

Determinant Analysis on Muslims Perception towards Cash Waqf *A Study on Waqef in Pusbang Wakaf Daarut Tauhid*

Rida Rosida, Suci Apriliani, and Asma Arisman Dewi
Universitas Pendidikan Indonesia, Jl. Setiabudhi, Kota Bandung, Indonesia
{rida.rosida, suci.avril}@upi.edu, asma.arisman.dewi@student.upi.edu

Keyword: Islamic Philanthropy, Cash Waqf, Muslims Perception.

Abstract: Accumulation of cash waqf in Indonesia has not reached the maximum level despite its huge potential. The fund estimated could reach by IDR 3 trillion. In fact, Indonesia, as the largest Muslim population in the world, can benefit the fund as an alternative source of income as well as the endowment fund of ummah. But there are several obstacles faced in the process of accumulation including the miss-perception as well due to the lack of understanding about waqf concept. This researched is aimed to gain the information with regard perception and to examine the understanding level of Muslims about cash waqf as well its determinants. In general, this research is conducted by descriptive quantitative on objective condition of Muslims. Furthermore, analytical quantitative tools employed in this study is Conformity Factor Analysis. The objects of the observation are the Muslim participants known as waqef in Pusbang Wakaf Daarut Tauhid Bandung. It is expected that research shall contribute valuable information on the largest determinant in improving the knowledge and enhancing the Muslim understanding level about cash waqf. Furthermore, the findings could be benefited by the relevant regulators as well the stakeholders of Waqf institutions for developing cash waqf in the future.

1 INTRODUCTION

Waqf institutions in recorded history have played a significant role during the development of Islam starting from the time of the Prophet Muhammad until at the beginning of the twentieth century. (Mohsin, 2013).

According to UUD No. 41 of 2014, waqf defined as a waqef legal action to divide some of his ownership, to be used for a specific period according to his interests for worship/religion purposes or sharia general welfare.

Besides waqf in the form of fixed assets, there is a cash waqf that becomes an alternative instrument of state development. In fact, Indonesia as the largest Muslim population country has the most significant potential of this enormous cash waqf to fund development, of course (Beik, 2013).

Cash waqf believed to making waqf can be assembled with a higher fund. There are at least three factors. First, cash waqf can be made in various regions without borders and the benefits of cash waqf can be enjoyed by the community anywhere. Second, the cash waqf has a much more equitable and

mobilizable mobility in the society than the fixed assets, so it is possible to overcome the problem of poverty. Third, the cash waqf is a model of immortal fund mobilization if managed professionally and trustworthy (Ekawaty and Muda, 2015).

Regarding the law related to this cash waqf, Beik (2015) mentioned the opinion of the majority of scholars to allow waqf with cash. Among others: Hanafi madhhab, Scholar of Syafii madhhab and Hambali madhhab, Scholar of Maliki madhhab, and Imam Az-Zuhri. Moreover, cash waqf in Indonesia has been allowed by Fatwa of Majelis Ulama Indonesia (MUI). The MUI's commission fatwa was issued on May 11, 2002.

However, cash waqf meets various problems in its development in Indonesia. Indonesian Waqf Board (BWI) as a regulator institution in 2009 said the amount of cash waqf managed by BWI is still less than one billion. As per April 2013 acceptance of cash waqf in BWI slightly increased to reach the number of three billion (Havita, et al., 2014). On the other hand, according to the calculation of the chairman of BWI Mustafa Edwin Nasution (2005) Indonesia should be collect funds of about IDR 3 Trillion per year with details as follows:

Table 1: Indonesia cash waqf potential (IDR).

Income/ month	Total Muslim	Cash waqf /month	Cash waqf potential/ month	Cash waqf potential/ year
500.000	4 M	5.000	20 Billion	240 B
1M – 2M	3 M	10.000	30 Billion	360 B
2M – 5M	2 M	50.000	100 Billion	1,2 T
5M – 10M	1 M	100.000	100 Billion	1,2 T
Total				3 Trillion

Source: Nasution dan Hasanah (2005)

Following of that significant potential of cash waqf in Indonesia, the government has begun to accommodate the effort to develop this cash waqf with the regulation of the application of cash waqf in UUD No. 41 of 2004 and Government Regulation No. 42 of 2006. But there are still many problems found that cause the cash waqf fund not yet optimal, even very far from its potential in Indonesia. One of the reason is the level of public understanding of cash waqf.

Hasanah (1997) said that the community's understanding of waqf is insufficient when compared with other Islamic philanthropy instruments such as zakat, infaq or qurban. Therefore, Muslims rarely practice it.

The low public understanding about cash waqf proven by Marlina and Anggi (2015) research, which examines the level of cash waqf knowledge of Muslim in Surabaya, and the results show that more than 50% of the Surabaya Muslim do not understand even do not know cash waqf. The majority of Indonesian people still consider that waqf is limited only to the fixed asset, such as land and buildings destined for places of praying, cemeteries, boarding schools, orphanages and mere education (Medias, 2010).

Their research corroborated by Effendi (2007) in his thesis entitled "Factors Affecting Perceptions of Muzakki BAZNAS Dompot Dhuafa to Pay Waqf through Cash Waqf" concluded that the lack of interest in charity through cash waqf among others due to their disagreement with scholar's ijthid who allow donating through the cash waqf. Means, it is proven that public perception is still assumed that waqf can only be done to fixed assets.

2 LITERATURE REVIEW

The perception of cash waqf can interpret as a process in which an individual chooses, organizes, and translates the received information stimulus about cash waqf resulting in a view or assessment. Two factors affect a person's perception of cash waqf,

which is internal factors of one's individual and external factors or objects of knowledge. Once the stimulus or information is received, the stimulus or data is selected. Internal factors that influence perception selection include psychological needs, background, experience, personality, values and shared beliefs also self-acceptance. External factors that affect perception are: intensity, size, contrast, movement, repetition, familiarity and something new. The process of understanding is formed within a person, but perception is also influenced by experience, learning process, and knowledge (Pareek, 1996).

3 METHODOLOGY

The method to be used in this research is the descriptive method of causality. Starting from describing quantitatively about the perception of Waqef Pusbang Daarut Tauhiid Bandung. Furthermore, it is equipped with an analysis of the relationship between the observed measurements with the previous factors, then tested statistically. Analyzer used in this research is Confirmatory Factor Analysis (CFA) that is a way to explore dominant variable or indicator to form a factor forming society perception about cash waqf which is relatively straightforward (Stark, et al., 2006). In this case, the factors that are suspected to have influence are the level of education, the level of religiosity, the involvement of religious organizations and the literacy of Islamic economics.

4 RESULTS AND DISCUSSION

Results of data obtained from the questionnaire distribution process will be presented as a general description of the respondents' characteristics such as age, sex, marital status, and occupation of respondents' DT waqef.

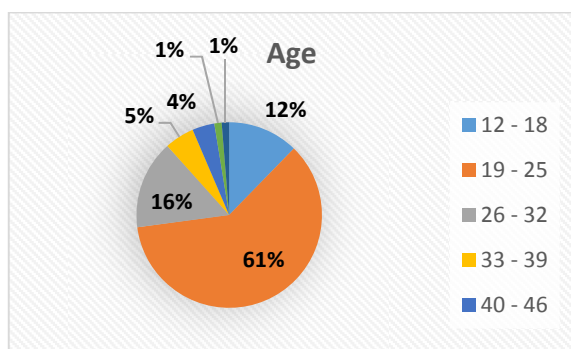


Figure 1: Waqef based on age.

Based on the field research, it can be seen in Figure 1 that most DT waqef are in relatively young age categories. That is because most of the DT waqef encountered during the research are mostly *santri* from Daarut Tauhid Boarding School and also students. The condition of boarding school program in Daarut Tauhid is primarily for children, adolescents, and adults. From many of boarding school programs provided in Daarut Tauhid, there is only one boarding school program dedicated to the elderly namely the Pesantren Masa Keemasan.

In further analysis, the overall waqef has stepped on the age of adulthood which is generally at that age the level of thinking has been in mature conditions, ideally at that age, the respondent has been able to digest the information and perceived about a matter correctly and objectively.

Table 2: Waqef based on Sex, Marital status and Occupation.

No			Percentage
1	Sex	Man	72%
		Woman	28%
2	Marital Status	Single	74%
		Married	23%
		Widow	3%
3	Occupation	Civil Servants	3%
		Private employees	25%
		Entrepreneur	7%
		Student	51%
		Others	14%

In table 2, can be seen that most of DT waqef are single, this is because most of the DT waqef encountered during the research are young Daarut Tauhid *santri*.

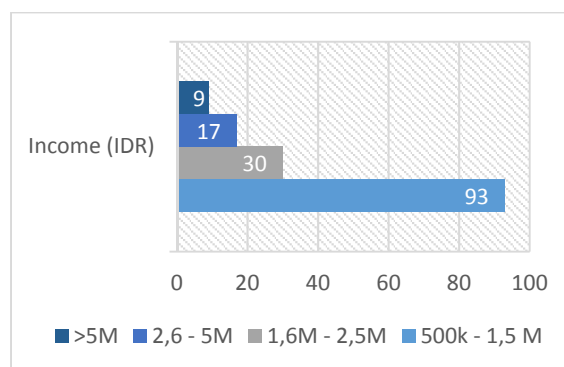


Figure 2: Waqef based on income.

From Figure 2, can be seen that it turns out most of the Daarut Tauhid waqef income is on the smallest scale, which is between 500k up to 1,5M. That means the scholar's *ijtihad* associated with this cash waqf has been very useful for many Muslims because pay waqf no longer can only be done by people who have sufficient material alone. From these conditions it can be concluded that to be a waqef doesn't need wait to be a rich man, this is as Allah orders in the Holy Quran chapter Ali-Imran verses 133-134 which reads as follows:

“And hasten to forgiveness from your Lord and a garden as wide as the heavens and earth, prepared for the righteous. Who spend (in the cause of Allah) during ease and hardship ...”

4.1 Descriptive Analysis of Research Variables

In this section, we will describe the research variables based on respondents' answers. This research will explain four variables which are education level (X_1), level of religiosity (X_2), level of involvement of religious organization (X_3) and level of Islamic economics literacy (X_4), also perception about cash waqf (Y). Here is an overview of each variable:

4.1.1 Overview of Perception About Cash Waqf Variables (Y)

Table 3: Assessment category of DT waqef perception about cash waqf.

Range	Category
$X > 5115$	Good
$3225 \leq X \leq 5115$	Medium
$X < 3225$	Bad

In table 3, the perception of cash waqf score reached 5514 points. That means the variables in the good category. So, it can be concluded that Daarut Tauhid waqef's perception of cash waqf is good enough. Next will be displayed categorization per respondent.

Table 4: DT waqef perception per respondent.

Range	Category	Frequency	Percentage
$X > 39,7$	Good	112	72,2
$24,3 \leq X \leq 39,7$	Medium	40	25,8
$X < 24,3$	Bad	0	2

In Table 4 above it can be concluded that most respondents have understood and perceived positively to the money waqf. That is in accordance with theory by Hasanah (1997) which states that the low interest of public waqf due to their understanding of the waqf is limited, so, the perception is not good enough. In case of this research, as a Daarut Tauhiid Waqef, the respondents who joined in this study are those who have done cash waqf, it is equal with the perception of respondents who have the good category. That is due to several factors, among others due to the overall level of education of respondents who have been high enough, the level of good religiosity and liveliness in the involvement of the activities of religious social organizations.

4.1.2 Overview of DT Waqef Education Level (X₁)

The educational background will affect the formation of perception or understanding of society because educated people will have an open attitude towards new information and view it objectively (Pareek, 1996). Education does not merely mean the transfer knowledge process. Moreover, education makes learners get used to thinking, behaving and acting, according to scientific rules by the level of education (Efrizon, 2008). Results of this field research obtained data as in Figure 3 follows:

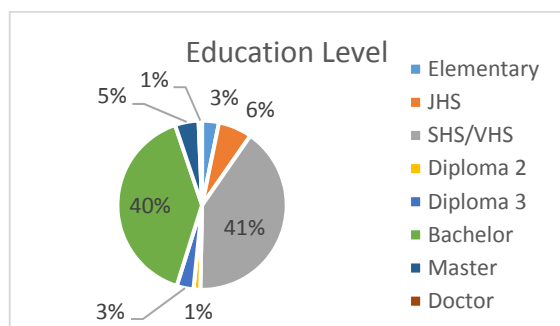


Figure 3: Waqef DT education level.

From Figure 3 can be seen that overall the respondents are dominated by middle and upper educational level categories, and there are no respondents with low education level. It may allow respondents to have more open attitudes toward new information including information about cash waqf that is the result of contemporary scholars' ijtihad, but also a high level of education allows one to have better access to information than someone with a low level of education.

4.1.3 Overview of DT Waqef Religiosity Level (X₂)

Religious according to Islam can run the teachings of religion as a whole. Allah says in Holy Quran chapter Al-Baqarah verse 208:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّخِذُوا فِي السَّلَامِ كَافَّةً وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُّبِينٌ ٢٠٨

Translate: *O you who have believed, enter into Islam completely (and perfectly) and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.*

So, can be concluded that they are said to be religious when they can carry out well what is commanded in religion and stay away from what is forbidden in religion. The results of field research about the level of religiosity as follows.

Table 5: Assessment category of DT waqef religiosity level.

Range	Category
$X > 2273,3$	High
$1446,7 \leq X \leq 2273,3$	Medium
$X < 1446,7$	Low

Observed from religiosity level in praying practice of DT Waqef, overall is in the high category range that reaches 2460 points. Next will be present of category data for each respondent DT Waqef.

Table 6: DT waqef religiosity level per respondent.

Range	Category	Frequency	Percentage
$X > 14,7$	High	114	73,5%
$9,3 \leq X \leq 14,7$	Medium	39	25,2%
$X < 9,3$	Low	2	1,3%

In Table 6 can be seen someone who has a high level of religiosity is a person who always or at least often carry out Allah's command include praying. From the observation, the condition of religiosity level of DT waqef respondent concerning praying practice is in the high category. And even if seen from the data category per respondent, the high

category reached 54%. It shows that the majority of DT waqef can be regarded as a good Muslim because obedient in carrying out the command of Allah regarding praying, especially in Shalat, fasting Sunnah, paying infaq and reading the Qur'an.

4.1.4 Overview of Religious Social Organization Involvement (X₃)

The next variable that will affect the public perception of cash waqf is the involvement of religious social organizations. Understanding the values, norms, and laws in society, whether related to customary law or religious law, is not merely derived from the educational level, often more is obtained through the socialization process undertaken in the society. (Ahmadi, 2007)

Table 7: Assessment category of DT waqef religious social organization involvement.

Range	Category
X > 1705	Very Active
1085 ≤ X ≤ 1705	Medium
X < 1085	Not Active

Based on Table 7, the level of Religious Social Organizations involvement of respondents is in the medium category due to the total score of the overall variable of 1588 points. Thus, it can be concluded that the level of DT Waqef religious social organizations involvement is in the category of medium.

Table 8: DT waqef religious social organization involvement per respondent.

Range	Category	Frequency	Percentage
X > 12,5	Very Active	62	40%
7,5 ≤ X ≤ 12,5	Medium	71	45,8%
X < 7,5	Not Active	22	14,2%

The social environment has many influences on perceptions and social behavior. A good social environment will bring a good impact on the life of a person and vice versa so the discussion of cash waqf as one of Islamic philanthropy instruments in this research is closely related to the context of the religious social environment. As in a Hadith narrated by Abu Daud is mentioned as follows:

“Someone is according to the religion of his close friend; then you should see who his close friend is”

In Table 8 can be seen that most of the DT waqef respondents were involved medium/quite actively in the activities of religious social organizations. That will allow respondents have more understanding

about cash waqf and potentially have good enough perception.

4.1.5 Overview of Islamic Economic Literacy (X₄)

Someone who has a high literacy level in Islamic economics, especially in the aspect of Islamic philanthropy is very likely to have a good perception of cash waqf.

Table 9: Assessment category of islamic economics literacy level.

Range	Categories
X > 6251,7	High
3978,3 ≤ X ≤ 6251,7	Medium
X < 3978,3	Low

From field data results, the level of Islamic economic literacy respondents is at 7133 points which categorized high.

Table 10: Islamic economic literacy level per respondent.

Range	Category	Frequency	Percentage
X > 40,3	High	137	88,4%
25,7 ≤ X ≤ 40,3	Medium	18	11,6%
X < 25,7	Low	0	0%

Table 10 shows that the level of literacy of respondents' DT waqef is mostly in the high category. This can be due to the DT waqf institution has given an excellent education to its waqef.

4.2 Model Conformity Test and CFA Model Analysis

Table 11: Research model goodness of fit.

	Recommendation	Results
GFI	≥ 0,90	0.830
RMSEA	≤ 0.08	0.042
AGFI	≥ 0,90	0.800
NFI	≥ 0,90	0.750
TLI	≥ 0,90	0.900
CFI	≥ 0,90	0.910
IFI	≥ 0,90	0.910
RFI	≥ 0,90	0.730
PNFI	≥ 0,90	0.690
PGFI	≥ 0,90	0.710

Based on Table 11 can be seen that the value of RMSEA is 0.042 ≤ 0.08 indicates that the model is fit, while based on other indicators the model is quite fit.

Table 12: CFA analysis.

Variables	Sub Variable	λ	CR	VE
Public Perception About Cash Waqf	PW1	0.53	0.836	0.4
	PW2	0.62		
	PW3	0.70		
	PW4	0.09		
	PW5	0.25		
	PW6	0.80		
	PW7	0.87		
	PW8	0.81		
	PW9	0.57		
Education Level	TP	0.07	0.005	0.005
Religiosity	RE1	0.71	0.756	0.4
	RE2	0.69		
	RE3	0.61		
	RE4	0.63		
Organization Involvement	OR1	0.77	0.818	0.6
	OR2	0.83		
	OR3	0.72		
Islamic Economic Literacy	LI1	0.15	0.281	0.1
	LI2	0.81		
	LI3	0.06		
	LI4	0.11		
	LI5	0.15		
	LI6	0.18		
	LI7	-0.02		
	LI8	-0.02		
	LI9	0.17		
	LI10	0.24		
	LI11	0.16		

Based on table 12 can be seen that most indicators have a factor loading (λ) ≥ 0.5 except indicator of Islamic Economics Literacy, it shows that the indicator on each variable is stated entirely valid. Most CR values > 0.7 and one VE value of ≥ 0.5 indicate that each variable has sufficient reliability. Also, can be seen from Chi-Squares values smaller than Chi-Squares table (392,97), and P-value $\geq 0,05$.

Table 13: Research model latent variable.

Variables	Coefficient	t-Values
Educational Level	0.07	0.79
Religiosity	0.23	1.7
Organization Involvement	0.08	0.63
Islamic Economic Literacy	-0.14	-1.29

Table 13 illustrates latent variables that affect the DT Waqef public perception on cash waqf; all latent variables are considered insignificant. That is indicated by the value of t-Values inside the critical limit of ± 1.96 . This can be due to one of them by a

less specific research instrument, but mostly individual variables are significant. The most dominant factor as an indicator of the public perception of cash waqf is Religiosity followed by Islamic economic literacy. As found by Mokhtar (2016) in his research that the factor of religiosity to be the highest factor in influencing one's intention in carrying out cash waqf which also affects the perception.

5 CONCLUSIONS

The conclusion of this research is the social perception which in this case waqef in Daarut Tauhid Waqf categorized well, and most strongly influenced by the high condition of religiosity and Islamic economic literacy of respondent. These results indicate that to correct the problem of misperception societies about cash waqf need to be repaired through two ways, that is raising awareness of religiosity of society or socialization and intensive education information related to cash waqf through media often used by society.

REFERENCES

- Ahmadi, A., 2007. *Psikologi Sosial*. Jakarta: PT. Rineka Cipta.
- Beik, A., 2015. *Ekonomi Pembangunan Syariah*. Bogor: IPB Press.
- Beik, I. S., 2013. Mengoptimalkan Wakaf Uang Bagi Pengembangan UMKM. *Jurnal Ekonomi Islam Republika*, 19 9, p. 23.
- Effendi, M. I., 2007. *Faktor-faktor yang Mempengaruhi Persepsi Para Muzzaki BAZNAS Dompnet Dhuafa untuk Berderma Melalui Wakaf Tunai*. Tesis, Jakarta: Universitas Indonesia.
- Efrizon, A., 2008. *Faktor-Faktor yang Mempengaruhi Pemahaman Masyarakat tentang Wakaf Uang*. Tesis, Jakarta: Universitas Indonesia (Tidak Diterbitkan).
- Ekawaty, M., Muda, A. W., 2015. *Wakaf Uang: Tingkat Pemahaman Masyarakat and Faktor Penentunya (Studi Masyarakat Muslim Kota Surabaya, Indonesia)*. Mataram, Conference Comitee, p. 1311.
- Hasanah, U., 1997. *Peranan Wakaf dalam Mewujudkan Kesejahteraan Sosial (Studi Kasus Pengelolaan Wakaf di Jakarta Selatan)*. Disertasi, Jakarta: UIN Syarif Hidayatullah.
- Havita, G., Sayekti, K. A., Wafiroh, S. R., 2014. Model Bank Wakaf Di Indonesia Dalam Potensinya Untuk Mengembangkan Wakaf Uang Dan Mengatasi Kemiskinan. *Universitas Indonesia*.
- Medias, F., 2010. Wakaf Produktif dalam Perspektif Ekonomi Islam. *La_Riba*, p. 69.

- Mohsin, M. I. A., 2013. Financing through cash-waqf: a revitalization to finance different needs. *Emerald Insight*.
- Mokhtar, M. Z., 2016. Perceptions of Universiti Sains Malaysia Muslim Staff on Factors Influencing their Intention to Perform Cash Waqf. *Journal of Islamic Studies and Culture*, p. 101.
- Nasution, M. E., Hasanah, U., 2005. *Wakaf Uang Inovasi Finansial Islam, Peluang dan Tantangan dalam Mewujudkan Kesejahteraan Umat*. Jakarta: PKTII-UI.
- Pareek, U., 1996. *Perilaku Organisasi*. Jakarta: PT. Pustaka Binaman Pressindo.
- Stark, S., Chernyshenko, O. S., Drasgow, F., 2006. Detecting Differential Item Functioning With Confirmatory Factor Analysis and Item Response Theory: Toward a Unified Strategy. *Journal of Applied Psychology*, 91(6), pp. 1292-1306.

