



## Establishment of *waqf* institutions to alleviate poverty in Somalia: test of theory of planned behavior

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### ABSTRACT

Poverty is seen as a destructive force in the world, regardless of one's religion, ideology, or political views. The Ministry of Planning Investment and Economic Development (2020) stated in its Somali National Development Plan (SNDP) program 2020 to 2024 that around 69 percent of Somalis live below the international poverty line of US\$1.90 per day. With growing concern about the wide reach of poverty and the government's inability to provide adequate resources to finance social and community development such as health and education, many counties are currently focusing on *waqf*. However, the purpose of this research is to investigate the effects of attitude, subjective norm, and perceived behavioral control, on the establishment of a *waqf* institution for poverty alleviation in Somalia. The study proposes to use a structural equation model with attitudes, subjective norms, and perceived behavioral control as independent variables, and a *waqf* institution for poverty alleviation as the dependent variable. This research collected the primary data through a questionnaire survey of 100 Mogadishu residents. The study found that all variables, except attitude, have a significant positive impact on the establishment of *waqf* institutions for poverty alleviation in Somalia. This study will add a significant contribution to the limited literature on the *waqf* in Somalia, as well as illuminate the path forward for establishing *waqf* institutions that are sustainable, efficient, and capable of meeting the socioeconomic needs of the Somali people.

## 1. Introduction

The human population of the world is estimated to reach 8.0 billion in mid-November 2022 (World Population Prospect, 2016). It is estimated that 10 percent of the world population still live in extreme poverty today defined by the international poverty line of US\$1.90 per day. However, the Covid19 could bush about 100 million more people into extreme poverty (Worl Bank, 2005). The majority of people living on less than \$1.90 a day live in sub-Saharan Africa. A study by (Montes et al., 2020) estimated that the number of people living in Sub-Saharan Africa who falls into extreme poverty defined by the international poverty line of US\$1.90 per day will increase by more than two percentage points in the coming 5 years. In fact, Somalia is among one of the poorest countries in

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Sub-Saharan Africa with 69 percent of its population living in poverty. In Somalia, poverty is responsible for the long-prolonged conflict, lack of employment, mismanagement and corruption, recurrent drought and climate change, poor institutional health and lack of domestic revenue, with dependence on unsustainable foreign aid (Ministry of Planning Investment and Economic Development, 2020). The Somali government and its international partners, such as the World Bank, are working to alleviate the scourge of poverty by addressing the major causes of poverty, which are political fragility, conflict, a weak economy, and social development. The gap between resources and requirements for poverty reduction will not close in the coming years. Since the entire population of Somalia is Muslim, the creation of *waqf* institutions is likely to contribute to poverty eradication.

Traditional methods for poverty alleviation programs differ from country to country. Redistribution policies, financing low-income people, subsidizing, and enhancing the capabilities of the poor are among them (Ahmed, 2009). In recent decades, there are growing interest and discussion of the role of Islamic social finance namely *zakat*, *qard hasan*, microfinance, and *waqf* towards reducing poverty. According to literature and documentary evidence, *waqf* is one of the most powerful tools for poverty alleviation. Several researchers agree that the best way to eradicate poverty is through *waqf* institutions, which have played a significant role in poverty alleviation. Therefore, *waqf* plays a powerful Islamic social finance instrument (Uluyol et al., 2021), and serves as a viable tool for the provision of all kinds of public services including religious, social, economic, environmental, healthcare, educational, security and humanitarian services. (Lamido & Haneef, 2021; Haneef et al., 2013). Because *waqf* institutions are the best alternatives for bridging the gap between rich and poor within the framework of brotherhood and mutual care, Somalia has enormous potential for establishing and developing *waqf* institutions because its entire population is Muslim.

*Waqf* took a major role in poverty alleviation, similar to *zakat*. However, it is mandatory to pay *zakat* for all Muslims when their wealth reaches a specific amount which is called *nisab*, whereas *waqf* is not compulsory to perform. Due to the voluntary status and the considering additional advantage that the entire population of the country is Muslim, this study investigates the intention to create *waqf* institution for poverty alleviation in Mogadisho, Somalia using theory of planned behavior. However, the aim of this study is to examine the applicability of extended theory of planned behavior variables in explaining the intention of establishing *waqf* institutions for poverty alleviation.

## 2. Literature review

### 2.1. Poverty in Somalia

Poverty is seen as a destructive force in the world, regardless of one's religion, ideology, or political views. The World Bank characterized poverty as having a lack of food, a place to live, access to education, the inability to read, a job, worry for the future, the loss of a child to a disease brought on by contaminated water, and a lack of freedom and representation.

Somalia is an East African Muslim country that has experienced more than two decades of civil war and the absence of a fully functional centralized government. Aside from the conflict, Somalia is suffering from severe drought, which threatens the lives of millions, increasing the number of refugees and internally displaced people (IDPs), and causing devastating poverty. The Horn of Africa's most severely drought-affected nation is Somalia, which has seen three consecutive dry seasons, significant water shortages, and soaring food costs. Through January, an estimated 3.8 million Somalis face a severe food insecurity risk; by May 2022, that number will rise to 4.6 million (United Nations Office for the Coordination of Humanitarian Affairs, 2021).

Prior to this, the country experienced the worst famine of the twenty-first century in 2011-12, with more than 258,000 people dying as a result of the government's failure to respond quickly and the

delay in receiving international aid (Maxwell et al., 2016). As a result of the civil war and instability, Somalia's poverty is terrifying. Aside from the conflict, Somalia experienced a 1.5 percent economic recession in 2020 as a result of a triple crisis including the COVID-19 virus, a locust infestation, and floods, which increased the number of people living in poverty (World Bank, 2022).

## 2.2. The importance of *waqf* towards socio-economic development in general

Many scholars have argued that *waqf* instrument plays a major significant role in the social and economic development of a country. However, this argument agrees with (Khairi et al., 2014), who says that “*waqf* has become a tool of wealth redistribution in order to achieve economic development in the whole context”. In addition, Ahmed (2004) also supports that *waqf* takes an essential part in developing a variety of issues of the society and the economic.

It is essential to emphasize that the substantial role of *waqf* in promoting social and economic growth fills gaps in the socioeconomic system by appealing to the piety of wealthy Muslims. The most important role of *waqf* sector in providing public services is the significant reduction of government expenditure and borrowing. This resulted to a decrease in the tax burden of the people and enhanced the opportunity for savings, investment and potential growth (Zuki, 2012). The author further stated that enhancement of business operations and its management by adopting modern approaches will increase the efficiency of *waqf* services to the welfare of society.

Budiman (2014) stated in his article titled “the significance of *waqf* for economic development” that *waqf* contribute economic development by reducing government expenditure, preventing deficit financing, restoring distribution of income and wealth, eradicating poverty, and enhancing economic growth. *Waqf* is a charity donated by Muslim individuals to aid the needy and improve their lives, which is why government spending has been reduced. Having stated that, the government may preserve a significant portion of its budget and expenditures that were originally scheduled for public interests. Furthermore, the service of distributing money and resources to needy individuals plays a critical part in eradicating poverty and enhancing the country's overall economic success (Budiman, 2014). Aliyu and Rano (2018) also supports the concept of *waqf* contribution towards socio-economic development resulted in lessening the burden tax and budget deficits, and addressing the issues of inequality and poverty.

In contrast, Baqutayan et al. (2018) stated that though the contribution of *waqf* to Muslims has been immense in the past, the function of *waqf* as a valuable instrument for socioeconomic development has typically been disregarded or/and sometimes ignored in current times for a variety of reasons or factors. This argument agrees with Lamido and Haneef (2021) who believes that researchers give a little attention to the role of *waqf* towards socio-economic development. Zauro et al. (2020) argue that much attention was not given in Sun-Saharan countries in regards with the researches of *waqf* as a means of addressing the issue of financial inclusion and socio-economic development. Furthermore, Baqutayan et al. (2018) investigated the main factors behind the decline of the role of *waqf* in developing various areas of socio-economic and found that misusing *waqf* properties, poor management of *waqf* are the main factors that caused to decrease the motive of *waqf* as an important tool to develop social and economic welfare of the Muslim populations.

## 2.3. *Waqf* and poverty alleviation

Broadly defined, *waqf* is a type of charitable donation that is highly regarded in Islam (Budiman, 2014), and it entails holding property or assets transferred by charity providers (*waqif*) and distributing them to the needy public as beneficiaries (Aliyu & Rano, 2018). The institutions of *waqf* play a major role in enhancing the living standards of the society (Kamarubahrin et al., 2019) by

filling the gap covering the inability of the government to tackle the issues of poverty (Mohammad, 2015; Shaikh et al., 2017). It is considered a viable tool for the provision of all kinds of public services to the poor including religious, social, economic, environmental, healthcare, educational, security, and humanitarian services (Lamido & Haneef, 2021)).

Further, several studies highlighted the importance of the creation *waqf* to alleviate poverty. For example, Saifuddin et al., (2014) revealed that *waqf* institution in general and cash *waqf* in particular could take major important role in the socio-economic development policy implementation of the country. Similarly, Hasan et al. (2018) examined the impact of investing cash *waqf* for development activities and found that cash *waqf* plays a major significance role in enhancing the ability of *waqf* institution to overcome poverty in the society. Moreover, Umar et al. (2022) evaluated the potential of knowledge and awareness of Islamic social finance (*zakat*, *waqf*, and Islamic microfinance) to reduce poverty during the COVID-19 pandemic with the moderating effect of ethical orientation. The study discovered that, with the exception of *zakat*, which has an insignificant positive contribution, awareness and knowledge of Islamic social finance instruments have the potential to significantly contribute to reducing poverty during the COVID-19 pandemic.

#### 2.4. *Waqf* and theory of planned behaviour

Ajzen (1985) introduced the theory of planned behavior (TPB), which is an extension of theory of reason action (TRA). TPB and TRA are comparable in that both models focus on the individual's intention to do a given behavior. TPB, on the other hand, addresses the issue of actions that occur without a person's volitional control. TPB also includes the Perceived Behavioral Control (PBC) aspect, which distinguishes it from TRA significantly.

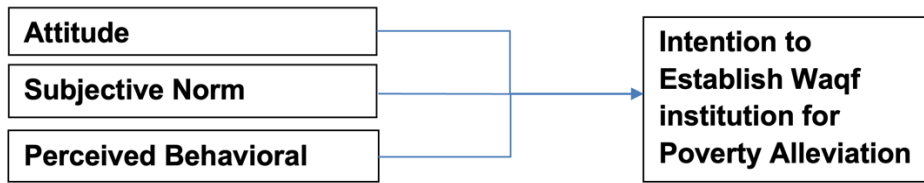
Previous research has shown that TPB has been successfully utilised in many studies, including in the giving behaviour setting, however there have been relatively few studies that focus on *waqf* giving behaviour, particularly in the context of Muslim donors (Osman et al., 2016).

Abdul Kareem and Ogunbado (2019) found a positive significant association between attitude, subjective norm, and perceived behavioral control and the establishment of a *waqf* institution as a means of poverty alleviation. Furthermore, Hasbullah et al. (2014) conducted a study to reveal the intention to contribute in corporate *waqf* in applying TPB. The authors found similar result with Abdul Kareem and Ogunbado (2019) that attitude, subjective norm and perceived behavioural control were significantly related to intention to contribute in corporate *waqf* among people. However, Putraa (2020) concluded that the most dominant effective contribution value influencing cash intention variable is the PBC variable.

#### 2.5. Theoretical framework and hypotheses development

Theory of Planned Behavior is one of the major theoretical frameworks in psychology that is used to describe human behavior in a variety of areas (Alphonsa & Sia, 2022). Klöckner (2013) found that 39% of all environmental psychology studies utilized theory of planned behavior framework. According to Ajzen (1991), the theory of planned behavior investigates the context of an individual's willingness to perform actions. The theory is founded on three key antecedents: attitude, subjective norm, and perceived behavioral control, all of which influence behavioral intention to engage in specific behaviors. The main reason that theory of planned behavior employs the three variables mentioned above is to provide a precise and accurate understanding of individual behavior prediction. In other words, the theory operates under the assumption that behavioral intention is the primary motivator that governs individual behavior (Osman et al., 2016). The three basic variables of theory of planned behavior are extended in this study, with religiosity and information as

antecedents of intent to establish *waqf* institution for poverty alleviation.



**Figure 1.** Research framework

### 2.5.1. Attitude

According to Ajzen (1980), the attitude toward behavior is based on the either of positive or negative feelings of the individuals about performing the target behavior. Cordano and Frieze (2000) defined the attitude of individual as the assessment of the performed behavior that comes from his belief of the expected result after the performance of the said actions. Osman et al. (2016) described attitude as an act of evaluation performed on specific behaviors as a form of response to the subject being addressed. Having said that, the belief is the expectation that a specific behavior will result in a specific outcome, which means that if the evaluation of this specific outcome is favorable, the attitude will be favorable. In other words, the greater the intention, the more positive the attitude. The more positive attitude towards the behavior, the stronger the individual's willingness to act. Iman et al, (2021) argued that the better the attitude toward *waqf* behavior, the better the participation in *waqf*. Similarly, Abdulkareem et al., (2020) noted that an individual is more likely to contribute to the establishment of *waqf* institutions if they have a positive attitude toward doing so. In the context of this study, the greater the person's intention toward establishing *waqf* institutions, the more likely it is that the person will participate in the *waqf* establishment. As a result, we proposed the following:

H1: Attitude has a positive and significant effect on the intention to establish a *waqf* institution to reduce poverty

### 2.5.2. Subjective norm

Subjective norm is the perceived social pressure that the others want them to be involved in a certain behavior. individual's willingness to engage a certain behavior is affected by the social pressure. In subjective norm, individuals perform specific behavior based on deeds, advice, and others. Chan et al. (2022) used the extended TPB to investigate the manager's environmental practices behavior and its impact on the company's performance. According to the findings, the manager's intention to engage in environmental practices is positively influenced by the respondent's subjective norm. Priambodo (2022) argued that subjective norms are influenced by social pressure from family members, religious leaders, community members, and government policies and regulations. The study discovered that subjective norms have a significant impact on *waqf* interests for cash *waqf*. Having said that, subjective norm relates to the influence of friends or relatives regarding the execution of the particular action. However, this study views that subjective norm is a significant factor that explains the intention to establish *waqf* institution for alleviate poverty. As a result, we proposed the following:

H2: Subjective norm has a positive and significant effect on the intention to establish a *waqf* institution for poverty alleviation.

### 2.5.3. Perceived behavioural control

Perceived behavioral control refers to the belief of individuals that they are not able to perform a specific behavior. It relates to the degree to which a person has physical and mental control over their behavior and how they feel about their actions (Ajzen, 1991). Furthermore, perceived behavioral control measures the ease or difficulty of acting the behavior. A study by Long et al. (2017) found a positive relationship between respondents' perceived behavioral control and their intention to engage in environmental innovation. Furthermore, Osman et al., (2016) investigated factors influencing cash *waqf* behavior using the theory of planned behavior. The study discovered that perceived behavioral influence has a positive influence on cash *waqf*. Thus, this study argues that perceived behavioral control has a significant relationship with the intention to create *waqf* institution for poverty alleviation. As a result, we proposed the following:

H3: Perceived behavioral control has a positive and significant effect on the intention to establish a *waqf* institution for poverty alleviation.

## 3. Methodology

The aim of this study is to examine the intention to establish *waqf* institutions for poverty alleviation in Somalia by integrating the theory of planned behavior. In this study the necessary information to test the research hypotheses was collected, using the quantitative survey-based method, by distributing a questionnaire among the most knowledgeable people of the residents of Mogadishu, the capital of Somalia. The target respondents were the academicians with adequate knowledge in the area of Islamic finance. The study's questionnaires were adapted from previous research (see Table 1). It is measured all variables by using a five-point Likert scale, which ranged between strongly disagree (1) and strongly agree (5). In this study, no sampling was made to increase the number of total responses. This study adopted the partial least square-structural equation modelling for analyzing the collected data because it can examine the highly complex causal effect relationship models.

**Table 1.** The measurement of constructs.

Constructs	Items	Measurement Items	Sources
Attitude	ATT1	I feel establishing <i>waqf</i> institutions is good idea	Chow & Chen (2009); Gopi & Ramayah (2007); Ramayah et al. (2009)
	ATT2	I feel establishing <i>waqf</i> institutions is considered wise idea	
	ATT3	I feel establishing <i>waqf</i> institution is beneficial	
	ATT4	I feel establishing <i>waqf</i> institution can help improve the Muslim economy	
Subjective Norm	SN1	People who are important to me would think that establishment of <i>waqf</i> institution is a good idea	Chow & Chen (2009); Gopi & Ramayah (2007); Ramayah et al. (2009)

**Table 1.** (continued).

	SN2	People who are important to me would think that establishment of <i>waqf</i> institution is a wise idea	
	SN3	My family who are important to me would think that establishment of <i>waqf</i> institution is beneficial	
	SN4	The people in my live whose opinion I value would approve the establishment of <i>waqf</i> institution	
	SN5	In the circle of friends and society, I also find the behavior of establishing <i>waqf</i> institution	
Perceived Behavioral control	PBC1	My people believes that we have the ability to establish <i>waqf</i> institution	Chow & Chen (2009); Gopi & Ramayah (2007);
	PBC2	My people definitely could establish <i>waqf</i> institution	Ramayah et al. (2009)
	PBC3	My people have the knowledge to establish <i>waqf</i> institution	
	PBC4	My people have the skills to establish <i>waqf</i> institution	
Intention to Establish <i>waqf</i> institution for poverty alleviation	<i>Waqf</i> 1	I will promote establishment of <i>waqf</i> institution for poverty alleviation	Chow & Chen (2009); Gopi & Ramayah (2007);
	<i>Waqf</i> 2	I will always recommend <i>waqf</i> institution has the ability to alleviate poverty	Ramayah et al. (2009)
	<i>Waqf</i> 3	I intend to contribute the establishment of <i>waqf</i> institution	

#### 4. Data analysis

This study used the partial least squares structural equation modeling (PLS-SEM) analysis technique using Smart PLS 4 to perform data analysis and to investigate the research hypotheses.

##### 4.1. Assessment of measurement model

The PLS-SEM model assesses the reliability of the measurement model by examining the composite reliability (CR), and also it assesses the construct's validity of the measurement model by evaluating individual indicator reliability and average variance extracted (AVE) (Hair et al., 2019). The composite reliability (CR) of the latent constructs exceeded the minimum threshold of 0.70, as shown in Table 2. However, ATT3, ATT4, and SN2 were removed due to low indicator loading and to improve composite reliability. Furthermore, the extracted average variance supported the constructs' validity, indicating that the constructs exceeded the suggested threshold of 0.5. Hence, the model in this study is reliable and has convergent validity. This study includes discriminant validity as the assessment of the reflective measurement model. Besides of the composite reliability and average value extracted, this study uses heterotrait–monotrait ratio (HTMT) of correlations to assess the discriminant validity. Table 3 indicated that the values of HTMT are below the expected threshold of 0.90, and none of the HTMT confidence intervals includes the value of 1. Therefore. The result of bootstrapping procedure indicated a satisfactory heterotrait–monotrait ratio (HTMT) criterion.

**Table 2.** Assessment results of the reflective measurement model.

Latent constructs	Items	Loadings	Average Variance extracted (AVE)	Composite reliability (CR)
<i>Waqf</i>	<i>Waqf1</i>	0.684	0.609	0.822
	<i>Waqf2</i>	0.824		
	<i>Waqf3</i>	0.824		
Attitude	ATT1	0.801	0.680	0.809
	ATT2	0.847		
Subjective norm	SN1	0.632	0.523	0.813
	SN3	0.723		
	SN4	0.766		
	SN5	0.763		
Perceived behavioral control	PBC1	0.702	0.503	0.802
	PBC2	0.658		
	PBC3	0.717		
	PBC4	0.756		

**Table 3.** Discriminant validity assessment using the HTMT criterion.

Constructs	WAQF	ATT	SN	PBC
<i>Waqf</i> (WAQF)				
Attitude (ATT)	0.607			
Subjective norm (SN)	0.688	0.785		
Perceived behavioural control (PBC)	0.696	0.533	0.688	

#### 4.2. Assessment of structural model

The aim of using structural equation modeling is to investigate the impact of the exogenous variable on the endogenous variable. This study calculated the significance of the path coefficients and equivalent t-values by using the bootstrapping function with 5,000 re-samples as suggested by Streukens (2016).

Table 4 shows the path coefficients (b-values), t-values and the p-values of all proposed hypotheses. The result of bootstrapping function with 5,000 re-samples indicated that PBC ( $b=0.296$ ;  $t=2.454$ ,  $p<0.05$ ), SN ( $b=0.306$ ;  $t=2.62$ ;  $p<0.05$ ) were significantly related to *waqf*. Thus H2, and H3 are supported. In contrast, the findings also revealed that ATT ( $b=0.139$ ;  $t=1.456$ ;  $p>0.05$ ) has no significant influence on *waqf*. Therefore, H1 is not supported.

Table 5 displays the values of coefficient of determination (R<sup>2</sup>), effect size (F<sup>2</sup>), predictive relevance (Q<sup>2</sup>), and variance inflation factors (VIF). R-square measures the overall effect size for the structural model. The R<sup>2</sup> in this table indicated 0.35, which means that the exogenous variables explain 35% of the variance in the endogenous construct. Thus, the framework of this study has moderate predictive power. The F<sup>2</sup> is also measured the effect size when a certain variable is deleted from the model. The F<sup>2</sup> is regarded to be small, medium, and large if the values of F<sup>2</sup> was 0.02, 0.15, and 0.35 respectively. Table 5 reveals the values of F<sup>2</sup>. Furthermore, the value of Q<sup>2</sup> in Table 5 is 0.262, which is above of the threshold value of 0.25. This means medium out of sample predictive relevance for the endogenous construct for the path model. The values of variance inflation factors (VIF) of all constructs are below 3, meaning that there is no significance collinearity between predictor variables in the model.

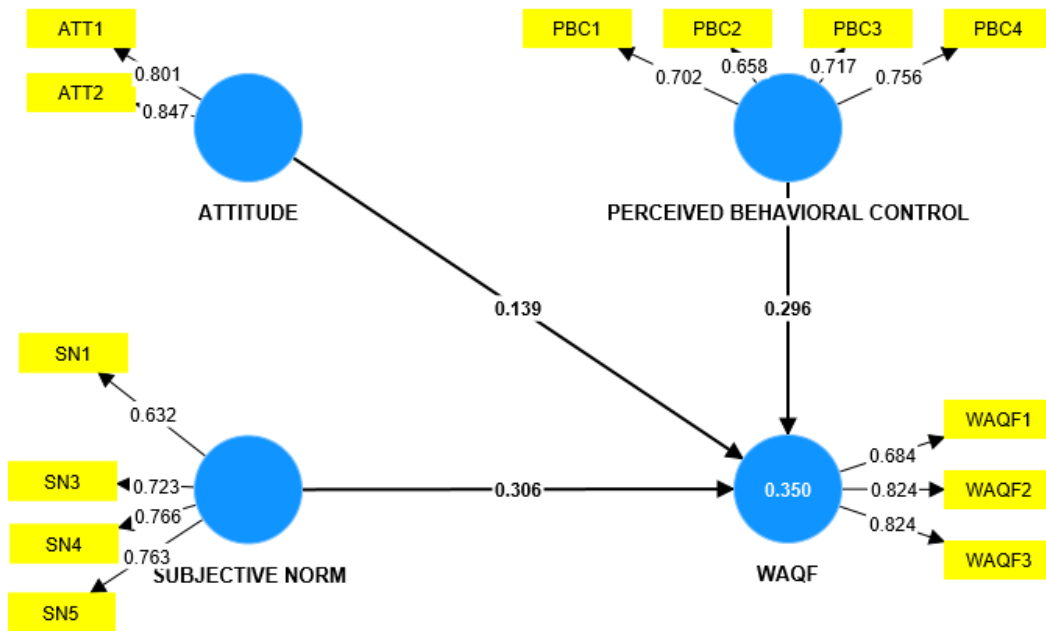


**Table 4.** Results of hypotheses testing.

Hypothesis No	Relationship	Path coefficient	T-value	P-value	Decision
H1	ATT-> WAQF	0.139	1.456	0.145	Not supported
H2	PBC-> WAQF	0.296	2.454	0.014	Supported
H3	SN-> WAQF	0.306	2.62	0.009	Supported

**Table 5.** Structural model results.

Constructs	R-square	Adj.R2	F2	Q2	VIF
WAQF	0.35	0.33		0.262	
ATT			0.023		1.297
SN			0.097		1.487
PBC			0.105		1.29



**Figure 2.** The evaluation of the measurement and structural models

### 5. Discussion and conclusion

The aim of this study is to examine the intention of establishing *waqf* institution for poverty alleviation by using the theory of planned behavior namely, attitude, subjective norm, and perceived behavioral control.

This study considers attitude, subjective norm, and perceived behavioral control as the independent variable and the establishment of *waqf* institutions for poverty alleviation as the dependent variable. Therefore, three hypotheses were presented. From the findings of the first hypothesis, the current study indicated that attitude has no significant effect on the establishment of *waqf* institutions for poverty alleviation. However, the result of this study contradicts the finding of the study conducted by Abdulkareem et al. (2020), which found that attitude has significant influenced the establishment of *waqf* for poverty alleviation. The cause of the different results may

come because of the differences in the environment, population, and the classification of the study.

The result of the second hypothesis revealed that perceived behavioral control (PBC) has a positive and significant effect on the intention of establishing *waqf* institutions for poverty alleviation. Thus, people with a higher PBC have a higher intention that creating *waqf* can reduce poverty. This finding corresponds with the results of Abdulkareem et al. (2020), Osman and Muhammed (2017), and Osman et al. (2016).

The result of testing the third hypothesis indicated that subjective norm has a significant impact on the intention of creating *waqf* for poverty reduction.

This research contributes to the limited literature on the *waqf* in Somalia, as well as illuminate the path forward for establishing *waqf* institutions that are sustainable, efficient, and capable of meeting the socioeconomic needs of the Somali people. To this end, the study recommends that government should consider *waqf* instruments to alleviate poverty in Somalia.

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