

The Exploration on the Patterns of Muslims Contribution towards Non-Profit Institutions: A Preliminary Study

Fidlizan Muhammad
Faculty of Management and Economics,
Universiti Pendidikan Sultan Idris
Email: fidlizan@fpe.upsi.edu.my

Salwa Amirah Awang
Politeknik Sultan Azlan Shah, Behrang Stesen
(Ph.D student, Shariah and Economics Department, Academy of Islamic Studies, Universiti of Malaya)
Email: sis_humaira@yahoo.com

Joni Tamkin Borhan
Mohammad Taquiuddin Mohamad
Shariah and Economics Department, Academy of Islamic Studies,
Universiti Malaya, Kuala Lumpur
Email: joni@um.edu.my
Email: m.taqiuddin@um.edu.my

Mohd Yahya Mohd Hussin
Faculty of Management and Economics,
Universiti Pendidikan Sultan Idris
Email: yahya@fpe.upsi.edu.my

ABSTRACT

This paper seeks to explore the patterns of community financial contributions towards the non-profit institutions. In this study, a total of 281 Muslim respondents consisting of civil servants in the four states were involved. Patterns of financial contributions are examined based on five categories: institutions of worship (mosques), religious institutions (schools), charities (homes), social institutions (NGOs) and institutions of higher education (universities). The analysis showed that people tend to contribute to the mosque institutions, charities and religious institutions compared to social institutions and institutions of higher education. Important implications for the early findings of this analysis indicate that contributors are more likely to provide financial support for activities in the form of Islam and charity. Therefore, the objective of the welfare of the Muslim community can be implemented if enough information is acquired pertaining to the strategies implemented by the relevant authorities.

Keyword: contribution, non profit institutions, welfare

INTRODUCTION

Community welfare is important in the formation and development of a country. To achieve a balanced development, Islam outlines clear guidelines for man to be obliged as Allah SWT says which means;

The Believers, men and women, are protectors one of another: they enjoin what is just, and forbid what is evil: they observe regular prayers, practise regular charity, and obey Allah and His Messenger. On them will Allah pour His mercy: for Allah is Exalted in power, Wise

Al-Taubah (9):71

Based on this word from Allah swt, Islam emphasizes on the individuals to take responsibility for another person in accordance with the capacity owned. Description on the importance of this relationship can be examined in the obligatory of zakat to the rich and distributed to eight recipients in particular. Through this example, is the purpose of well-being or welfare of the community is limited to problems related to money alone? Mannan (1993, 92) explains that the charity in Islam is not rooted in the economic values only, but broader values that encompass moral and spiritual, social and political. Consistent with this, there are three (3) sectors that generally play the main role to implement the

objectives of the public welfare which are the public, private and non-profit sectors (NPO) (Suraiya, 2011). ;

Nevertheless, the fund's ability distinguishes these sectors to meet the target goal of welfare. In this scenario, the NPO sector faces competition to obtain funds compared to other sectors (Hsu et al. 2005; Suraiya 2011). Therefore, this study aims to identify patterns of contribution of the Muslims against non-profit institution that involves five categories of institutions which are religious institutions such as mosques, educational institutions, religious (religious schools, madrasah, tahfiz center), charitable institutions (orphanages, private welfare), social institutions (NGOs) and institutions of higher education (alumni-university). Selection of studies for these institutions due to two factors, firstly factor of Islamic religion that encourages people to contribute to either compulsory or voluntary contributions. Secondly, the concerns of the community to contribute due to financial constraints faced by the institution. Arba'iyah (2008) found that religious educational institutions experience underdevelopment problems and risks of closure due to lack of funds to cover the costs of administration, management and so on. Departing on religious prescription and care, this study can identify the order or hierarchy of institutions selected by the people in giving contribution. This study also includes the society contribution to social institutions and higher education institutions on the grounds that the comparison of money resources is more accessible from the social institutions and higher education institutions through the government. For example, the allowance for charitable institutions for special schools in the 2010 budget has been raised from RM50 to RM150 (UNICEF Malaysia, 2013). In addition, contributions to higher education institutions are also included in the follow-up strategy highlighted by the government to acquire the university's autonomy in the National Higher Education Strategic Plan (PSPTN) which is set to achieve the ratio of revenue from the contributions of alumni to support their university activities (Ministry of Higher Education 2007).

LITERATURE REVIEW

The discussion on social welfare goals have been examined from various angles. Leavitt (1958) found that one or more parties involved in the provision of welfare services, depending on a country's welfare policies. Two forms of welfare delivery methods used, monolithic and pluralistic. Monolithic method is based on centralised welfare approach that is being implemented by the government and the pluralistic approach on the other hand tends toward the community involvement and less interference from the government (Beresford & Croft 1983). However, the monolithic welfare system faces current challenges. Among them are the high cost to the country, the target welfare goals and lack of support from the community (Schartau 2009, Kangas & Palme 2005, Baldock 1989).

To overcome this challenge, a balanced approach to the implementation of welfare involving both methods needs to be implemented in a country. Generally, the government involvement in the welfare aspect is focused on the areas that require high financial such as health, education, infrastructure and strategic services. The involvement of non-profit institutions in these areas seeks to complete voids or additional requirements desired by the society (Coultts Institute 2013). If this scenario is related to the Malaysian context, the complementary welfare necessity for the Muslim community is the institution of worship, religious education, and so on.

Accordingly, the established non-profit institutions require support from the community to implement the desired welfare. To gain the support of these contributors, the institution should have some criteria. Hsu et al. (2005) stated that the reputation of an institution is capable of influencing the beliefs of contributors to support the objectives of the institution. In this case, the institution must show clear evidence to the contributor of the effects obtained for each of the contribution value received. This is because the tendency to continuously contribute to the institutions is affected by two characteristics of contributor known as "social proof" (Goldstein, Cialdini, & Griskevicius, 2008; Baron, Vandello, & Brunsman, 1996) and "social loafing" (KARAU & Williams, 1993 Clary & Snyder, 1991).

Influence of information distribution or social information related to the non-profit institutions is also a criterion that must be manipulated to reflect the institution's requirements to obtain contributions from the community. A study by Frey & Meier (2004), Heldt (2005) and Shang & Croson (2005) found that the information disseminated through the public media significantly affect the amount of the contribution. Through this media, institutions contact a number of contributors to share information with the community. Accordingly, the public can interact and communicate directly with the contributor to obtain more accurate information. Through experimental study by Martin & Randal (2008) in New Zealand, it was found that the effect of this information as significant to convince contributors in terms of value and contribution period.

Information on exact contribution will encourage contributors to make contributions to institutions of authority and able to have an impact on the recipient. The failure of information delivery causes the failure of community contribution distribution to the target group, whereas the contribution made is only motivated by humanity (Bustamy et al, 2002). Bendapudi et al. (1996) and Okunade (1999) found that the readiness of young people particularly in contributing is influenced by the clear effect of the contribution whether the benefit is for the recipients or the contributors themselves. For this reason, tax incentives for instance, are found to be able to draw support from contributors to support the financial resources of the institution. (Kitchen & Donalton 1990 and Grant and Lindauer, 1986).

The effectiveness of the media and the allocation of human resources to explain the institution information and activities have been demonstrated in studies of Ireland et al. (2012) involving higher education institutions. The focus of the alumni unit staffs to connect with undergraduates is found to maintain the relationship between university and alumni, besides increasing the number of alumni donations annually. The same evidence is also indicated in the report involving the contribution of the Middle Eastern countries where the institutions created for a specific purpose such as health raises higher contributions from individuals, corporations as well as foreign aid (Coutt Institute 2013).

Since the action to operationalize the non-profit institutions is a philanthropical willingness of some members of the society, the contributing readiness depends on the transparency and integrity of the institution. Among the aspects that should be prioritized are the accountability of financial records (Suraiya 2011) and also the effectiveness of the institution to achieve its objectives (Diamond & Kashyap 1997, Radley & Kennedy 1995). In relation to the society contributions or the university alumni in particular, several studies have also found that lavish spending in university affects the contributors confidence (Sargeant et al. 2006; Bekkers, 2003). Heckman & Guskey (1998) found that the reputation of the university plays an important role in raising funds from the community.

Apart from the factors associated with the institution, there are a number of demographic and socio-economic characteristics that influence the charitable giving of individuals. However, these features are not limited due to the unpredictability of the contributors nature itself. Among the demographic factors identified as important is age. Tsao & Coll (2004) and Okunade (1996) are among those who found that the increase of age affect the amount of the contribution. According to them, the opportunity to attract young people as the donor is quite difficult. This is because young people are now questioning the returns to be gained by them for each of the contribution. Clotfelter 2001), Wastyn (2009) and Bruggink & Siddiqui (1995) state that the maturation process produces the change impact on young people in the future. Accordingly, the annual increase of age of an individual increases the total contributions by five percent.

Following the importance of age factor, some researchers differ in views of the dominant factors between individual income and general factors. In general, increasing age correlates extensively with the work experience that causes the increase of individual income. Several empirical studies demonstrate that financial factor is more dominant than age. They justify that increase in a person's age may not necessarily be as a benchmark for assessing readiness to contribute, but the ability to manage the earned income is more important (Watsyn 2009; Feldstein & Clotfelter 1976, Brooks, 2002). Apart from these two features, the gender factor (Belfield & Beney 2000), marital status (Monks, 2003), location of residence and occupation (Bruggink and Siddiqui 1995; McDearmon & Shirley, 2009) are also shown to influence contributors including the individual or institutional recipients, the contribution value and others.

Based on the observations of previous studies, it can be concluded that the integrity of non-profit institutions in implementing the goals of welfare is dependent on the support of the financial contribution of the contributor. Therefore, this exploratory study will examine the pattern or inclination of contributors in charitable giving to the involved organizations among Muslim respondents.

RESEARCH METHODOLOGY

The exploratory analysis of this study includes Muslim individuals from four states namely Johor, Pahang, Melaka and Terengganu. The sampling of this study is done randomly involving the distribution of questionnaires on 300 respondents. There are two main sections in the questionnaire to be analyzed in this study which are the demographic and socio-economic information of the respondents and secondly, there are five non-profit or charitable institutions with the frequency of contribution period. The collected data were analyzed based on a simple descriptive analysis consisted of frequencies and percentages. The simple analytical method was found to be implemented in initial studies by Bustamy et al. (2002) and Suraiya (2011).

To analyze the relationship of demographic and socio-demographic characteristics with the contribution of each institution, it was analyzed using the chi-square value of crosstab analysis with the null hypothesis; there is no relationship between the two variables at the 10% significance level.

FINDINGS OF THE STUDY AND DISCUSSION

The descriptive summary of the respondents demography and socio economy involved in this study is shown in Table 1.

Based on Table 1, almost 70 percent of respondents in this study were female. In terms of age, approximately 75 percent of respondents ages between 25 to 44 years. In relation to that, it can be concluded that the findings of this analysis contribute in identifying the patterns of charitable contributions among young people. In line with the largest age group of the respondents, it was found that the number of children and income is between one and six children, and the monthly income is between RM1500 to RM6000. From the aspect of income, more than 50 percent are from the middle income group with RM3000 to RM6000. This condition indicates that a number of young respondents gain a good income which is influenced by academic qualifications and working experience.

Based on these demographic features, the pattern of respondents contribution for five institutions involved in this study is illustrated in Table 2.

The finding of analysis on the contributions to the institution, it was found that respondents tend to contribute to worship institutions, followed by welfare institutions, religious education, social and higher education. The highest contributor of the two institutions (religious and welfare) implies that the existence of religious factors and individual accountability is important for non-profit institutions. A study by Bustamy et al. (2002) also found that the contribution of individuals in Pulau Pinang is related with the reason of emotion, responsibility and religious faith.

Based on Table 2, it can be clearly observed that 90 percent of respondents did not contribute to the higher education institutions. Although most of respondents were young people, the notion that higher education institutions are funded by the government's allocation is likely to cause this scenario to happen. Furthermore, the strategy of financing university activities by alumni in Malaysia is still a new approach (KPT 2004, 2010). The contribution scenario is also supported through the study of Bennett, Kim & Loken (2013) who found that a non-profit institution funded by the corporate sector is difficult to attract readiness of individual contributors. Accordingly, the measurement of PSPTN achievement by the ministry especially on the contribution of alumni is dependent on the level and method of information distribution implemented by the institutions of higher learning as found in Hsu et al. (2005).

Following the analysis in Table 2, the frequency of distribution by contributors based on institutions and period is shown as in Table 3.

Based on Table 3, worship institution received the most frequent contribution support with 123 (45.6%) of contributors contribute weekly. This can be related to the routine worship activities that covers compulsory obligation such as Jumaat prayer and voluntary obligations such as religious speech for male and female. The understanding of kariah community members to ensure that religious activities work smoothly and actively causes the continuity of the financial contribution (Mohd Yahya et al. 2013; Joni et al. 2011). For welfare institutions (orphanage, elderly) and religious education institutions, the number of contributor in the period of one to three months is balanced. While for higher education institution, the number of annual contributor is more compared to monthly contributor. This can be associated to individual contribution given to support student activities through students clubs.

To analyze the level of correlation between demographic factor and the institutions of recipients, the outcome of crosstab analysis is presented in Table 4.

Base on Table 4, it was found that the key demographic factor that influences the contribution of all non profit institutions is the respondent income. This finding supports the study Clotfelter (2003), Bennett and Kkottasz (2000) and Okunade (1996). This implies that the increase in income will encourage individuals to contribute with a more effective contribution value. This also advocates the rationality of zakat that is made mandatory to the financially capable group to assist the recipient group. The increase in individual income will increase the paid amount of zakat and eventually give the advantage to the responsible institution to execute distribution more efficiently (Hairunnizam, Mohd Ali & Sanep 2005).

For worship institution, contribution has a significant relationship with gender, age and number of children. This can be related to the content of Islam itself that encourages parents to give

positive education to the family. In regards to that, a mother or a father who contributes to the mosque as an example will be followed and practised by their children in the future

Furthermore, the finding of this analysis also uncovers that respondent contributions towards higher education institutions has a relationship with age and number of children. A few studies on the factor of family relationship with the university (work, study or volunteer) indicate a high level of readiness in contributing (Okunade 1993; Bekkers 2005).

By basing on the discussion of the research finding analysis, it is found that charitable contribution is influenced by multiple factors. From the aspect of contributor number, it is concluded that non profit institution with religious orientation gains a high level of financial fund support from the society. Nevertheless, this contribution is found to be very much related to the financial factor or income factor of the contributors themselves.

CONCLUSION

This paper aims to explore the pattern of contribution among the Muslim community toward non profit institutions involving five groups of institutions. Based on the finding analysis, religious aspect and sympathy are two criteria that influence the society to contribute. In relation to that, non profit institutions established on these criteria do not face problem in fundraising to support the planned activities. However, to maintain this contribution, institutions should improve the identified weaknesses in order to increase the confidence of contributors (Suraiya 2011). All in all, the finding of this study proves that Muslim community are ready to contribute to all institutions involved in this study in accordance to their income.

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TABLE 1: Information on Respondents Demography and Socio Economy

Variable	Description	Frequency	Percentage, %
Gender	Male	95	33.8
	Female	186	66.2
Age	25-29	65	23.1
	30-34	47	16.7
	35-39	50	17.8
	40-44	44	15.7
	45-50	46	16.4
	51-54	18	6.4
	55-60	10	3.6
	60 and above	1	0.4
Number of Children	0	123	43.8
	1-3	97	34.5
	4-6	56	19.9
	7-9	5	1.8
Income	<1500	18	6.4
	1501-3000	78	27.8
	3001-4500	81	28.8
	4501-6000	76	27.0
	6001-7500	12	4.3
	>7501	16	5.7

TABLE 2: Contribution Pattern based on institutions

Institution	Yes	%	No	%
Worship	239	85	42	15
Welfare	206	73.3	75	26.7
Religious Education	177	63	104	37
Social	114	40.6	167	59.4
Higher education	27	9.6	254	90.4

TABLE 3: Frequency of contribution according to institutions

Institution	Frequency of contribution					Total
	Weekly	Monthly	Once in 2-3 Months	Once in 6 Months	Annually	
Worship	123	51	34	21	10	239
Welfare	23	59	53	32	39	206

Religious Education	14	45	56	35	27	177
Social	5	53	15	15	26	114
Higher Education	0	7	1	3	16	27

TABLE 4: Test of Cross tab on Demography and Socio Economy Factors According to Institutions

Demography	Institution	Chi Square
Gender	Worship	3.382*
	Welfare	0.010
	Religious Education	1.006
	Social	0.789
	Higher Education	0.829
Age	Worship	16.664*
	Welfare	6.612
	Religious Education	6.529
	Social	19.971*
	Higher Education	19.640*
Income	Worship	77.623*
	Welfare	92.859*
	Religious Education	97.350*
	Social	108.228*
	Higher Education	113.251*
Number of Children	Worship	17.917*
	Welfare	9.894
	Religious Education	20.430*
	Social	13.401
	Higher Education	18.789*

*significant at 10%