be collected was around 199 billion rupiahs. In which, it was very far from what BWI's predicted, which states that the potential of cash *waqf* in Indonesia able to reach 120 trillion rupiahs. This amount of money shows that public intention in making cash *waqf* was and still very low (Nuraini, Takidah, & Fauzi, 2018).

On the other hand, there was a lack of understanding of cash *waqf* in Indonesia. This is can be seen from the trend of most of Indonesia people know about *waqf* only as limited to immovable property (Medias, 2009). In most cases, *waqf* in Indonesia is used for worship purposes such as the construction of mosques, prayer rooms, Islamic boarding schools, cemeteries, orphanages and so on. So that this does not have a significant impact on Indonesia's economic growth (Putri, 2015). Therefore, people's understanding of cash *waqf* must be improved and socialized. To overcome this problem, BWI has various programs to socialize cash *waqf* to the community, such as BWI goes to campus and BWI goes to community or other society (Haliding, 2018).

Basically, in the implementation of productive *waqf* can be divided into two dimensions, namely the economic dimension as described previously and the religious dimension. Where religious dimensions have the meaning that, *waqf* carried out by a Muslim is a God's command that needs to be done by every Muslim. This is a form of obedience of a Muslim to his God. So that from the *waqf* activity will get a reward from Allah SWT for carrying out and obeying His commands. This dimension of religion, shows a vertical relationship between mankind and its creator

commonly known as *hablun-minannas* (Kurniawan, n.d.). *Waqf* is valued not only as ordinary charity, but a religious activity that can provide greater rewards for benefits, especially for beneficiaries. Because the rewards of endowments continue to flow as long as the assets represented can still be used continuously.

*Waqf* management can be managed by male or female. In addition, the role of Muslim women is considered to have more high potential in developed and empowered *waqf*, especially cash *waqf*. Throughout Islamic history, women have a large contribution in the field of *waqf* (Ak, 2017). Recorded in Islamic history in the Mamluk era, 30 percent of the *waqf* administrators or Nazir were women. Based on the population growth projection of the National Development Planning Agency (BPPN), the Central Statistics Agency (BPS), and the United Nations Population Fund noted that in 2018 Indonesia's population reached 265 million, in which 131.88 million of those numbers were women. So, women have a huge potential in doing *waqf*.

Based on the previous explanation, the research related to the intention to pay on cash *waqf* in Indonesia and what factors influence it is very attractive for research. So, it is expected from this research can show the main factors that can influence the interest of the Indonesian people in making cash *waqf*. It is intended that the cash *waqf* in Indonesia can be maximally realized, realizing the huge potential of cash *waqf* in Indonesia.

## 2 THEORETICAL FRAMEWORK

In general, in terminology *shara'* *waqf* is a type of gift which is carried out by holding (ownership) of origin (*tahbis al asli*), then making the benefits for the public. What is meant by the *tahbis al asli*, is holding things that have been *waqf* so that they are not inherited, sold, donated, mortgaged, rented or the like (M. N. R. Al Arif, 2012). In addition, other meanings of *waqf* are as one of the Islamic policies in the form of property that is given benefits to others. The Qur'an said *waqf* as *al-habs*, interpreted as personal property given for the public interest. The essence of *waqf* is a form of permanent goods in Islamic teachings as *Amal jariyah* (continuous) and as one of *shadaqah jariyah* (Kencana, 2015).

Whereas according to Law No. 41 of 2004, *waqf* is a legal act of wakif to separate and/or give a portion of his property to be used forever or for a certain period of time in accordance with his interests for the purposes of worship and/or general welfare according to Islamic law. The introduction of cash *waqf* on May 11, 2002, by the MUI fatwa. In the fatwa explained

that money is included in property that can be represented. Not only that, but the definition of money itself is also expanded not only in cash but also including securities such as shares.

The level of understanding religion or religiosity of a Muslim is the extent to which a person understands and obeys and carries out all religious orders in social life. While, religion is a teaching that comes from God and has been contained in the holy book Al Qur'an which aims as a way of life for humans in order to achieve happiness in the hereafter (Sidiq, 2015). Religion is something that is very universal and has a significant influence on attitudes, values, and behavior of the people both individually and in groups in society. Religion has a very important role in one's life and can shape beliefs, knowledge, and attitudes. In a previous study by Sidiq (2015) said that religiosity or level of understanding can be referred to as a belief in God which is characterized by religious gain and enthusiasm. So that it can be concluded that, the stronger one's trust in God, the higher the level of religious understanding. One of the manifestations is, by doing things ordered by religion such as having representation.

The function of the basic understanding of religion itself is to provide orientation, motivation, and help people to know and live something sacred. Through religious experience, namely the appreciation of the relationship between humans to God, humans can have the ability, ability, and sensitivity to know and understand the divine existence. Religion itself has constructive, regulative and formative power in building the order of life of the people. Basically, the level of understanding religion or religiosity covers all dimensions of all dimensions of human life (Ash-shiddiqy, 2017).

In addition, the relationship between intention and *waqf* is also important, because intention is a motivation that encourages someone to encourage what they want to do if they are free to choose (Sidiq, 2015). Intention in a large dictionary of Indonesian can be interpreted as a tendency of one's heart to be high towards a passion or desire. Intention is also said to be a person's tendency to choose to do activities. Another understanding of intention is a strong urge to do something to realize the achievement of goals and ideas that are desirable, including encouragement for the community to make cash *waqf* (Ash-shiddiqy, 2017).

The role of Muslims, both men and women in realizing the activities of representing money is very important. Comparison of the number of sexes between men and women in Indonesia is not too lame, namely from 265 million of that number, 49.8 percent or 131.88 million women are of the type. It can be seen that women's potential in representation is quite

large. In the letter At-Taubah verse 71 which reads as follows:

This is means:

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ يَأْمُرُونَ  
بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَيُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ  
الزَّكَاةَ وَيَطِيعُونَ اللَّهَ وَرَسُولَهُ أُولَئِكَ سَيَرْحَمُهُمُ اللَّهُ إِنَّ  
اللَّهَ عَزِيزٌ حَكِيمٌ

“The believing men and believing women are allies of one another. They enjoin what is right and forbid what is wrong and establish prayer and give zakah and obey Allah and His Messenger. Those – Allah will have mercy upon them. Indeed, Allah is Exalted in Might and Wise”.

From the verse QS At-Taubah it can be seen that every human being, whether male or female, has the same rights and obligations in fulfilling the goodness of *zakah*, *infaq*, *shadaqah*, and *waqf* (*ziswaf*). The role of women as philanthropists or all activities of generosity in Islam has been carried out since the time of the Prophet Muhammad. Throughout Islamic history, women have a large contribution in the representation. At present, women are considered to have an important role in taking various household financial decisions. Based on a survey conducted by the Financial Services Authority (OJK), said that 51 percent of family financial planning in making decisions was made by women. This shows that women have a dominant role in setting philanthropic budgets in a family both in the form of *zakah* and *waqf* (Ak, 2017).

Previous research conducted by Ash-shiddiqy (2017), said that the benchmark for understanding one's religion can be seen from the dimensions of its religious practices, namely the extent to which a person performs his religious obligations such as *zakah*, *infaq*, *shadaqah* and *waqf*. Where the higher the level of understanding of someone religion, the more aware it will be in carrying out religious teachings as well as arising someone intention in conducting worship activities such as cash *waqf*. From this, it can be seen that there is a relationship between someone religiosity and the intention to pay cash *waqf*

**Ho1: Religiosity has no influence on someone's intention to pay on cash *waqf***

**Ha1: Religiosity has an influence on someone's intention to pay on cash *waqf***

In addition, a previous study of the role of a woman in representing money was also carried out by Merlyana Fitriana Ak (2017). In his research, it was

stated that the characteristics of female muzzaki in Medan as philanthropists in Islam were productive age women 19-50 years old. But having a habit of saving is not routine, and the factors that influence the interest of muzzaki women in the city of Medan are income factors, monthly expenses, and age. As well as the second factor that affects is the level of education and saving habits. And the third factor that can influence is the condition of religious understanding as well as work factors and marital status.

**H01: Gender has no influence on someone's intention to pay on cash *waqf***

**Ha1: Gender has an influence on someone's intention to pay on cash *waqf***

### 3 RESEARCH METHOD

The method used in this study is a survey by distributing questionnaires to the research sample. The selection of samples in this study uses a purposive sampling method, which is to choose samples based on groups, regions or groups of individuals through certain considerations which are believed to represent all units of analysis that exist in this study.

The research questionnaire was distributed randomly to Civil Servants (PNS) and the Republic of Indonesia Police (POLRI) who are work and domiciled in Jakarta. In this study also used regression analysis with the use of logistic models through the help of the SPSS program.

Based on the description, by following the general form of logistics modeling, the research model used in this study is obtained as follows:

$$L_i = \ln \left( \frac{p}{1-p} \right) = \beta_0 + \beta_1 \text{determinants\_of\_cash\_waqf} + \varepsilon$$

In applying the dependent variable; the intention to pay on cash *waqf* will be obtained:

- A.  $L_i = \ln \left( \frac{1}{0} \right)$ ; if Civil Servants (PNS) and the Republic of Indonesia Police (POLRI) who are work and domiciled in Jakarta have the intention to pay on cash *waqf*
- B.  $L_i = \ln \left( \frac{0}{1} \right)$ ; if Civil Servants (PNS) and the Republic of Indonesia Police (POLRI) who are work and domiciled in Jakarta have no intention to pay on cash *waqf*

The determinants of cash *waqf* are proxied by the level of religiosity and gender, so the model formed is as follows:

$$L_i = \ln \left( \frac{p}{1-p} \right) = \beta_0 + \beta_1 \text{Religiosity} + \beta_2 \text{Gender}$$

### 4 ANALYSIS

In this study, there were 160 respondents filled out the questionnaire, but there were several questionnaires that were rejected because they were not in accordance with the sample criteria determined by the researcher. In addition, there were also respondents who sent more than one questionnaire with the same response. Therefore, as many as 14 questionnaires were rejected so the total questionnaires used as samples in this study were only 146 respondents, with female respondents as many as 76 people and 70 male respondents.

In research which is using logit regression analysis, the analysis does not require classical assumptions testing, like in multiple regression analysis. The fit model research will be carried out by looking at the values of several test results as in table 1 as follows:

Table 1: Fit Model Tests

Test Types	Scores
Nagelkerke R Square	0,256
Hosmer and Lemeshow Test	0,065
Omnibus Tests of Model Coefficients	0,014

Source: Data Primer Diolah (2018)

Based on table 1 it is known that the Nagelkerke R Square value is 0.256. This indicates that the intention to pay on cash *waqf* variable can be explained by its variables independent; in this study include gender and religiosity by 25 percent. Then, the Hosmer and Lemeshow Test value are 0.065 where the value is greater than 0.05 ( $\alpha = 0.05$ ), means that the former model can be accepted because it is appropriate with the observational data. As well as the value of Omnibus Tests of Model Coefficients of 0.014 where the value is smaller than 0.05 ( $\alpha = 0.05$ ), means that the independent variables from this study, religiosity and gender have an influence on the dependent variable, the intention to pay on cash *waqf* simultaneously

Table 2: Variable in the Equation

	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for EXP(B)	
							Lower	Upper
Religiosity	.200	.065	9.337	1	.002	1.221	1.074	1.389
Step 1 <sup>a</sup> Gender(1)	-.014	1.135	.000	1	.990	.986	.107	9.123
Constant	-1.901	1.726	1.213	1	.271	.149		

a. Variable(s) entered on step 1: Religiosity, Gender.  
 Sumber : Data Primer Diolah (2018)

Based on Table 2 above, it can be seen that the variable gender has no influence on the intention to pay on cash *waqf* of the Jakarta people. This is because the gender variable has a significant value greater than 0.05, which is 0.990. So that gender variable is not included in the model that forms opportunities for intention to pay on cash *waqf*.

Table 2 also showed, religiosity variable has an influence on the intention to pay on cash *waqf* of the people of Jakarta. This is proven by the religiosity variable has a significant value smaller than 0.05, which is 0.002. The models formed from the test results are as follows:

$$L_i = \ln \left( \frac{p}{1-p} \right) = 0,147$$

Religiosity + ε  
 In which;

$$\left( \frac{p}{1-p} \right) = e^{0,147}$$

$$\left( \frac{p}{1-p} \right) = 1,159$$

$$p = 1,159 (1-p)$$

$$p = 1,159 - 1,159p$$

$$p + 1,159p = 1,159$$

$$2,159p = 1,159$$

$$p = \frac{1,159}{2,159}$$

$$p = 0,54$$

Based on these calculations, it can be seen that the people of Jakarta who have the intention to pay on cash *waqf* because of their religiosity equal to 0.55 or 54 percent in percentage. So, it can be seen that the opportunity of the people of Jakarta who have no intention to pay on cash *waqf* is around 46 percent. The trend of the Jakarta people to intention to pay on cash *waqf* will increase by 1,221 times if there is an increase in religiosity. So, religiosity is an important

factor that determine Jakarta people to make decisions for having an intention to pay on cash *waqf* or no.

## 5 RESULTS

Religiosity is the main factor in forming someone's faith. The more a person understands his/her religion, the more they will be closer to the teachings of Islam. So, they will easy to obey their God and do the good things include cash *waqf*. This is also mentioned in previous research by Amalia (2017). In this study, it was stated that a cash *waqf* would be easier be done by people with a high faith condition. For example; in the month of Ramadhan, when someone would leave and go home from an Umrah or Hajj, and at retirement age, people would easily make *waqf*. A person in this condition of high faith is called a person with a theta condition.

In addition, Islam considers the position of men and women in the same position, both are created by Allah SWT. Almost all Islamic laws and Shari'a contained in the Qur'an apply to Adam and Eve in a balanced manner, as well as in doing charitable activities. This is as mentioned in Q.S. Al Imran verse 3: 195 as follows:

فَأَسْتَجَابَ لَهُمْ رَبُّهُمْ أَنِّي لَا أُضِيعُ عَمَلَ عَامِلٍ مِنْكُمْ مِنْ ذَكَرٍ أَوْ أُنْثَىٰ بَعْضُكُمْ مِنْ بَعْضٍ فَالَّذِينَ هَاجَرُوا وَأُخْرِجُوا مِنْ دِيَارِهِمْ وَأُوذُوا فِي سَبِيلِي وَقَاتَلُوا وَقُتِلُوا لَأُكَفِّرَنَّ عَنْهُمْ سَيِّئَاتِهِمْ وَلَأُدْخِلَنَّهُمْ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ تَوَاتَا مِنْ عِنْدِ اللَّهِ وَاللَّهُ عِنْدَهُ حُسْنُ الثَّوَابِ

This is means:

“And their Lord responded to them, "Never will I allow to be lost the work of [any] worker among you, whether male or female; you are of one another. So those who emigrated or were evicted from their homes or were harmed in My cause or fought or were killed - I will surely remove from them their misdeeds, and I will surely admit them to gardens beneath which rivers flow as a reward from Allah, and Allah has with Him the best reward."

The verse explains that, whether a man or woman has the same rights and obligations as a servant of Allah SWT in doing charity, so too is doing cash *waqf*.

Therefore, women have equal equality with men in their intellectual potential. Like men, women also have the ability to think, learn and practice what they have learned from meditation and remembrance of Allah SWT (Wartini, 2013)

## 6 CONCLUSIONS

Based on the description above the opportunity of the Jakarta people who have an intention to pay on cash *waqf* not influenced by someone's gender, because the thing that distinguishes from one person to the another in doing charity is only their faith.

While the opportunity for the Jakarta people who have an intention to pay on cash *waqf* influence by their religiosity held at 0.54 or 54 percent. So that we can find out the opportunities of people who have no intention to pay on cash *waqf* due to a lack of religiosity is 46 percent.

One of the things that need to be done by regulators, in Jakarta case, is Wakaf Agency (BWI) of Jakarta and the Provincial Government (Pemprov) of Jakarta, should be more active in inviting clerics or community role models to remind the Jakarta people about what is allowed and prohibited in Islam. So, when a person's level of faith increases, understanding of cash *waqf* will also be opened so the intention to pay on cash *waqf* is increasing too.

In addition, the role of the government, especially the Jakarta Provincial Government, is also needed to increase the intention to pay on cash *waqf* of Jakarta people, by providing socialization about cash *waqf* and how to do it, which can be started from the smallest community, such as the Neighborhood Association (rukun tetangga/RT), Citizens Association (Rukun Warga /RW), Kelurahan, Kecamatan, Kotamadya and also the province. Cooperation between institutions can also be implemented between *waqf* and educational institutions by creating *waqf* curriculum for Elementary, Junior, and Senior High Schools or Universities.

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