

## **ANALYZING WAQIF INTENTIONS IN FOOD SECURITY WAQF**

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### **ABSTRACT**

The increase in the population in developing countries, specifically Malaysia, poses a hazard to food security. This study interest lies to observe the prospects for food security of rice as Malaysia's staple food. Malaysia has been producing insufficient rice in ten years back and over a quarter of the needs of rice in Malaysia is fulfilled by imported rice. Few studies have recommended to widely implement waqf for food security purposes in Malaysia. Thus, this study aims to determine the factors that could influence the intention of waqif to contribute in waqf for food security purposes. This study is deductive research and quantitative research. The finding shows that moral norms, personal responsibility, social norms, and normative beliefs has influenced the intention of waqif to contribute waqf. This study aims to add literature on the factors that could influence waqif's intention to contribute waqf for food security purposes in Malaysia.

**Keywords:** Islamic finance, Waqf, Food Security, Intention

### **INTRODUCTION**

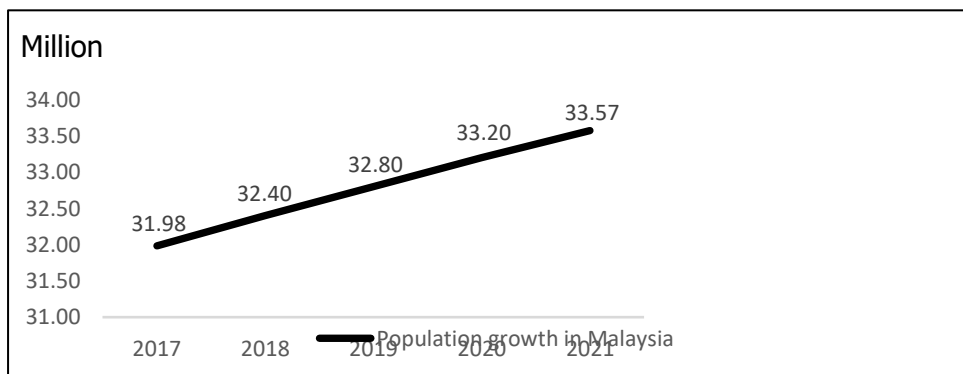
Waqf is a *sadaqah jariyah* or continuous *sadaqah* (Ahmed, 2007). According to Islamic law, it refers to the founder that willingly give their property to some particular persons or objects, whereby the property only could be used as stated objective and cannot be use for sale, inheritance, present or otherwise (Abbasi, 2012). Waqf has played role in social and economic development over decades ago in many aspect such as social building healthcare, education, and food (Mahat, Jaaffar, & Rasool, 2015; Suwaidi, 2013; Wildana & Alhabshi, 2018). According to Ambrose, Aslam, & Hanafi (2015), waqf could significantly contribute to ultimate goal of every modern economist, especially in reduction in government expenditure. Waqf also could be involved in agriculture sector since waqf is one of the most effective economic stabilisation tools, (Ab Rahman, 2009).

Waqf and agriculture has long connection with each other. For example al-Azhar University in Egypt has had 15,000 acres of Waqf farm land and valued at billions of Egyptian pounds (Ahmad & Hassan, 2015). Wildana & Alhabshi (2018) states that besides giving employment, agriculture waqf also expected to improve food security in order stabilise both stocks and price with the purpose of ensuring the affordability and availability. Taking waqf as initiative to capitalise on the abundant fertile land and human capital, the present food insecurity and the high prices of agricultural goods could be slim down (National Bureau Statistics, 2013).

Food securities are defined by Food and Agriculture Organization (FAO) as access to all the people with adequate food for a healthy and active life. Food

security are needed where the hungry live, which is often within a landscape matrix of ecosystems that are rich in biodiversity (Perfecto & Vandermeer, 2010). Global food security will remain a worldwide concern for the next 50 years and beyond (Rosegrant & Cline, 2003). Nations (2011) estimated by 2050, the challenge of fulfilling world's population is exceeded up to 9 billion. Bigger population gives higher demand of food supply has received a lot of investigation and action. The increase in the population in many countries, especially in developing countries such as Malaysia, poses a threat to food security.

In this study, the interest lies in observing the prospect of foods security in term of rice as the staple food in Malaysia from the year 2017 to the year 2021. Therefore, this study compared Malaysian population growth to rice production and rice consumption from 2017 to 2021 to determine whether Malaysia produces sufficient rice to meet Malaysian population growth. Population size in Malaysia has steadily growth from the year of 2017 until the year of 2021. Figure 1 below shows the population growth in Malaysia from the year 2017 to 2021:



**Figure 1: Population Growth in Malaysia (The World Bank)**

Besides, according to world bank data and United States of Agriculture Department, from year 2017 to year 2021, Malaysia locally produced approximately 59.28% to 63.76% of rice and Malaysia has been importing 36.24% to 40.72% supply of rice to fulfil the needs. Malaysia is a net importer of rice and more than a quarter of its rice requirement is met by import (Tey & Radam, 2011). Refers to the data shows that there was still no radical increase in local rice production to reduce rice import in these five (5) years. A complete data of rice production, rice consumption, and percentage of imported rice of Malaysia from year 2017 to year 2021 are as shown in Table 1 below:

**Table 1: Rice Production, Rice Consumption, and Percentage of Imported Rice in Malaysia from year 2017 to year 2021**

| Year | Rice Production<br>(1000MT) | Rice Consumption<br>(1000MT) | Percentage of Imported<br>Rice<br>(%) |
|------|-----------------------------|------------------------------|---------------------------------------|
| 2017 | 1630.2                      | 2750                         | 40.72                                 |
| 2018 | 1696.9                      | 2750                         | 38.29                                 |
| 2019 | 1762.6                      | 2900                         | 39.22                                 |
| 2020 | 1814.5                      | 2900                         | 37.34                                 |
| 2021 | 1880.8                      | 2950                         | 36.24                                 |

Source: United States Department of Agriculture.

Despite of that, food security in Malaysia has a possibility to recover or become better by implying waqf widely as a way of managing food security in Malaysia as suggested by Sari, Yusof, Shaifful, & Shukor (2016) and Shabbir (2018). However, empirical research on waqf for the purpose of food security are limited, particularly in Malaysia. Therefore, in addressing these gaps, this study is focus on factors that could influence the intention of *waqif* to contribute waqf for food security purposes. This study includes a few factors, which are, moral norms, personal responsibility, awareness, social norms, normative beliefs, and religion. Knowing the factors will make it simpler to attract or raise awareness among Malaysians about the necessity of waqf for food security, as well as contribute literature on waqf for food security purposes.

## LITERATURE REVIEW

### Theory of Social Responsibility

The theory of social responsibility stems from social norms, which in turn are derived from social institutions such as family, school, church, or culture (Green & Webb, 1997). It was first introduced by Chafee (1947) as an ethical framework which suggests that an organisation or individual has a duty to act for the benefit of society. In line with this theory, every individual must carry out a duty of social responsibility to ensure an equilibrium between the economy and the ecosystem. Berkowitz (1972) posits that the behaviour of helping without expecting a reward is due to the operation of social rules based on internalised standards of conduct. The norm of social responsibility theory is most often associated with charitable behaviour.

### Moral Norms

The theory of moral norm has been define by Sparks (1994) as an individual

thought of the moral correctness or incorrectness in implementing a behaviour, also take account of “personal feelings of responsibility to perform, or refuse to perform, a certain behaviour” (Ajzen, 1991; De Nooijer, Onnink, & Van Assema, 2010).

Several researchers had demonstrated a direct impact of moral norms towards behaviour, such as, Parker, Manstead, & Stradling (1995) resulting that moral norm – attitude, subjective norms, and perceived behavioural control, is an important indicator that influenced an individual to commit a various ways in violating driving rules. Meanwhile, Shin & Hancer (2016) has tested moral norm as one of the variable in the intention to purchase local food products. The result shows that moral norm is the second largest determinant and directly prove that moral norms give a huge impact to an individual in purchasing local food products.

The inclusion of moral norm into ecological behaviours resulting the proportion of explained variance in intention has been increased (Harland, Staats, & Wilke, 1999). Empirical evidence has been provided by Bandura (1980) that people’s behaviour is strongly influenced by the confident they have on their own ability in performing certain behaviour. This happened when an individual believed they have a little control in performing behaviour due to lack of resources, their intention in performing given behaviour may be low even if they have beneficial attitude or subjective norms that concerning the performance of behaviour (Ellen & Ajzen, 1992). Thus, H1 was hypothesised as:

H1: Moral norms have positive significant relationship with the intention of *waqif* to contribute waqf for food security purposes.

### **Personal Responsibility**

According to Stubbs (2003), personal responsibility defined as the state or quality of being responsible – moral, legal, or metal accountability to something that entrusted. In addition, Mulilis & Duval (1998) explained that when an individual’s personal responsibility is low, any threats occur or face by an individual, it will not influence or give any impact to their behaviour.

The impact of personal responsibility towards behaviour have been demonstrated by few researchers in many aspects. J. P. Mulilis & Duval (1997), J. P. Mulilis, Duval, & Bovalino (2000), and J. P. Mulilis, Duval, & Rombach (2001) shows that a person that possess they have the sense of personal responsibility will be focus and responsible in handling the the greatest threats to mankind, such as tornadoes is better than a person that possess they have insufficient personal responsibility. Other than that, Cottrell (2003) shows that personal responsibility is the second strongest predictor of scuba divers’ feeling of personal responsibility to perform an appropriate behaviour.

Besides, the finding of Schulz & Cheng (2002) is similar with earlier study by Staw (1976), that support the importance of the personal responsibility antecedent in escalation of commitment. Personal responsibility one of the strongest factors that give impact to an individual’s actual behaviour (Schwartz, 1968). As express by Cottrell (2003), personality is not something that have been given by anyone, but it is something that a mankind must have in making decisions or to perform any actions. Thus, H2 was hypothesised as:

H2: Personal responsibility have positive significant relationship with the intention of *waqif* to contribute waqf for food security purposes.

### **Awareness**

Theory of self-awareness has been describe by Moshavi, Brown, & Dodd (2003) as “suggests that individuals who are more cognizant of how they are perceived by

others are better at incorporating information from others into their self-appraisals, and, ultimately, into their behaviour". It is also defined as an individual's personality or behaviour get influenced by how an individual understand role and duties that related to stakeholder and society (Stets & Burke, 2000).

Several studies that study how awareness may affect an individual's behaviour have been conducted earlier. As an example, Caldwell (2009) and Caldwell & Hayes (2016) shows self-awareness does impacted the effectiveness of a leader by the result that leaders without having self-awareness are unable to show empathy to others without having self-awareness. In the other hand, Ferrajão & Oliveira (2014) shows that an individual with low self-awareness are more likely to perform the symptoms of post-traumatic stress disorder (PTSD) and depression among older veterans, which are Portuguese war veterans. Grippo, Beltz, & Johnson (2003) explained that human depression will affect human behavioural, which cause an individual to face anhedonia – feeling unpleasure doing activities that normally pleasurable (Goldberg, Eastwood, Laguardia, & Danckert, 2011).

Finally, self-awareness is something that an individual needed to perform a better behaviour or to be influenced to do any actions. Based on literature review, it could be concluded that self-awareness makes an individual able to understand people's role and relationships and make an individual itself able to deal ethically with others (Goleman, 1995). Besides, by having self-awareness also will make an individual able to understand their own identities and capabilities (Caldwell & Hayes, 2016). Thus, H3 was hypothesised as:

H3: Awareness have positive significant relationship with the intention of *waqif* to contribute waqf for food security purposes.

### **Social Norms**

Social norms refer to common behaviour standard, determined by and for members of a social group (Cialdini & Trost, 1998). Berkowitz & Perkins (2002) added that an individual's behaviour is influenced by the misperceptions of how other people of our social groups think and act. However, an increase of healthy behaviour and the reduction of unpleasant behaviour may occur by correcting misperceptions of the social norms.

There are several studies that proved social norms are affecting an individual behaviour, such as, Demetriou (2005) shows a positive result, where social norm significantly potential to correct the incorrect perception of academic advising and change the unpleasant behaviour. Meanwhile, Huang & Wu (1994) demonstrated a study of social norms theory and organization cultures. The study explained that corruption has become a social norm in an organization and affect an individual behaviour. An individual will be less regret when more corruptions are made, and conversely, they will be more regret when less corruption prevalent due to violating social norm in an organization.

In conclusion, social norms are the result of social life and implemented by general community (Elster, 1989; Ibtissem, 2010). Social norms interventions have been used to assist behaviour change by successfully influenced individuals to reduce health-risk behaviours such as smoking and drinking (Berkowitz, 2002; Perkins, 2002). Lastly, this theory could be extended to the situation an individual only acts as bystander and not involved in others' behaviour problem. Thus, H4 was hypothesised as:

H4: Social norms have positive significant relationship with the intention of *waqif* to contribute waqf for food security purposes.

### **Normative Beliefs**

Normative belief is an individual's action performed by thinking of what society are approved and the judgement of society towards their action (Huesmann & Guerra, 1997). Ajzen & Fishbein (1972) explained that normative beliefs is related between an individual's intention to act and what they believe society will expect from them, which comply the relationship between normative beliefs and an individual's motivation to act. It is important to study on normative beliefs to understand how great the impact towards behaviour intention (Crano & Prislin, 2008).

According to Cote (2017), online gamers especially female are often lodge a report on getting harassment and other unethical behaviours during playing online games. In the other hand, Hilvert-Bruce & Neill (2019) has performed a study on aggressive behaviour in online gaming. The purpose of study is to examine are normative belief is the factor of performing those negative behaviour in online gaming. The outcome of the study shows that people who get treated negatively online are more intended to perform aggressive behaviour compared to people that received the equivalent offline.

Moreover, a study by Conner, Smith, & Mcmillan (2003) on how normative pressure are effecting young people's behaviour on speed while driving has turned out that male young people are more intended to speeding while driving alone. Besides, the result also shows that young men are more intended to speeding if the passenger are men compared if the passenger are women. In conclusion, Gockeritz et al. (2010) stated that normative beliefs indirectly influence conservation behaviour as a way of processing information. Normative beliefs does influence decision making, which beliefs is about what should be done in certain scenario or how decision should be made (Baron, 1992). Thus, H5 was hypothesised as:  
H5: Normative beliefs have positive significant relationship with the intention of *waqif* to contribute *waqf* for food security purposes.

## **Religion**

Religion is one of main the source in creating meaning of life (Fletcher, 2004). Studies on how religion influence behaviour has been done around the globe in many cases. a study conducted in Thailand proved that the practise of religion are directly and indirectly give positive impact to an individual ethical behaviour (Laeheem, 2020). Furthermore, a research found that a non-Muslims that having close friend with religious affiliations are more intended to join voluntary programs (Lim & MacGregor, 2012). Also, Sasaki & Kim (2021) conclude that an individual's ego could be dampening by practising religion in their everyday lives. Another study has carried out that by involving the element of religion are giving benefit to marriage, health, and well-being (Lehrer, 2004).

Religiosity is determined as deed in behaviour (French, 2022). Besides, religious obligation has been determined as serving several needs, such as, dimension of ritual that leads to ritualistic experiences and knowledge of the religion (Day, 2005). Haji-Othman & Fisol (2017) has demonstrated that religion does affect one's intention to pay income zakat. Other than that, data analysis and discussion by Nora & Minarti (2016) had fruitful outcomes when religion affects consumers' purchase intentions. Also, Alam, Janor, Zanariah, Wel, & Ahsan (2012) study shown that clients' religiosity has a substantial impact on whether they decide to use Islamic home financing.

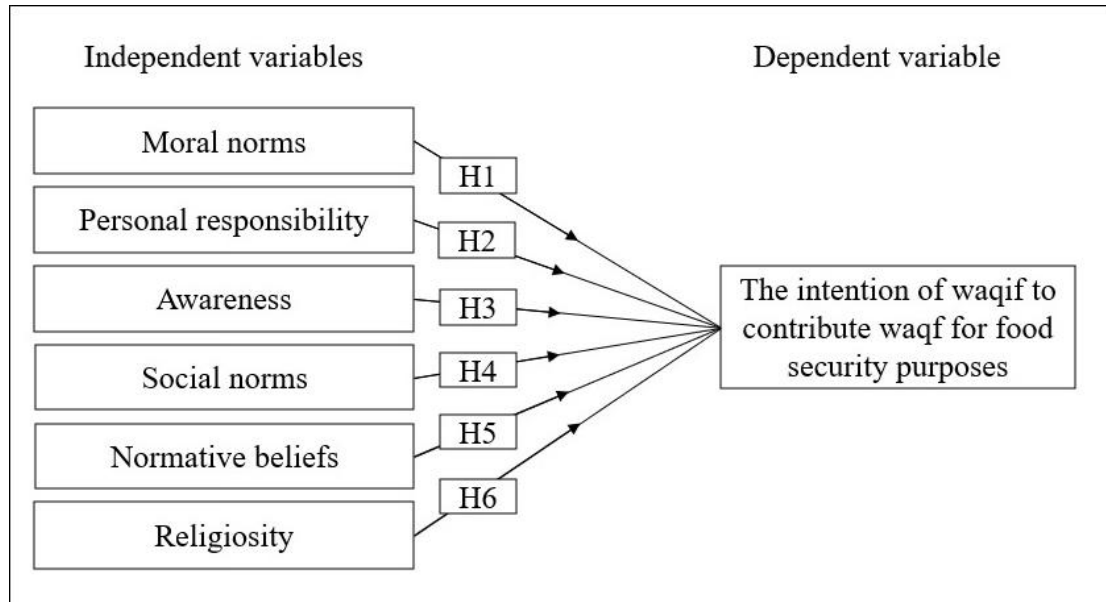
Religion influence both moral behaviour and decision making, and believer are more likely to have loyalty, purity, and authority in their ethic (Shariff, 2015). However, to maintain the religiosity, the importance of understanding the complex and fundamental knowledge of religion need to be in mind (Sasaki & Kim, 2021). Thus, H6 was hypothesised as:

H6: Religiosity have positive significant relationship with the intention of *waqif* to

contribute waqf for food security purposes.

## RESEARCH FRAMEWORK

Figure 2 depicts the study's conceptual framework. This theoretical framework was created using an extended model of the Theory of Social Responsibility. This study is using moral norms, personal responsibility, awareness, social norms, normative beliefs, and religiosity as the independent variables.



**Figure 2: Conceptual Framework of the Study**

## RESEARCH METHODOLOGY

### Research Design

Research design is a “Glue” that sticks every element of the study as it is the structure or plan of the research and the importance of research design is to help the study to identify the best ways to answer research questions (Ranjani, 2012). Therefore, deductive approach was used in this study. Deductive research is known as a testing process of existing theory to find out if the theory are relevant to the study (Hyde, 2000).

Moreover, this study was conducted as quantitative research. According to Kamolson (2007), quantitative research is a type of research that explain an event by collecting numerical data that then were analysed by using mathematical based method. Hence, questionnaire survey was used in this study in finding out the factors that could influence the intention of *waqif* to give waqf for food security purposes.

### Population and Sampling Method

The population in this study are Malaysian Muslims who have previously contributed waqf. Sampling method used for this study are nonprobability sampling techniques, which are, convenience sampling and purposive sampling. According to Etikan, Musa, & Alkassim (2016) convenience sampling is where the targeted sample meets a desired criterion of the study, including the aspects of

accessible, accessibility demographic, time spend availability, and a willingness to engage with the study. Besides, purposive sampling, also known as judgement sampling, is the deliberate selection of a participant based on the qualities possessed by the participant.

Furthermore, the conceptual framework of this study is referred to determine the sample size for this study. Referring to the conceptual framework of this study, it shows that there is six (6) pointed arrows from independent variables to dependent variable. Therefore, according to Green (1991), 97 responses of the sample is sufficient to get medium effect size on the findings. However, this study was managed to collect 217 valid responses. Table of sample size required to test the hypothesis suggested by Green (1991) are provided in table 2 below:

**Table 2: Sample Size Required to Test the Hypothesis that the Population Multiple Correlation Equals Zero with a Power of .80 (Alpha = 0.05)**

| Number of Predictors | Sample Sizes Based on Power Analysis |               |              |
|----------------------|--------------------------------------|---------------|--------------|
|                      | Effect Size                          |               |              |
|                      | Small (0.02)                         | Medium (0.15) | Large (0.35) |
| 1                    | 390                                  | 53            | 24           |
| 2                    | 481                                  | 66            | 30           |
| 3                    | 547                                  | 76            | 35           |
| 4                    | 599                                  | 84            | 39           |
| 5                    | 645                                  | 91            | 42           |
| 6                    | 686                                  | 97            | 46           |
| 7                    | 726                                  | 102           | 48           |
| 8                    | 757                                  | 108           | 51           |
| 9                    | 788                                  | 113           | 54           |
| 10                   | 844                                  | 117           | 56           |
| 15                   | 982                                  | 138           | 67           |
| 20                   | 1060                                 | 156           | 77           |
| 30                   | 1247                                 | 187           | 94           |
| 40                   | 1407                                 | 213           | 110          |

Source: (Green, 1991)

### Data Collection Technique

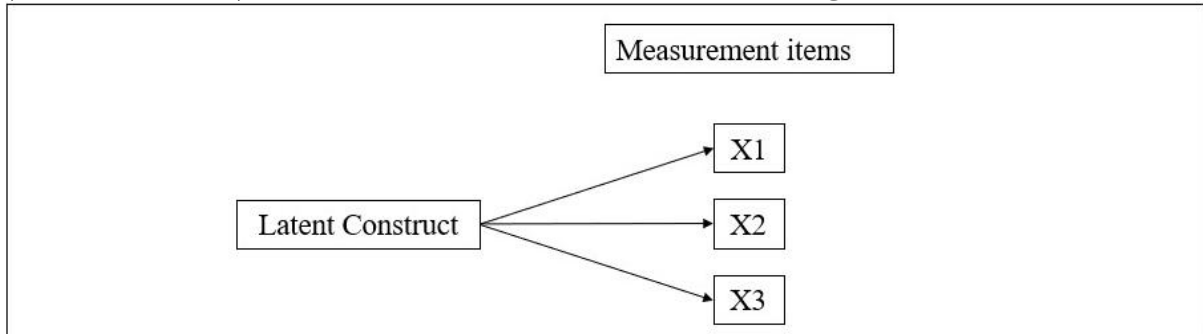
Data collection techniques is consisting of observation method, using existing data, questionnaire, test, and interview. This study used a questionnaire survey to get data from a particular sample. According to Sani (2013) questionnaire is defined as self-administered questionnaire that represents written questions related to objective and hypothesis of the study that require targeted sample to answer. A survey is a method of gathering information that is based on the way to describe, contrast, or explain personal and social knowledge, beliefs, feelings, preferences, and behaviour (Fink, 2015).

The questionnaire was developed online by using self-administered web survey created with Google Forms. Data collection by using web survey managed to generate more trustworthy results (Chang & Krosnick, 2009). Given the absence of interviewers in self-administered Web surveys, respondents feel less pressure to represent themselves favourably by delivering more positive response, and higher reliability response (Couper, 2011; Liu & Wang, 2015). Then, self-administered web survey was dispersed at random using email invites and social media.



**Measurement Model**

Measurement model used in this study is reflective measurement model. In reflective measurement model, causality is formed from the latent construct to the measurement item (Coltman, Devinney, Midgley, & Venaik, 2008), which reflective modes act as causality indicator from latent construct to measurement items (Hanafiah, 2020). Reflective constructs are as shown in figure 3 below:



**Figure 3: Reflective Measurement Constructs**

According to Hair (2016), there are three (3) models need to be examined in reflective measurement model. The models are as follows:

- i. The internal consistency: Composite reliability (CR).
- ii. Convergent validity: Average variance extracted (AVE) and outer loadings.
- iii. Discriminant validity: Fornell-Larcker criterion, heterotrait-monotrait ratio of correlation (HTMT) and cross-loadings.

In addition, reflective outer model assessments are as shown in table 3 below:

Table 3: Reflective Outer Model Assessments

| Criterion  | Assessments           | Rules/threshold   |
|--|-----------------------|---|
| Internal Consistency<br>Reliability                  | Cronbach alpha        | ≥0.70   |
|  | Composite reliability | ≥0.70   |
| Convergent Validity                                  | AVE                   | >0.50   |
|  | Outer loadings        | >0.708  |
| Discriminant Validity -<br>Fornell-Larcker criterion | HTMT                  | <0.85   |
|  | Cross loading         | Each indicator must load highest on its corresponding construct |

Source: (Hanafiah, 2020)

**RESULT AND DISCUSSION**

**Descriptive Analysis**

For descriptive analysis, demography is a study field where researchers examine the quantifiable statistics of a certain population (Vogt, 2005). Data of the demography of respondents was collected, and table 4 shows the overall data of it:

**Table 4: Statistics of Section A Data**

|         | Gender | Age | Religion | Occupation | Have you ever contributed waqf? | Have you ever contributed waqf for food security purposes? |
|---------|--------|-----|----------|------------|---------------------------------|--|
| N Valid | 217    | 217 | 217      | 217        | 217                             | 217  |
| Missing | 0      | 0   | 0        | 0          | 0                               | 0  |

Table 5 below shows the demography of the respondents. Among the respondents (N=217), 32.7% were male (N=71), and 67.3% were female (N=146). Looking on the age of respondents, the highest frequency was in the age of 31-40 years old, which is 38.2% of the respondents with a total of 83 respondents, followed by the age of 41-50 years old, which is 29.5%, with a total of 64 respondents. The rest of the respondents were from age 50 years old and above, which is 17.5% with a total of 38 respondents, and 21-30 years old, which is 14.7% with a total of 32 respondents. Lastly, majority of the respondents were working in public sector, which is 91.7% represented 199 respondents. The rest of the respondents were working in private sector, which is 5.1% represented 11 respondents, self-employed, which is 2.3% represented 5 respondents, and others; student and not working, which is 0.9% represented 2 respondents.

**Table 5: Demography of Respondents**

| Variable                 | Frequency | Percentage (%) |
|--------------------------|-----------|----------------|
| <b>Gender</b>            |           |                |
| Male                     | 71        | 32.7           |
| Female                   | 146       | 67.3           |
| <b>Age</b>               |           |                |
| 20 years old and below   | 0         | 0              |
| 21-30 years old          | 32        | 14.7           |
| 31-40 years old          | 83        | 38.2           |
| 41-50 years old          | 64        | 29.5           |
| 51 years old and above   | 38        | 17.5           |
| <b>Occupation</b>        |           |                |
| Public sector employees  | 199       | 91.7           |
| Private sector employees | 11        | 5.1            |
| Self-employed            | 5         | 2.3            |
| Others                   | 2         | 0.9            |

Furthermore, after the demographic questions, respondents were asked if they ever contributed to waqf before and the result came out 100% of the valid respondents have contributed to waqf since this question is a filter question for this study. This filter question was asked to match with this study targeted respondents; mans that have contributed to waqf. The data of this filter question is shown is table 6 below:

**Table 6: Have You Ever Contributed to Waqf Before?**

| Have you ever contributed to waqf? | Frequency | Percentage (%) |
|------------------------------------|-----------|----------------|
| Yes                                | 217       | 100            |
| No                                 | 0         | 0              |
| Total                              | 217       | 100            |

Finally, at the end of Section A, respondents were asked if they ever contributed waqf for food security purposes before. The purpose of this question was to find out if the respondent has experienced giving waqf for the purpose of food security in the past. The collected data shows that 35.5% of the respondents has contributed waqf for food security purposes with a total of 77 respondents. However, majority of the respondents, which is 43.8% with a total of 95 respondents has not experience contributing waqf for food security purposes. Besides, the rest of the respondents, which is 20.7% with a total of 45 respondents were not sure if they ever get involved in waqf for food security purposes. The data is represented in table 7 as shown below:

**Table 7: Have You Ever Contributed Waqf for Food Security Purposes?**

| Have you ever contributed waqf for food security purposes? | Frequency | Percentage (%) |
|--|-----------|----------------|
| Yes  | 77        | 35.5           |
| No   | 95        | 43.8           |
| Maybe  | 45        | 20.7           |
| Total  | 217       | 100            |

**Measurement Model**

Referring to table 8 below, Cronbach's  $\alpha$  and the composite reliability (CR) of *waqif's* intention (INT), moral norms (MON), normative beliefs (NOB), and social norms (SON) has met the principle, which has exceeded the value of 0.70. Meanwhile, Cronbach's  $\alpha$  of religiosity is under 0.70, which is 0.680. Despite that, its CR value is above 0.70, which is 0.820. Besides, Cronbach's  $\alpha$  and CR of awareness and personal responsibility is under 0.70, which is 0.573; 0.604 and 0.599; 0.662 respectively. Therefore, religiosity, awareness, and personal responsibility has not met the requirement of internal consistency.

**Table 8: Values of Cronbach's Alpha, Composite Reliability, and Average Variance Extracted**

| Model and Construct | Cronbach's $\alpha$ | CR    | AVE   |
|---------------------|---------------------|-------|-------|
| AWR                 | 0.573               | 0.604 | 0.554 |
| INT                 | 0.847               | 0.855 | 0.769 |
| MON                 | 0.724               | 0.738 | 0.644 |
| NOB                 | 0.733               | 0.727 | 0.653 |
| PER                 | 0.599               | 0.662 | 0.555 |
| REL                 | 0.680               | 0.820 | 0.640 |
| SON                 | 0.759               | 0.774 | 0.672 |

Referring to table 8 above, AVE values of full model is in the range between 0.554 and 0.769. Therefore, AVE values show that more variance is explained by the construct rather than remaining in the item's error for all the models. Besides,

to measure outer loadings, Table 9 below is referred as all item's loadings on their corresponding latent variable were above 0.708 except for AWR1, PER1, PER3, and REL2, which loaded with 0.549, 0.647, 0.697, and 0.430 respectively. These four (4) items removal did not further augment composite reliability and AVE of the indicators. Therefore, these items are kept in the model. It could be concluded that the models consummated the assessment of convergent validity.

Referring to table 9 below, it shows that HTMT distribution values is under the value 0.85 all constructs, except for constructs between normative beliefs and awareness, and between personal responsibility and awareness, which the values are 0.853 and 0.974 respectively.

**Table 9: Correlation of Constructs (HTMT Ratio Distribution)**

|     | AWR   | INT   | MON   | NOB   | PER   | REL   | SON |
|-----|-------|-------|-------|-------|-------|-------|-----|
| AWR |       |       |       |       |       |       |     |
| INT | 0.687 |       |       |       |       |       |     |
| MON | 0.788 | 0.545 |       |       |       |       |     |
| NOB | 0.853 | 0.613 | 0.635 |       |       |       |     |
| PER | 0.974 | 0.671 | 0.825 | 0.709 |       |       |     |
| REL | 0.437 | 0.299 | 0.525 | 0.461 | 0.494 |       |     |
| SON | 0.655 | 0.578 | 0.393 | 0.460 | 0.638 | 0.258 |     |

Referring to table 10 below, it shows that the loadings (bolded number) of each construct on its own exceeds its values on other constructs. By looking into HTMT distribution and cross loading of the model it could be conclude that the discriminant validity of this study is not a critical issue.

**Table 10: Loadings and Cross Loadings**

| Items | AWR          | INT          | MON          | NOB          | PER          | REL          | SON          |
|-------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| AWR1  | <b>0.549</b> | 0.304        | 0.207        | 0.113        | 0.374        | 0.016        | 0.352        |
| AWR2  | <b>0.795</b> | 0.361        | 0.424        | 0.562        | 0.408        | 0.351        | 0.299        |
| AWR3  | <b>0.853</b> | 0.391        | 0.487        | 0.518        | 0.482        | 0.244        | 0.320        |
| INT1  | 0.357        | <b>0.792</b> | 0.276        | 0.396        | 0.358        | 0.189        | 0.451        |
| INT2  | 0.449        | <b>0.921</b> | 0.417        | 0.443        | 0.480        | 0.233        | 0.370        |
| INT3  | 0.443        | <b>0.912</b> | 0.440        | 0.450        | 0.459        | 0.183        | 0.415        |
| MON1  | 0.442        | 0.400        | <b>0.852</b> | 0.383        | 0.426        | 0.329        | 0.252        |
| MON2  | 0.282        | 0.325        | <b>0.744</b> | 0.310        | 0.453        | 0.316        | 0.231        |
| MON3  | 0.519        | 0.311        | <b>0.808</b> | 0.398        | 0.426        | 0.286        | 0.225        |
| NOB1  | 0.582        | 0.381        | 0.475        | <b>0.810</b> | 0.432        | 0.327        | 0.341        |
| NOB2  | 0.553        | 0.352        | 0.443        | <b>0.869</b> | 0.431        | 0.339        | 0.313        |
| NOB3  | 0.244        | 0.437        | 0.201        | <b>0.740</b> | 0.339        | 0.159        | 0.187        |
| PER1  | 0.371        | 0.316        | 0.272        | 0.201        | <b>0.647</b> | 0.135        | 0.289        |
| PER2  | 0.500        | 0.474        | 0.470        | 0.527        | <b>0.872</b> | 0.285        | 0.368        |
| PER3  | 0.393        | 0.281        | 0.464        | 0.320        | <b>0.697</b> | 0.267        | 0.324        |
| REL1  | 0.254        | 0.221        | 0.385        | 0.332        | 0.263        | <b>0.935</b> | 0.162        |
| REL2  | 0.076        | 0.102        | 0.119        | 0.106        | 0.194        | <b>0.430</b> | 0.126        |
| REL3  | 0.309        | 0.206        | 0.359        | 0.308        | 0.287        | <b>0.929</b> | 0.147        |
| SON1  | 0.415        | 0.444        | 0.256        | 0.293        | 0.426        | 0.146        | <b>0.839</b> |
| SON2  | 0.344        | 0.364        | 0.257        | 0.348        | 0.368        | 0.145        | <b>0.831</b> |

|      |       |       |       |       |       |       |              |
|------|-------|-------|-------|-------|-------|-------|--------------|
| SON3 | 0.285 | 0.326 | 0.207 | 0.194 | 0.262 | 0.148 | <b>0.788</b> |
|------|-------|-------|-------|-------|-------|-------|--------------|

**Structural Model**

Structural model could be tested after measurement model of the study has been established. Purpose of this test is to allow researcher to systematically evaluate the data support on the tested hypotheses. The first assessment is path coefficient value to evaluate the strength of the relationship between two constructs. The values are in the range between -1 and +1, with a condition the nearer the value to 0, the path is considered has a weak relation since the relationship has no significant different from 0. Path coefficient could be categorised as small (0.02), medium (0.15) and high (0.35). Therefore, based on table 11, path coefficient of direct relationship has shown that relationship between awareness -> intention waqf, and moral norms -> intention waqf have the least strength of path coefficient with the value of 0.092 and 0.136 respectively. Besides, other direct relationships path coefficients, which are normative beliefs -> intention waqf, personal responsibility -> intention waqf, religiosity -> intention waqf, and social norms -> intention waqf has shown that it has medium strength of path coefficient with the value of 0.221, 0.157, 0.233, and 0.246 respectively. Thus, highest path value is seen in the relationships between social norms and intention waqf.

Next, after determining the significance of path coefficients, t-value and p-value is required in finding the coefficient of determination. The threshold of t-value is the value must be greater than the critical value, which is 1.65 at 5%, and 1.96 at 1%. Besides, the threshold of p-value must be less than the critical value of 0.05, 0.01 and 0.001 to obtain the significant relationship. According to table 11, it shows that awareness and religiosity are insignificant to the relationship with intention waqf since its t-value and p-value has not met the threshold, which is t=1.183, p=0.237 and t=0.229, p=0.819 respectively. However, other variables such as moral norms (t=2.026, p<0.05), normative beliefs (t=2.903, p<0.01), personal responsibility (t=2.212, p<0.05), and social norms (t=4.120, p<0.001) has significant relationship with intention of waqf since its both t-values and p-values has met the threshold.

Lastly, R<sup>2</sup> is also considered in determining the coefficient of determination. R<sup>2</sup> is representing explainable endogenous variable variances by exogenous variable, which the higher R<sup>2</sup> value, the larger the explainable variances. R<sup>2</sup> value of 0.19 is considered as weak, 0.33 is moderate, and 0.67 is substantial (Chin, 1998). Therefore, based on table 11, R<sup>2</sup> value 0.401 shows that the explainable variance of the intention waqf construct is moderate with 40.1% percent explainable variance by the exogenous construct in this model.

**Table 11: Direct Effect Relationship**

| Hypothesis | Relationship                              | Std. Beta | Std. Error | T Statistic<br>( O/STDEV ) | P-Value | Results       | R2    |
|------------|---|-----------|------------|----------------------------|---------|---------------|-------|
| H1         | Moral norms -> Intention waqf             | 0.136     | 0.067      | 2.026                      | 0.043   | Supported*    | 0.401 |
| H2         | Personal responsibility -> Intention waqf | 0.157     | 0.071      | 2.212                      | 0.027   | Supported*    |       |
| H3         | Awareness -> Intention waqf               | 0.092     | 0.078      | 1.183                      | 0.237   | Not supported |       |
| H4         | Social norms -> Intention waqf            | 0.246     | 0.060      | 4.120                      | 0.000   | Supported***  |       |
| H5         | Normative beliefs -> Intention waqf       | 0.221     | 0.076      | 2.903                      | 0.004   | Supported**   |       |
| H6         | Religiosity -> Intention waqf             | -0.016    | 0.068      | 0.229                      | 0.819   | Not supported |       |

\*\*\* $p < 0.001$  \*\* $p < 0.01$ , \* $p < 0.05$

$t > 1.65$  at 5%,  $t > 1.96$  at 1%.

$R^2 \geq 0.19$  consider weak,  $R^2 \geq 0.33$  consider moderate,  $R^2 \geq 0.67$  consider substantial

**Discussion**

The findings of the study shows that four (4) of the hypotheses indicated that the relationships were significantly positive between independent variables; moral norms, normative beliefs, personal responsibility, social norms, and dependant variable; the intention of *waqif* to contribute waqf for food security purposes. On the other hand, two (2) hypotheses show that awareness and religiosity were insignificant to the intention of *waqif* to contribute waqf for food security purposes.

Moral norms have shown a positive and significant relationship with the intention of *waqif* to contribute waqf for food security purposes. Moral norms have a small positive impact on the intention of *waqif* to contribute waqf for food security purposes since its t-value is greater than the critical value ( $t = 2.026 > 1.96$  at 1%), and its p-value is less than the critical value ( $p = 0.043 < 0.05$ ). Thus, it supports H1. Moral norms is related to past behaviour and situational factors that could influence a man behaviour (Botetzagias, Dima, & Malesios, 2015), which the findings of this study shows the same. The findings of the study shows that moral norms are a driving factor on the intention of *waqif* to contribute waqf for food security purposes. The relationship between moral norms and the intention of *waqif* to contribute waqf for food security purposes is as shown in table 12 below:

**Table 12: The Relationship Between Moral Norms and The Intention of Waqif to Contribute Waqf for Food Security Purposes**

| Hypothesis                    | Hypothesized Relationship | Finding     |
|-------------------------------|---------------------------|-------------|
| Moral norms -> Intention waqf | +ve                       | Significant |

Personal responsibility has shown a positive and significant relationship with the intention of *waqif* to contribute waqf for food security purposes. Normative beliefs have a small positive impact on the intention of *waqif* to contribute waqf for food security purposes since its t-value is greater than the critical value ( $t = 2.212 > 1.96$  at 1%), and its p-value is less than the critical value ( $p = 0.027 < 0.05$ ). Thus, it supports H2. Personal responsibility is the ability to manage one's own feelings, thoughts and behaviour and willingly take responsibility for the decisions made (Dasi, Miarsyah, & Rusdi, 2019). The findings of this study shows that personal responsibility has become a driving factor on the intention of *waqif* to contribute waqf for food security purposes. The relationship between personal responsibility and the intention of *waqif* to contribute waqf for food security purposes is as shown in table 13 below:

**Table 13: The Relationship Between Personal Responsibility and The Intention of Waqif to Contribute Waqf for Food Security Purposes**

| Hypothesis                                | Hypothesized Relationship | Finding     |
|---|---------------------------|-------------|
| Personal responsibility -> Intention waqf | +ve                       | Significant |

Awareness has shown negative and insignificant relationship with the intention of *waqif* to contribute waqf for food security purposes. Awareness does not have a positive effect on the intention of *waqif* to contribute waqf for food security purposes since its t-value is less than the critical value ( $t = 1.183 < 1.65$  at 5%), and its p-value is greater

than the critical value ( $p = 0.237 > 0.05$ ). Thus, it does not support H3. Respondents of this study might be aware with the term of waqf because they have contributed to waqf, however, they might unaware of waqf practices around them. Therefore, awareness is not a driving factor of the intention of *waqif* to contribute waqf for food security purposes. The relationship between awareness and the intention of *waqif* to contribute waqf for food security purposes is as shown in table 14 below:

**Table 14: The Relationship Between Awareness and The Intention of Waqif to Contribute Waqf for Food Security Purposes**

| Hypothesis                  | Hypothesized Relationship | Finding       |
|-----------------------------|---------------------------|---------------|
| Awareness -> Intention waqf | -ve                       | Insignificant |

Social norms have shown a positive and significant relationship with the intention of *waqif* to contribute waqf for food security purposes. Normative beliefs have a substantial impact on the intention of *waqif* to contribute waqf for food security purposes since its t-value is greater than the critical value ( $t = 4.120 > 1.96$  at 1%), and its p-value is less than the critical value ( $p = 0.000 < 0.001$ ). Thus, it supports H4. Social norms are norms that based on group expectations (Belgiawan, Schmöcker, Abou-Zeid, Walker, & Fujii, 2017). The findings of this study shows that social norms are a the most substantial factor on the intention of *waqif* to contribute waqf for food security purposes. The relationship between social norms and the intention of *waqif* to contribute waqf for food security purposes is as shown in table 15 below:

**Table 15: The Relationship Between Social Norms and The Intention of Waqif to Contribute Waqf for Food Security Purposes**

| Hypothesis                     | Hypothesized Relationship | Finding     |
|--------------------------------|---------------------------|-------------|
| Social Norms -> Intention waqf | +ve                       | Significant |

Normative beliefs have shown a positive and significant relationship with the intention of *waqif* to contribute waqf for food security purposes. Normative beliefs have a medium positive impact on the intention of *waqif* to contribute waqf for food security purposes since its t-value is greater than the critical value ( $t = 2.903 > 1.96$  at 1%), and its p-value is less than the critical value ( $p = 0.004 < 0.01$ ). Thus, it supports H5. One's normative beliefs was proposed as at least partly a function of the attitudes held by relevant others towards the behaviour in question (Ajzen & Fishbein, 1972). The findings of this study shows that normative beliefs did influence the intention of *waqif* to contribute waqf for food security purposes as proposed. The relationship between normative beliefs and the intention of *waqif* to contribute waqf for food security purposes is as shown in table 16 below:

**Table 16: The Relationship Between Normative Beliefs and The Intention of Waqif to Contribute Waqf for Food Security Purposes**

| Hypothesis                    | Hypothesized Relationship | Finding     |
|-------------------------------|---------------------------|-------------|
| Moral norms -> Intention waqf | +ve                       | Significant |



Religiosity has shown negative and insignificant relationship with the intention of *waqif* to contribute waqf for food security purposes. Religiosity does not have a positive effect on the intention of *waqif* to contribute waqf for food security purposes since its t-value is less than the critical value ( $t = 0.229 < 1.65$  at 5%), and its p-value is greater than the critical value ( $p = 0.819 > 0.05$ ). Thus, it does not support H6. Religiosity is a degree to which beliefs in specific religious values and ideal are held and practiced by an individual (Aruan & Wirdania, 2020). Nonetheless, this study came to the same conclusion as Syafira, Ratnasari, & Ismail (2020) that religiosity was insignificant to charitable intents. The relationship between awareness and the intention of *waqif* to contribute waqf for food security purposes is as shown in table 17 below:

**Table 17: The Relationship Between Religiosity and The Intention of Waqif to Contribute Waqf for Food Security Purposes**

| Hypothesis                    | Hypothesized Relationship | Finding       |
|-------------------------------|---------------------------|---------------|
| Religiosity -> Intention waqf | -ve                       | Insignificant |

## CONCLUSION

### Significant Implications of the Study

Significant implications help to comprehend the reasons on why or how the findings could be important to future studies. Therefore, significant implications of the study covered two (2) aspects, which are managerial and practical implications, and literature implications.

Findings of this study provides a direct insight to SIRC's and non-government organisations (NGOs) of waqf on the factors that could influence the intention of *waqif* to contribute waqf for food security purposes, and indirect insight on waqf has the potential to prevail over food insecurity in Malaysia. Generally, to implement waqf or specifically waqf for the purpose of food security, a strategy needs to be well formulated. Thus, findings of this study could be a practical literature to SIRC's and NGOs in creating strategies that related to waqf.

Findings of this study shows that moral norms, normative beliefs, personal responsibility, religiosity, and social norms has positively significant, by means these variables did influence the intention of *waqif* to contribute waqf for food security purposes. The findings could be considered as a new subject matter in the aspect of waqf for the purpose of food security in Malaysia. In the other hands, this study managed to contribute literature on factors that could influence the intention of *waqif* to contribute waqf for food security purposes as a reference for future studies.

However, any strategies formulated based on the variables in this study must be decided carefully. As an instance, since moral norms, normative beliefs, personal responsibility, and social norms has a positive relationship to the intention of *waqif* to contribute waqf, it is highly recommended to prioritise these factors in strategy formulating process. Well conscious on the factors that could influence the intention of *waqif* to contribute waqf, strategies to encourage people to contribute waqf could be well formulated.

### Limitation of the Study

Limitations of the study could be defined as the obstacles faced by the researchers throughout the study. First limitation of this study was the lack of reference about waqf for the purpose of food security Malaysia. There are only a few studies that related to waqf for food security in the case of Malaysia because Malaysia has not yet widely implemented waqf for food security purposes. Other than that, time constraint has become part of the limitations of the study. Sample of the study is Muslims across Malaysia. It is almost impossible to travel across Malaysia in a short period of time to distribute the questionnaire. Therefore, the questionnaire was distributed randomly through email invitation, which is most of invited respondents are Malaysian government servants.

### **Recommendations for Future Research**

Addressing to the limitation of the study, if future research examines similar subject to this study, it is highly recommended to collect data from various background occupations of the respondents since the respondent of this study is majority is a civil servant. Besides, future study is also recommended to consider adding up different variables from existing literature or using a completely different variables from those used in this study, such as *targhib*, *tarhib*, *ihsan*, and *ikhwah*. Hereby, future research might get different results, and at the same time could add extra literature on this topic which includes more religious aspects since waqf is one of the ways of giving in Islam. Lastly, this study recognised that religiosity is a potential variable to be a moderator variable for future studies. Therefore, it is highly recommended for future studies to implement religiosity or other potential determinants as a moderator variable.

### **Conclusion**

Overall, this study has managed to identify the factors that could influence the intention of *waqif* to contribute in waqf for food security purposes. The findings shows that awareness and religiosity are insignificant to the intention of *waqif* to contribute waqf for food security purposes. However, other factors, which are moral norms, personal responsibility, social norms, and normative beliefs has influenced the intention of *waqif* to contribute waqf for food security purposes. Besides, social norms is the most influential factors in addressing the intention of *waqif*. This study has managed to add literature on factors that does influence the intention of *waqif* to contribute waqf, and it could give an insight to waqf institutions in Malaysia in creating strategies on how to gain more *waqif* for food security in Malaysia. Lastly, future research could refer to this study either as a reference or to fulfil the gaps of this study.

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