

MEASURING RELIGIOSITY AMONG MICRO-ENTREPRENEURS IN MALAYSIA

Salwana Hassan¹, Ahcene Lahsasna², Syed Othman AlHabshi³

¹Faculty of Business Management
UiTM Malaysia, 40450 Shah Alam
www.uitm.edu.my

^{2,3}International Centre for Education in Islamic Finance
Menara Tun Razak, Jalan Raja Laut
50350 Kuala Lumpur
www.inceif.org

Corresponding email : salwana@salam.uitm.edu.my

Abstract

Religiosity is a subjective matter to be measured. The challenge in this effort is not to let the sensitivity of the matter to hinder the noble and vital cause that it will contribute to facilitate a financial model based on faith or moral values. The main reason for making faith as the main critical factor in a model is its underlying power that actually determines its quality level. The primary usage of religiosity index is in determining the quality of life with faith as the power factor; wealth and asset as the composite factor. This index has been tested on a group of micro-entrepreneurs from a few selected areas in Malaysia. The study was to find the quality of life that they have as a result of their entrepreneurial activities. The inclusion of faith factor in this calculation is to see how far it can vary the quality of life being measured. The results show potential contribution of this factor to be a primary parameter for a model of similar nature as the one being used in this study.

Keywords: micro-entrepreneur, religiosity index, micro-finance, quality of life

Introduction

In the modern society today, religion often being viewed as personal matter and excluded from the professional attribute of a person. However, religion as part of the culture is an important element in shaping and determining behaviour. Various authors have suggested religion as an important dimension in Malaysian ethical behaviour studies (Rusnah Muhammad, 2009). In measuring religiosity, Rusnah used a few models that have been put forward by researchers such as Wilde & Joseph (1997), Khashan & Kreidi(2001). The author defined “measure of religiosity” as the intensity of commitment to a religion belief system. Three different measures of religiosity have been used; namely, cognitive, behaviour and experiential. It is found that those with high religiosity score would behave in conformance with desirable values and behaviours. The measurement used are determined by using percentiles, where, more religious (more than 33.1% score) and less religious (less than 30.1% score). Habib Tiliouine(2009) suggested in his research that the scope for measuring the religiosity must comprise a comprehensive perspective of Islam with reference to commitment, behaviour, standard religious belief and compulsory practices. He specified the indicators as practice, belief, duties and things that should be avoided. In addition, Krauss et al (2005) mentioned the early theorist on dimension of religiosity as associational, communal, doctrinal and devotionism thus they used Glock & Stark Model that states the following dimension of religiosity: ideological, ritualistic, experiential, intellectual and consequential. Ilyas (1992) proposed a model of religiosity based on Islamic principles; they are, knowledge (‘ilm), belief(iman), practice(amal), consequences (natijah) and realization of experience (ihsan).Many of these models have shed some light on the possibility that this subjective matter can be quantitatively evaluated and used.

1. Methodology

The religiosity index used in this study has been proposed by Tiliouine & Belgoumidi (2009) with a minor modification. The steps are explained below:

a. Scope

The scope of the measurement should be concise but comprehensive in measuring Islamic religiosity. To measure degree of religiosity, he believed that it can be determined by looking at one’s daily practice and beliefs in accordance with the teaching of Islam.

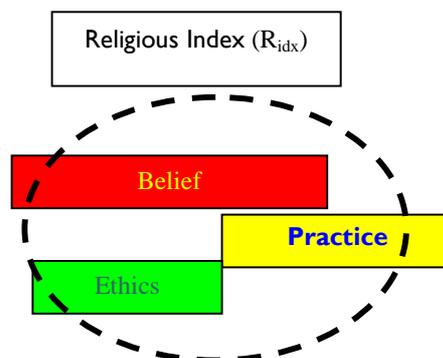


Figure 1: Scope of Religiosity Measure

b. Indicators

Operationally speaking, religiosity is determined by belief or faith, practice and ethic/moral development. A set of items covered the 3 mentioned areas : religious belief , religious practice and ethics (as shown in Table 1)

Belief	Practice	Ethics
1. Belief in God	1. Practice all basic ibadah	1.Community involvement
2. Belief in Angel	2. Enrichment	2.Permissible/Prohibited
3. Belief in Quran/Hadith	3. Seeking knowledge	
4. Belief in the Prophet	4. Charity	
5. Belief in The Hereafter		
6. Belief in Qada' & Qadar		

Table 1: Indicators for Religiosity Measure

c. Calculating the score

i. Calculating the score of the indicators :

The indicators have been transformed into a set of questions and the responses are captured as values as described by Table 2 below.

Belief	Strongly Disagree[1]-----[2]-----[3]-----[4]-----[5] Strongly Agree
Practice	Never[1]-----[2]-----[3]-----[4]-----[5] Always
Ethics	DoNotAgree[0]----[1] Agree

Table 2: The scale used

ii. Calculating the R-Score

The points will be summed up(as in (1)) from each indicator (belief, practice and ethics) and the total score is obtained for each respondent and the mean is produced. All scores are normalized into a 5-point scale. The mean values are totalled up and averaged in order to produce R-Score.

$$\text{R-Score} = \text{Ave}(\text{Belief} + \text{Practice} + \text{Ethics}) \quad (1)$$

R-Score	
0.8-1.0	Very Religious
0.6-0.79	Religious
0.4-0.59	Average
0.0-0.39	Non-religious

Table 3: R-Score interval and interpretation

iii. Classifying R-Score into Religiosity Index (R-Index)

R-Scores are classified into religiosity index as detailed out by the following table.

R-Score		Religiosity Index (R-Index)
0.8-1.0	Very Religious	3
0.6-0.79	Religious	2
0.4-0.59	Average	1
0.0-0.39	Non-religious	-1

Table 4: R-Index

The index of 3 [R-Index=3] means religion plays a definitely vital role in the life of respondents. The index of 2 classifies a respondent as someone that sees religion as an important element in his/her life. The index of 1 shows religious values have no significant impact on their daily life. The index of -1 states religious values as an intimidation to their daily life. These index values are not to label the respondent as such but to use as an impact factor to the quality of life (QoL).

iv. The use of R-Index

R-Index values are used as an impact factor to QoL as shown in Table 5 below. Positive index values will double or triple the wealth as such but on the other hand, negative index will diminish QoL as the wealth increases.

Religiosity Index (R-Index)	How it affects Quality of Life(QoL) $QoL=[Wealth]^{R-Index}$
3	$[Wealth]^3$
2	$[Wealth]^2$
1	$[Wealth]^1$
-1	$[Wealth]^{-1}$

Table 5: The Relationships Between R-Index and Quality of Life

- d. The questions used to measure the three dimensions as mentioned above are constructed conscientiously to avoid any misleading or misinterpretation of the concept being measured.

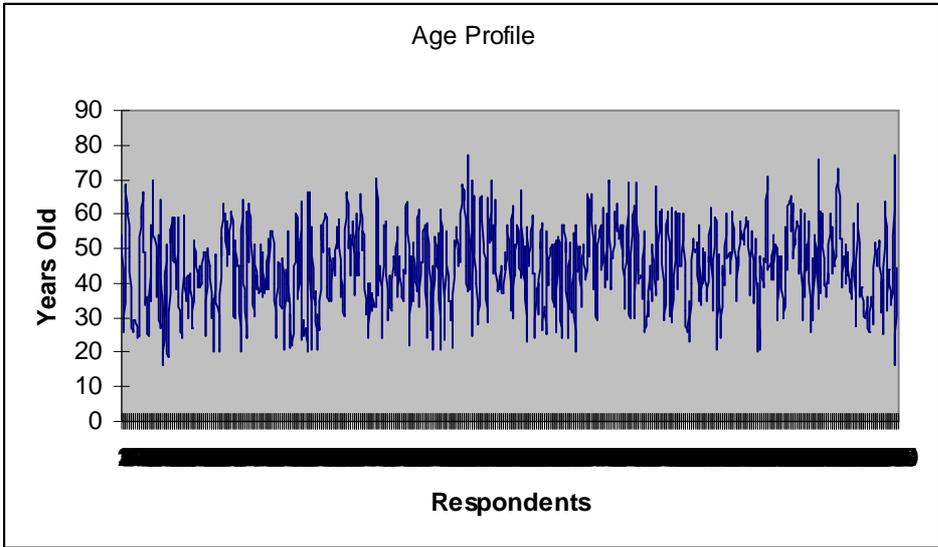
2. Data Profile

The data has been collected from three different areas; namely, Kelantan/Terengganu(East), Kedah(North), and Melaka/Negeri Sembilan (South) (as shown in Figure 2.0). The total of 676 respondents are micro-entrepreneurs that are active members of Amanah Ikhtiar Malaysia(AIM). AIM is a well-known and successful microfinance institution in Malaysia.



MEAN	44.59
MIN	17
MAX	77

Figure 2:Data Collection



Areas

Figure 3: The Age Profile of Respondents

MEAN : 44.59	MIN : 17	MAX:77
---------------------	-----------------	---------------

Figure 4: The Age Statistics

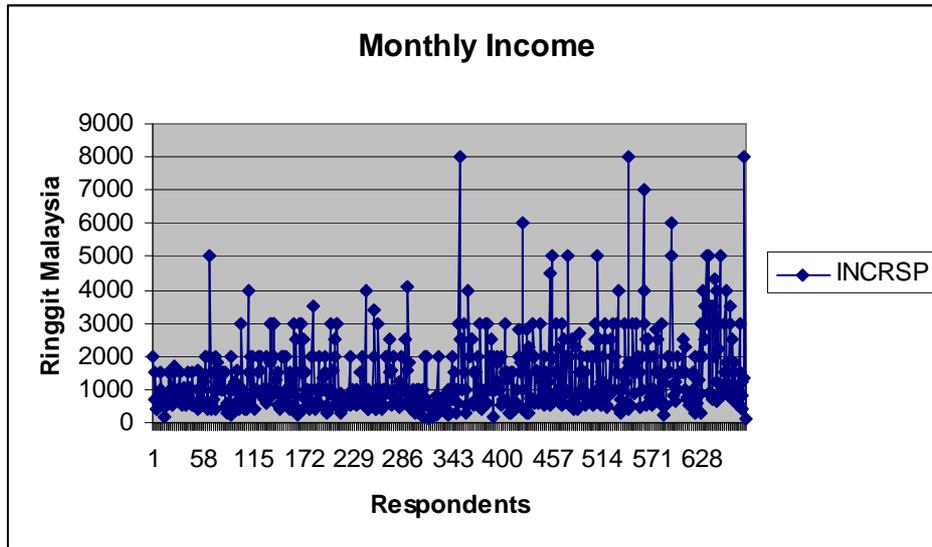


Figure 5: The Monthly Income of Respondents

MEAN : 1341.57	MIN : 100	MAX:8000	Income Less Than RM1500 : 62.4%
-----------------------	------------------	-----------------	--

Figure 6: The Statistics

3. Results and Analysis

	Belief	Mean
	Respondents were asked whether they agree or not to the following statements	S-Disagree[1]-----S-Agree[5]
1	My life has a clear sense of purpose	4.40
2	Today's social ills are not due to lack of religious knowledge	2.72
3	Quran relieves pain and diseases	4.70
4	I follow the sunnah in daily life	2.07
5	It is OK not to pay our debt	1.61
6	I admire people who own expensive homes, cars and clothes	3.65
7	I am interested in status	2.75
8	I believe that miracles happened the way the Quran says they did	4.11
9	Rewards of paradise encourage me to do good things	4.69
	Practice	Mean
	Respondents were asked how often they comply to the following practices	Never[1]-----Always[5]
1	My family members and I dress in accordance with religion	4.55
2	I follow the sunnah in daily life	4.37
3	Frequency of voluntary prayers	3.58
4	Voluntary fasting other than Ramadhan	3.45
5	Pay visit to relatives as a religious duty	3.89
6	Care about neighbours and their well being	4.49
7	Greeting others even to strangers	3.96
8	I watch/listen/attend religious meetings	3.75
	Ethics	
	Respondents were asked whether they AGREE or DO NOT AGREE with the following statements	Agree
1	Eid prayer is more important than Jumaat prayers	228 (33.73%)
2	To give charity is commendable	631 (93.34%)
3	If found RM1, I can take and use it	73 (10.80%)
4	If found RM1000, I can take and use it	54 (7.99%)
5	Aware of Islamic banking system	658 (97.34%)
6	Given a choice, will choose Islamic loan	638 (94.38%)

Table 6 : Results of the Survey

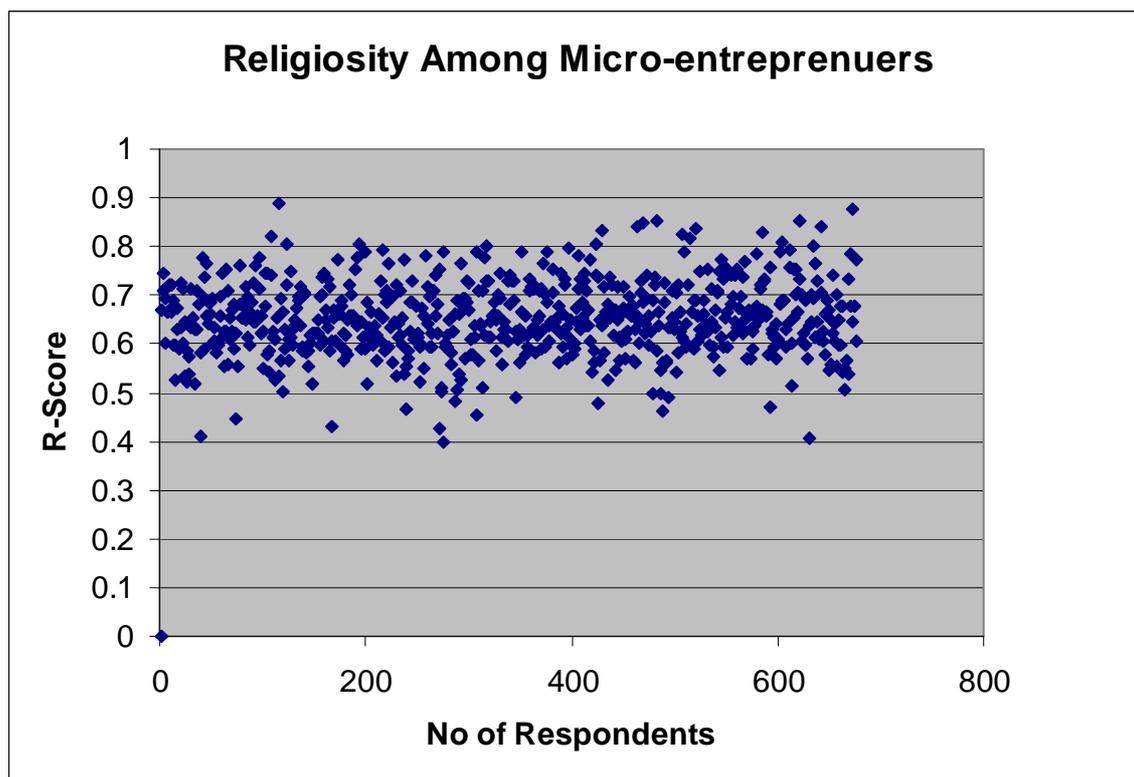


Figure 7 : R-Score of the Respondents

4. Conclusion

This article has put forward a model to measure religiosity. Although the subject is very subjective a lot of researchers have agreed and proposed many models to quantified religiosity. The tricky part of this exercise is not the subjectivity of the matter but how to deal with it without losing the sensitivity of the subject and the quantitative evaluation that has been the main aim of this process. As religion is viewed so deeply within the community especially the targeted population in Malaysia, the idea of judgemental perception into their religious practices will face some difficulties or even un-cooperative feedback. The authors sees it not as a drawback to strive for objective evaluation into this but a challenge that will subside once a good balance between research's measurement process and judging people's belief can be managed. The results have shown potential use of this model to measure a bigger indicator such as the quality of life.

5. References

- Ilyas, Q. (1992). Dimensions of Muslim Religiosity: Measurement Considerations. *Quranic concepts of human psyche*, 99. International Institute of Islamic Thought.
- Khashan, H.& reidie, L.(2001) The Social and Economic Correlates of Islamic Religiosity. *World Affairs*, vol. 164, No. 2. Fall.
- Krauss, S., Hamzah, A., Juhari, R., & Hamid, A. (2005). The Muslim Religiosity- Personality Inventory (MRPI): Towards Understanding Differences in the Islamic Religiosity among the Malaysian Youth. *Pertanika J. Soc. Sci. & Hum.*, 13(2), 173-186.
- Mookherjee, H. N., (1993).Effects of Religiosity and Selected Variables on the Perception of Well-Being.*The Journal of Social Pyschology*, Vol. 134, Issue 3, pp. 403-405
- Rusnah Muhamad. (2009). Religiosity, Ethical Judgments and Malaysian Muslim Students. *Journal of Business Systems, Governance and Ethics*, 4(1), 53.
- Rusnah Muhamad & Ghani, A. (2006). Religiosity and Moral Judgement: An Empirical Investigation Among Malay Muslims in Malaysia. *Jurnal Syariah*, 14(2), 87-101.
- Tiliouine, H. (2009). Measuring Satisfaction with Religiosity and Its Contribution to the Personal Well-Being Index in a Muslim Sample. *Applied Research in Quality of Life*, 4(1), 91-108.
- Tiliouine, H., & Belgoumidi, A. (2009). An Exploratory Study of Religiosity, Meaning in Life and Subjective Wellbeing in Muslim Students from Algeria. *Applied Research in Quality of Life*, 4(1), 109-127.
- Wilde, A. & Joseph, S. (1997). Religiosity and Personality in a Moslem Context. *Personality and Individual Differences*, vol. 23, Issue 5, Nov., pp. 899-900.