COOPERATIVE BEHAVIOUR (TA'AWUN) FOR INFAQ (CHARITABLE FUNDING) IN SUSTAINING COMMUNITY VEGETABLE GARDENS

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Abstract

Infaq (charitable funding) provides long term commitment of generous donation for charitable activities. A collection of individuals and groups who love to make infaq would make great impact to charitable activities. The driver for communal infaq is the cooperative behavior (Ta'awun) when individuals who share common objectives and outcomes work together. When the community decided to work on community vegetable gardens for the sake of food security, infaq with ta'awun it was necessary to operate community vegetable gardens on a sustainable basis. This study obtained the views of the five groups who were involved in community vegetable garden projects through conversational interview with note-taking about the influence of ta'awun in the infaq of community vegetables garden projects. The study uses qualitative conversational interviews with detailed procedures and protocols. The study uses thematic analysis for the analysis of the interview results. The informants argued that ta'awun is magical in getting the infaq from the participants of the community vegetable gardens. The participants gave full commitment in terms of efforts and funding for the community projects. Ta'awun has magical influence to get infaq and efforts. Future researchers may want to adopt a qualitative case study method involving several communities with vegetable garden projects to deeply explore the influence of ta'awun for the infaq.

Keywords: *Infaq*, *Ta'awun*, Community Vegetable Gardens

INTRODUCTION

Community vegetable garden projects might sound trivial, but the world has a bigger agenda. The projects are in lie with 17 Sustainable Development Goals (SDGs) to attain justice, prosperity and unity in society (Lal, 2020; Nicholls *et al.*, 2020; Chenarides *et al.*, 2021). Project management and funding of sustainable projects is always a challenge (Arrosi *et al.*, 2014; Kuppuswamy & Bayus, 2017; Szetey *et al.*, 2021). There is no other shortcut for the society to implement any community project. The society must cooperate mutually in the management and funding of community projects (Kuppuswamy & Bayus, 2017; Szetey *et al.*, 2021). Community vegetable gardens need solid and structured management and committed funding (Arrosi *et al.*, 2014; Kuppuswamy & Bayus, 2017). Community cooperative approach in project management and funding may be a solution for community vegetable gardens (Strohmaier, Zeng & Hafeez, 2019; Testa *et al.*, 2019). This paper explores the influence of *ta'awun* (mutual cooperation) in the *infaq* (charitable funding) for the management and funding of community vegetable gardens.

Ta'awun (mutual cooperation) in the *infaq* (charitable funding) for the management and funding of community vegetable gardens is necessary. There is no institution ready to provide funding for community projects. Unlike commercial projects, the source of funding comes from savings, investment and borrowing (Kuppuswamy & Bayus, 2017; Szetey *et al.*, 2021). For public projects, it comes from public grants or crowd funding. Sources of funding are related to the outcome of the project (Mhd. Sarif, 2018; 2020).

The funding for community projects needs continuous funding from committed donors. The spirit of charitable funding through *infaq* with *ta'awun* approach to project management and funding is based on mutual cooperation and understanding among members of the public. The mutual cooperation (*ta'awun*) is established to achieve common objective and outcome (Mhd. Sarif, 2017, 2018, 2020). Mutual cooperation (*ta'awun*) has been practiced for many years through solidarity socialization. There has been *ta'awun*-based institution such as co-operatives that have been in existence for many years (Pestoff, 1992; McKillop & Wilson, 2015; Abd Rahman & Zakaria, 2018; McKee, Kagan & Ghosh, 2019; Adusei, Adeleye & Okafor, 2021). Apart from co-operatives, social enterprises are enhancing the social sector (Mazzarol & Rebound, 2020). Cooperatives could play a role other than just credit unions or micro credit institutions to the society (Adusei, Adeleye & Okafor, 2021). While cooperatives might be limited by regulatory monitoring, there are more opportunities to bring members of society to cooperate for goodness in social and economics (Abd Rahman & Zakaria, 2018).

When the community has vegetable garden, members of the community can be responsible consumers when channeling all kinds of food waste into the garden through compost fertilizer (Lal, 2020; Nicholls *et al.*, 2020). Eventually, responsible consumers will avoid food waste, and thus contribute less to the landfill. Instead of wasting food, people will plan for their food intake, thus they will gain a healthy life. If they want to cook more, they will share food with those who are hungry, thus they can gain zero hunger.

The main purpose of this study is to explore the influence of *ta'awun* (mutual cooperation) in the *infaq* (charitable funding) for the management and funding of community

vegetable gardens. *Ta'awun* in the funding with *infaq* allows members of a community to share a sense of responsible and clean community.

LITERATURE REVIEW

There is a need to understand *infaq* as a long term and committed funding mechanism for community projects. The literacy of *infaq* (charitable funding) as Islamic financial literacy allows for organizers and participants of community projects to sustain the projects. The financial literacy of *infaq* (charitable funding) offers knowledge, skills, and abilities in objective-driven projects (Gustman, Steinmeier & Tabatabai, 2012; Danns & Danns, 2017; Balios, 2021). In other words, a project needs both management and funding to make it operational and achieve its goals. Likewise, community projects also need *infaq* financial literacy with *ta'awun* (mutual cooperation).

The value of community projects depends on the contribution of the community. A community project may not promise material and monetary outcomes, but it can bring intangible benefits such as social bonding among members of the society. Even though a community project has no monetary outcomes, it still requires good management and literacy (Hastings, Madrian & Skimmyhorn, 2013). Every household should acquire financial knowledge and practice the knowledge (Gustman, Steinmeier & Tabatabai, 2012). Financial literacy enables every household to make sound financial decisions and action (Bel & Eberlein, 2015; Xiao & O'Neill, 2016). There is a need for institutional and collaborative effort to create and sustain financial literacy in the community (Danns & Danns, 2017). The importance of finance literacy applies to both the community and large companies. Big companies need to align with current trends like big data, corporate governance and sustainability (Balios et al., 2020; Balios, 2021). Small companies are struggling to survive and to prove themselves financially (Danns & Danns, 2017).

Ta'awun

There is no short cut for any outcome without commitment, effort and material contribution. When any task is driven by *ta'awun* (mutual cooperation), it reinforces social bonding among people to achieve collective social ends (Al-Haddad, 2015; Zar'um, 2016). Individuals might be able to face challenges in life and severe hardship with *ta'awun*, the mutual assistance that helps absorb the pain. Ultimately, *ta'awun* contributes towards social harmony and unity among members of the society. It has been observed that the practice of *ta'awun* has faded in urban neighbourhoods (Husin, Azahari & Ab Rahman, 2020).

There is a need for *ta'awun* (mutual cooperation and assistance) among members of a community is no longer a common practice. In the past, the community used to practice *ta'awun* in the forms of communal work (*gotong-royong*) due to the nature of traditional employment. However, the urbanized community has been occupied with multiple employments to meet multiple demands of urbanized life, thus could not spend much time in community activities.

People are becoming more motivated to restore communal work in the society. The individualistic lifestyle is not natural. Some people felt the need for socialization in the neighborhood. Community gardening provides an alternative for social bonding (Sharif & Ujang, 2021). In the lockdown orders due to COVID-19 pandemic, community gardening provides stress relief (Ugolini et al, 2020). The lockdown means people have to be confined at home (Theodorou et al, 2021). There is a need for physical activity during the confinement time (Pears et al, 2021). People are starting to spend time socializing with neighbors (Sharif & Ujang, 2021; Ugolini et al, 2020; Theodorou et al, 2021).

Ta'awun requires unity and solidarity among members of the society (Mhd. Sarif, 2015). One needs a noble heart to produce noble work (Mhd. Sarif, 2017). Taqwa (piety) mobilises noble hearts (Mhd. Sarif, 2020). The dynamism of *ta'awun* enables sustainability (Mhd. Sarif, 2018).

Community Vegetable Garden

The creation of vegetable gardens is an easy platform to enable socialisation among neighbours (Ghazali, 2013). Community vegetable garden is visible and physically available. The interaction among people in the community garden allows social bonding and creates food (Khor & Teoh, 2021). Vegetable gardens attract societal involvement (Tajuddin *et al.*, 2019). Some members of the community assess the perceived benefits for the activism in community vegetable gardening differently (Othman *et al.*, 2017; Othman *et al.*, 2020). People are expecting some transactional value in any activities (Othman *et al.*, 2017) that lead to a green economy and food security in the community (Ramaloo *et al.*, 2018). The green economy may have material and social bonding consequences to the community.

The organizers of vegetable gardens should plan for positive motivation and perception (Di Fiore, Specht, & Zanasi, 2021). People might have time and effort to participate in the vegetable garden project, but not by providing equipment and funding (Zainal & Rosmiza, 2021). Indeed, the community leaders should provide a big picture about the vegetable garden to manifest social responsibility in sustaining the environment for betterment of life (Ilias *et al.*, 2018). The sense of collective living among members is necessary (Mohamad Ali, Mohd Dom & Sahrum, 2018).

Infaq

Infaq is charitable funding. There is no limit of time. In other words, people can donate at any time. According to Alayrus (2017), *infaq* is one of Islamic social finance mechanisms to support community projects that are established by the community for example schools, amenities, and infrastructure. However, the most crucial element in *infaq* is the trust and good governance (Hermawan & Rini, 2018). The establishment of a formal organization with formal appointment of managers, executives or caretakers is very essential to gain trust from the people who made *infaq* (Indahsari, Burhan, Ashar, & Multifiah, 2014).

A community project needs trust and empowerment. The trust given with the establishment of good corporate governance and formal organizational chart should be accompanied with empowerment in the management (Saripudin, Djamil & Rodoni, 2020). *Infaq* is about giving and taking trust. The process of *ta'awun* with *ta'aruf*, *tafahum and takaful* eliminates suspicion and uncertainty (Yusof, Yusof, Hasarudin & Romli, 2014). Figure 1 illustrates the influence of *ta'awun* (mutual cooperation) in *infaq* (charitable funding) in sustaining community vegetable gardens.

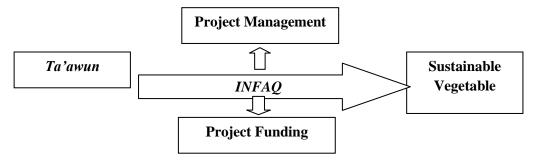


Figure 1. Research Framework

METHODOLOGY

The study uses qualitative research methods through personal interviews with community leaders who have community vegetable gardens. The researchers used personal interviews with community leaders which have been done in similar research (MacDonald *et al.*, 2013; Ngozwana, 2018; Jimenez *et al.*, 2019). Even though the conversation is casual, the researchers still need to do preparation before the interview (Castillo-Montoya, 2016; Majid *et al.*, 2017), such as securing informed consent, research permits and validated interview protocol (Yeong *et al.*, 2018).

MAIN RESULTS

The results of the study are based on the personal interviews with five community leaders. There are leaders from Tebing Group, Padang Group, Kasih Group, Rizab Group and Pinggiran Group. All of the groups were given nicknames to honor their confidentiality.

Tebing Group

Tebing Group started their vegetable garden projects with 10 participants in 2008. The first *ta'awun* (mutual cooperation) was through their efforts in converting the bush nearby their houses into a vegetable garden. The next *ta'awun* (mutual cooperation) was *infaq* (charitable funding) of RM10 per month from each member, thus collecting RM100. Another *ta'awun* and *infaq* was when one of them offered himself as treasurer because of his banking background.

The *ta'awun* (mutual cooperation) to drive *infaq* (charitable funding) among members occurred at conceptual and practical levels. At the conceptual level, the group practiced "*usrah*" socialization (Mhd. Sarif, 2015, 2017). The group has a weekly study circle or "*usrah*" organized

at the "port" (a designated location) of the group within the garden itself. The practical part of the *ta'awun* is at the fieldwork where all members are given specific tasks in a duty roaster.

The Usrah platform allows for ta'awun development (Mhd. Sarif, 2015, 2017). The first step in ta'awun is ta'aruf. Ta'aruf is about getting to know or ice-breaking among members (Mhd. Sarif, 2017, 2018). The ta'aruf is not a one-off process. It requires a continuous process among members. After ta'aruf, members in the usrah will go through tafahum or getting to understand (fahm). This process allows members to 'give and take' and 'tolerate' for any focuses differences but on matters of common interest. The after tafahum is takaful (protection). In this step, members will protect the interest of members from any threat.

Padang Group

Padang Group has identified an empty area near a football field to grow some vegetables too. This group raised money with *ta'awun* and *infaq* from their neighbors who were interested to join the group. The money will be used to manage the vegetable garden. One of the participants, a retiree, has offered to be a caretaker cum clerk. The group agreed to offer the job to the person with an allowance of RM100 per month. For this commitment, every participant is committed an *infaq* of RM10 per month for the allowance and other expenses.

The clerk said: "I offered my service because I do not want Padang Group to have quarrels over financial matters. I do my best in bookkeeping and preparing monthly financial reports. The group is happy with the clerical work and also the gardening work. This garden is a group project. My role is to maintain the garden during weekdays because the majority of the group is occupied during weekdays. We are happy to enjoy our fresh vegetables."

Padang Group has developed specific *ta'awun* and *infaq*. The experience is until 2019 due to continuous lockdown orders from 18 March 2020 until now.

Kasih Group

Kasih Group planted edible trees like lime, coconut, *rambutan*, and mangosteen trees. Some parts of the place are grown with vegetables. Kasih Group offered investment packages to the neighborhood in the vegetable garden projects. The investors will receive return on investment.

An investor of Kasih Group said: "I love vegetable gardens. But I do not want to do it like other groups. I just invested some money and the group will manage the garden. We have been operating the project for two years now and have received some dividends. We purchased fresh vegetables from Kasih Group."

The group leader said: "We have obtained permission from the local authorities. This is part of neighborhood activities with some grants. We have secured permission from the local authorities and neighborhood for the community vegetable garden."

Kasih Group developed its own *ta'awun* and *infaq* approaches in project management and funding with knowledge, abilities, socialization, innovation, and habit. The experience is until 2019 due to continuous lockdown orders from 18 March 2020 until now.

Rizab Group

Rizab Group uses empty spaces along kerbs in front of their houses to plant vegetables. The group does not relocate the trees planted by local authorities. In fact, the group cuts the grass in the area. It does not plant the ground with vegetables and edible plants. The group places flower pots and polybags among the trees. The group leader said: "We have obtained permission to put flower pots in the spaces between the trees. Since the kerbs are not located along the main road, the local authority has no objection to our project."

Rizab Group uses project control and monitoring mechanisms in the project management and funding of its vegetable garden. The *ta'awun* and *infaq* experience laid in the entrepreneurship training provided by one of the participants who is a certified trainer. The experience is until 2019 due to continuous lockdown orders from 18 March 2020 until now.

Pinggiran Group

Pinggiran Group has access to some empty spaces that act as a buffer to border the housing areas with river bank and private landfill.

Leader of the Pinggiran Group said: "We have obtained verbal permission from the drainage caretaker who frequently cuts the grass at the river bank. With this understanding, the caretaker allows us to easily grow plants like tapioca or sweet potato. In case of flood, the plant would remain intact. The caretaker would not cut our tapioca and sweet potato plant. In fact, our group also organized gotong-royong with the drainage staff as part of river cleaning activities. We collected rubbish that was stuck at the river bank."

Pinggiran Group utilized the empty spaces near the neighborhood as a community vegetable garden project. The leader said: "To start off our socialization, we organized a barbeque party with our immediate neighbors. We called our activity an 'open table.' Sometimes we organized impromptu 'open table' meets without barbeque, only with some fruits like rambutan that we brought from our home town. This is the story before PKP [Perintah Kawalan Pergerakan or Control Movement Order in relation to Covid-19 pandemic] that commenced on 18 March 2020. Until today, we don't have any more socialization."

Pinggiran Group follows a structured *ta'awun* and *infaq* approach in project management and funding. The focal point of *ta'awun* and *infaq* is the group leader institution. The experience is until 2019 due to continuous lockdown orders from 18 March 2020 until now.

The influence of *ta'awun* (mutual cooperation) and *infaq* (charitable funding) is based on the preferences and structure decided by the groups. Padang Group and Tebing Group use objective-based *ta'awun* and *infaq* (charitable funding) for project management and project funding of community vegetable projects. This *ta'awun* and *infaq* (charitable funding) approach enables preservation and protection of members and the project. As for Kasih Group, it has developed its benevolence *ta'awun* and *infaq* (charitable funding) approach in project management and funding with knowledge, abilities, socialization, innovation, and habit for literacy in project. Rizab Group uses project control and monitoring mechanisms in project

management and Pinggiran Group follows an objective and structured *ta'awun* approach for financial literacy in project management.

CONCLUSION

This study aims to explore the influence of *ta'awun* and *infaq* (charitable funding) approach in project management and funding in sustaining community vegetable garden projects. The influence of *ta'awun* (mutual cooperation) and *infaq* (charitable funding) in this study is driven by the preferences and structure of the groups. Most of the groups are driven by structured-based *ta'awun* and *infaq* (charitable funding). *Ta'awun* and *infaq* (charitable funding) with structure operate on a gradual development basis. Nevertheless, the uniqueness-based *ta'awun* and *infaq* (charitable funding) could be incorporated into both gradual and intensive basis in sustaining community vegetable gardens through financial literacy for project management and funding.

Acknowledgment: The authors would like to express their appreciation for the support of the sponsors among individuals and donors of the project.

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