



**UNIVERSITI TEKNOLOGI MARA**

**FACTORS CONTRIBUTING  
MUSLIM PREFERENCES TO  
PARTICIPATE IN CASH WAQF IN  
TERENGGANU**

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## ABSTRACT

The response of Malaysia public towards cash *waqf* is still lacking. Even though the amount of cash *waqf* collected is quiet considerable, the response received is still not there (Mohsin,2009). Besides, the existence of cash waqf is not really known to the public, compared to waqf properties. It still needs more effort because a goal to strengthen a *waqf* as a third sector in Islamic economy still at low level. According to Arshad (2011), the awareness and understanding of Malaysia public about cash *waqf* is still low because they only linked it with the construction of mosque and sites for graveyard. Therefore, the factors that contributing public to participate in cash *waqf* scheme is something interesting to look at. This study deals with several factors namely religious obligation, subjective norm, attitude, behavioural control and benevolence. The primary data collection will be through survey questionnaire and secondary sources such as journal and internet. To see how Muslim's perception towards Cash *waqf* scheme, a quantitative method had been used in the research. The questionnaires have been distributed to the 200 respondents randomly in Terengganu. The study found that two factors which are religious obligation and benevolence, significant positively towards the Muslim preference in participating cash waqf scheme.

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# CHAPTER 1

## INTRODUCTION

### 1.1 INTRODUCTION

Literally, the word *waqf* is derived from the Islamic term which is *waqafa*. It means stop or prevent. In Islam, Muslim is encouraged to perform *waqf* even though it is not compulsory in Islam. In Islam, we as the Muslim need to help each other whether in terms of assets or money such as building religious school for the children who are not affordable to enter higher school. Meanwhile, technically, the meaning of *waqf* is defined as giving our wealth to help the others, and also can be define as a charity or *sadaqah*. According to Musyirah (2014), *waqf* is defined as religious donations that someone volunteers to give something which is to use for benefits and help the needed either in the form of properties such as house, money and land.

According to Faradis (2015), *waqf* is one of the instruments to create justice and prosperity in the economic field as it is expected to distribute the benefits wider to the community and provide sustainable benefits especially who are in needy. However, the function of *waqf* within the socio economic region has decreased significantly. One of the point that previous researchers discover abroad is that dominance of the general public had fixed their view that *waqf* have to remain used only for religious reasons for instance the building of religious schools, hotels, mosques yet universities. It showed as the humans are nevertheless absence in knowledge in relation to *waqf* as *waqf* has huge potential to remain one of the major contributors according to the improvement on the socio economic of the society.

With the trend of donation around the world, Islam has educate its ummah to hand over and give for charitable reasons as much presently are trend of humans hand over around the world. There is a verse of the Al-Quran as explains about the spending