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**MUTUAL BENEVOLENT (*KHAIRAT KEMATIAN*): THE LOGIC OF
PARTICIPATION AMONG VOLUNTEER MEMBERS OF MALAYSIAN
CIVIL DEFENSE FORCE IN SELANGOR**

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**MASTER IN ISLAMIC FINANCE AND BANKING
ISLAMIC BUSINESS SCHOOL
UNIVERSITI UTARA MALAYSIA
DECEMBER 2023**

**MUTUAL BENEVOLENT (*KHAIRAT KEMATIAN*): THE LOGIC OF
PARTICIPATION AMONG VOLUNTEER MEMBERS OF MALAYSIAN CIVIL
DEFENSE FORCE IN SELANGOR**

**By
NURIN WAHIDAH BINTI MAZRIZAL**



**Research Paper Submitted To
Othman Yeop Abdullah Graduate School Of Business
Universiti Utara Malaysia,
In Partial Fulfillment Of The Requirement for The Master Of Islamic Business Studies**



Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
Universiti Utara Malaysia

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ABSTRACT

The term *khairat* is already familiar in the Malaysian society although the term is actually borrowed from the Arabic background. Mutual benevolent usually is known as money collected from contributors who are living in a certain area at a certain rate to prepare for unfortunate events that could lead to decease. The issue that arises is among the volunteer members of Malaysia Civil Defense Force who are exposed to high-risk jobs and vulnerable to death risk unsupported by a low and uncertain earning income. This study was carried out to examine the knowledge, awareness, belief and trust affecting the volunteer member in participating mutual benevolent. The questionnaire has been distributed to 230 respondents from volunteer members of the Malaysian Civil Defense Force around the state of Selangor. The results showed all of the three factors have a positive relationship with the tendency to participate in mutual benevolent in Selangor. The findings of this study provide important insights to the management of the mutual benevolent in planning more methods to attract the participation of volunteer members. Further, it is recommended that several measures can be taken by various parties such as the authorities, the next researchers and the community itself in improving and overcoming problems arising from the mutual benevolent.

Keyword: Mutual benevolent, Selangor, Volunteer Members, Knowledge, Awareness, Belief



ABSTRAK

Istilah khairat tidak asing lagi bagi masyarakat Malaysia khususnya walaupun istilah ini sebenarnya dipinjam daripada istilah Arab. Khairat kematian pada kebiasannya ialah wang yang dikumpul daripada pencarum yang tinggal di sesuatu kawasan pada kadar tertentu dan diberikan kepada waris seseorang yang meninggal dunia. Isu yang timbul adalah dalam kalangan anggota sukarela Angkatan Pertahanan Awam Malaysia yang terdedah dengan pekerjaan berisiko tinggi dan boleh menyebabkan kematian tetapi mempunyai pendapatan bulanan yang rendah dan tidak menentu setiap bulan. Kajian ini dijalankan untuk menguji sama ada tahap pengetahuan, kesedaran, kepercayaan dan keyakinan mempengaruhi anggota sukarela dalam memilih skim khairat kematian. Untuk memperoleh data, borang soal selidik telah diedarkan kepada 230 orang responden yang terdiri daripada anggota sukarela Angkatan Pertahanan Awam Malaysia di sekitar negeri Selangor. Hasil kajian menunjukkan bahawa ketiga-tiga aspek mempunyai hubungan yang positif terhadap kecenderungan anggota sukarela dalam memilih skim khairat kematian di Selangor. Dapatan kajian ini memberikan maklumat penting kepada pihak pengurusan khairat kematian dalam merancang lebih banyak kaedah untuk menarik penyertaan golongan belia. Seterusnya, disarankan beberapa langkah yang boleh diambil oleh pelbagai pihak seperti pihak berkuasa, pengkaji dan masyarakat sendiri dalam memperbaiki dan mengatasi masalah-masalah yang timbul berkaitan khairat kematian.

Kata Kunci: Khairat Kematian, Selangor, Anggota Sukarela, Pengetahuan, Kesedaran, Kepercayaan



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LIST OF ABBREVIATION

S.A.W	Sallallahu Alaihi Wasallam
S.W.T	Subhanahu Wa Ta'ala
MCDF	Malaysia Civil Defence Force
EPF	Employees' Provident Fund
SPSS	Statistical Package for Social Science



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CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

This chapter describes precisely the study. The chapter begins with Section 1.1 which is introduction and is followed with Section 1.2 which is background of study. Section 1.3 will elaborate on the problem statement. Section 1.4 explains the research question followed by research objective in Section 1.5. Section 1.6 discusses the significance of the study. Section 1.7 is scope and limitations of the study. Section 1.8 details on key definition and terms. Section 1.9 highlights the organization of study and lastly Section 1.10 is the summary of chapter.

1.2 BACKGROUND OF STUDY

Death is something that all human beings have to go through. Dying is unpredictable and unplanned. Everyone who lives will surely meet death. For this reason, knowledge related to mutual benevolent is highly emphasized in the community. The words of Allah S.W.T in Surah Yunus verse 49 are based on Tafsir Ibnu Kathir which means:

"For every ummah, there is a fixed period (of death); when the time comes, they cannot delay it for a moment, nor can they hasten it".

Mutual benevolent or *khairat kematian* already existed in Malaysia since 1926 when an organization called as Federation of Al-Ikhwan Al-Masakin was established in the

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APPENDIX 1 QUESTIONNAIRE



SURVEY QUESTIONNAIRE

Dear Respondents,

I am a graduate student from Universiti Utara Malaysia Kuala Lumpur. As a partial requirement of our MFIB program, I'm conducting a research study entitled "**Mutual benevolent: The Logic of Participation among Voluntary Members of Malaysia Civil Defence Force in Selangor**".

I would be grateful if you could spend a few minutes of your precious time filling out this questionnaire. Your answers will be part of a research project.

There is no right or wrong answer. You will not be required to reveal your identity in this research and all answers will be handled with confidentiality. All the information provided in this survey will be kept strictly private and confidential and only used for academic purposes.

This survey will take about 10-15 minutes of your time to answer. Participant in the study is voluntary as well as the participant could decline to answer any question.

I appreciate your cooperation and the time you took to complete this questionnaire. Your efforts will help me achieve a more comprehensive analysis for my research project.

Nurin Wahidah Binti Mazrizal

SECTION A: DEMOGRAPHIC DATA
(BAHAGIAN A: DATA DEMOGRAFI RESPONDEN)

Instructions: Please mark "✓" in the relevant column.

Arahan: Sila tandakan “ ✓ ” pada ruangan yang berkenaan.

1. Gender (Jantina):

[] Male (Lelaki)

[] Female (Perempuan)

2. Age (Umur):

[] 20 years and below (20 tahun ke bawah)

[] 20 – 25 years (20-25 tahun)

[] 26 – 30 years (26-30 tahun)

[] 31 – 35 years (31-35 tahun)

[] 36 years and above (36 tahun ke atas)

3. Races (Bangsa):

[] Malay (Melayu)

[] Chinese (Cina)

[] Indian (India)

[] Native (Bumiputera)

4. Marital Status (Status Perkahwinan):

[] Single (Bujang)

[] Married (Berkahwin)

[] Divorced (Berceraai)

5. Education Level (Tahap Pendidikan):

[] SPM

[] Foundation (Asasi)

[] Diploma

[] Bachelors degree (Ijazah Sarjanamuda)

[] Postgraduate (Ijazah Sarjana/PhD)

[] Others (Lain-lain). State (Nyatakan):.....

6. Monthly Income (Pendapatan Bulanan):

[] RM 100 - 900

[] RM 1,000 – RM 1,900

[] RM 2,000 – RM 2,900

[] RM 3,000 – RM 3,900

[] RM 4,000 and above (RM 4,000 dan ke atas)

[] No Income

7. Participate in any Takaful Scheme (Menyertai mana-mana skim Takaful)

[] Yes (Ya)

[] No (Tidak)

8. If Yes, how many years of involvement (Jika Ya, Berapa tahun penglibatan)

[] 1-2 Years (1-2 Tahun)

[] 3-4 Years (3-4 Tahun)

[] 5-6 Years (5-6 Tahun)

[] 6 Years and above (6 Tahun dan ke atas)

9. Participate in any mutual benevolent scheme (Menyertai mana-mana skim Khairat Kematian)

[] Yes (Ya)

[] No (Tidak)

10. If Yes, how many years of involvement (Jika Ya, Berapa tahun penglibatan)

[] 1-2 Years (1-2 Tahun)

[] 3-4 Years (3-4 Tahun)

[] 5-6 Years (5-6 Tahun)

[] 6 Years and above (6 Tahun dan ke atas)

Part B: Factors that influence the participation of volunteer members of the Malaysia Civil Defense Force in participating in the mutual benevolent.

(Bahagian B: Faktor yang mempengaruhi penyertaan anggota sukarela Angkatan Pertahanan Awam Malaysia dalam menyertai khairat kematian)

Instructions: Please answer all questions with the appropriate answer. Mark "✓" based on the scale below.

Arahan: Sila jawab semua soalan dengan jawapan yang bersesuaian. Tandakan "✓" berdasarkan skala dibawah.

Strongly Disagree (SD)	Disagree (D)	Undecided (U)	Agree (A)	Strongly Agree (SA)
(1)	(2)	(3)	(4)	(5)

Knowledge (Pengetahuan)

No	Soalan	SD	D	U	A	SA
K01	I understand the meaning of mutual benevolent. Saya memahami maksud khairat kematian.	1	2	3	4	5
K02	I understand the whole standard operating procedure of mutual benevolent. Saya memahami keseluruhan prosedur khairat kematian..	1	2	3	4	5
K03	I understand the role as one of the members involved in the mutual benevolent scheme. Saya memahami peranan sebagai salah seorang ahli yang terlibat dalam skema khairat Kematian.	1	2	3	4	5
K04	When I make a reference through readings related to mutual benevolent, I tend to acquire a stronger knowledge. Apabila saya membuat rujukan melalui pembacaan berkaitan khairat kematian, saya cenderung untuk memperoleh pengetahuan yang lebih kukuh.	1	2	3	4	5
K05	My knowledge regarding mutual benevolent increase when I often interact with the members of the mosque committee. Pengetahuan saya mengenai khairat kematian meningkat apabila saya sering berinteraksi dengan jemaah dan ahli jawatankuasa kariah masjid.	1	2	3	4	5
K06	My knowledge about mutual benevolent increased through sharing or talking on social media Pengetahuan saya mengenai khairat kematian meningkat melalui perkongsian atau ceramah di media sosial	1	2	3	4	5

Awareness (Kesedaran)

No	Soalan	SD	D	U	A	SA
A01	Mutual benevolent is very important for me. Khairat kematian adalah amat penting bagi saya.	1	2	3	4	5
A02	My family members are aware of the mutual benevolent. Ahli keluarga saya mengetahui berkaitan khairat kematian.	1	2	3	4	5
A03	I know it would be disadvantageous not to participate in any mutual benevolent. Saya tahu saya ianya suatu kerugian jika tidak menyertai mana-mana khairat kematian.	1	2	3	4	5
A04	I know that mutual benevolent is one of the initiatives to prepare for unfortunate events like the loss of life. Saya tahu bahawa khairat kematian merupakan salah satu inisiatif untuk persediaan menghadapi situasi yang tidak dijangka seperti kehilangan nyawa.	1	2	3	4	5
A05	I know the importance of participating in mutual benevolent. Saya tahu mengenai kepentingan menyertai khairat kematian.	1	2	3	4	5
A06	The benefit of registering mutual benevolent is the same as taking <i>takaful</i>. Impak mengambil khairat kematian sama seperti mengambil takaful.	1	2	3	4	5

Belief and trust (Kepercayaan)

No	Soalan	SD	D	U	A	SA
B01	Based on my knowledge, the management of the mutual benevolent is reliable. Berdasarkan apa yang saya tahu, pengurusan kepada khairat kematian boleh dipercayai.	1	2	3	4	5
B02	Based on my knowledge, the management of mutual benevolent is transparent. Berdasarkan apa yang saya tahu, pengurusan kepada khairat kematian adalah telus.	1	2	3	4	5
B03	I believe mutual benevolent provides rewards to my beneficiaries. Saya percaya khairat kematian mampu memberikan ganjaran kepada waris.	1	2	3	4	5
B04	I believe that mutual benevolent scheme cares about the needs of every member involved. Saya mempercayai bahawa khairat kematian mementingkan keperluan setiap ahli yang terlibat	1	2	3	4	5
B05	I have full faith in the mosque/surau committee members who are involved in managing the mutual benevolent. Saya percaya sepenuhnya kepada ahli jawatankuasa masjid/surau yang terlibat dalam menguruskan dana khairat kematian.	1	2	3	4	5
B06	I am more prepared with funeral arrangements assistance rendered by mutual benevolent rather than risk on personal savings. Saya lebih yakin dengan bantuan pengurusan jenazah seperti khairat kematian berbanding simpanan peribadi.	1	2	3	4	5

**The tendency to participate in mutual benevolent
(Kecenderungan untuk menyertai khairat kematian)**

No	Soalan	SD	D	U	A	SA
T01	I would like to join mutual benevolent in the future. Saya ingin menyertai khairat kematian pada masa akan datang.	1	2	3	4	5
T02	All information would convince me towards mutual benevolent subscription. Semua maklumat meyakinkan saya ke arah melanggan khairat kematian.	1	2	3	4	5
T03	I intend to contribute consistently for future benefit of mutual benevolent. Saya berhasrat akan mencarum didalam khairat kematian secara konsisten untuk kepentingan masa hadapan.	1	2	3	4	5
T04	I would recommend to others the importance of participation in mutual benevolent. Saya akan mengesyorkan kepada orang lain akan pentingnya penyertaan di dalam khairat kematian.	1	2	3	4	5
T05	I believe that contributing to mutual benevolent is the best course of action for any unfortunate events. Saya percaya bahawa mencarum dalam khairat kematian adalah langkah terbaik persedia untuk sebarang kemungkinan buruk.	1	2	3	4	5
T06	I will intensify mutual benevolent donation to my family members. Saya akan menggiatkan pencaruman khairat kematian kepada ahli keluarga saya.	1	2	3	4	5

APPENDIX 2 SAMPLE SIZE TABLE

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

APPENDIX 3
Frequency Table

GENDER					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	130	56.5	56.5	56.5
	FEMALE	100	43.5	43.5	100.0
	Total	230	100.0	100.0	

AGE					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 YEARS AND BELOW	18	7.8	7.8	7.8
	20-25 YEARS	134	58.3	58.3	66.1
	26-30 YEARS	43	18.7	18.7	84.8
	31-35 YEARS	14	6.1	6.1	90.9
	36 YEARS AND ABOVE	21	9.1	9.1	100.0
	Total	230	100.0	100.0	

RACES					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALAY	220	95.7	95.7	95.7
	CHINESE	4	1.7	1.7	97.4
	INDIAN	2	.9	.9	98.3
	NATIVE	4	1.7	1.7	100.0
	Total	230	100.0	100.0	

MARITAL					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SINGLE	179	77.8	77.8	77.8
	MARRIED	48	20.9	20.9	98.7
	DIVORCED	3	1.3	1.3	100.0
	Total	230	100.0	100.0	

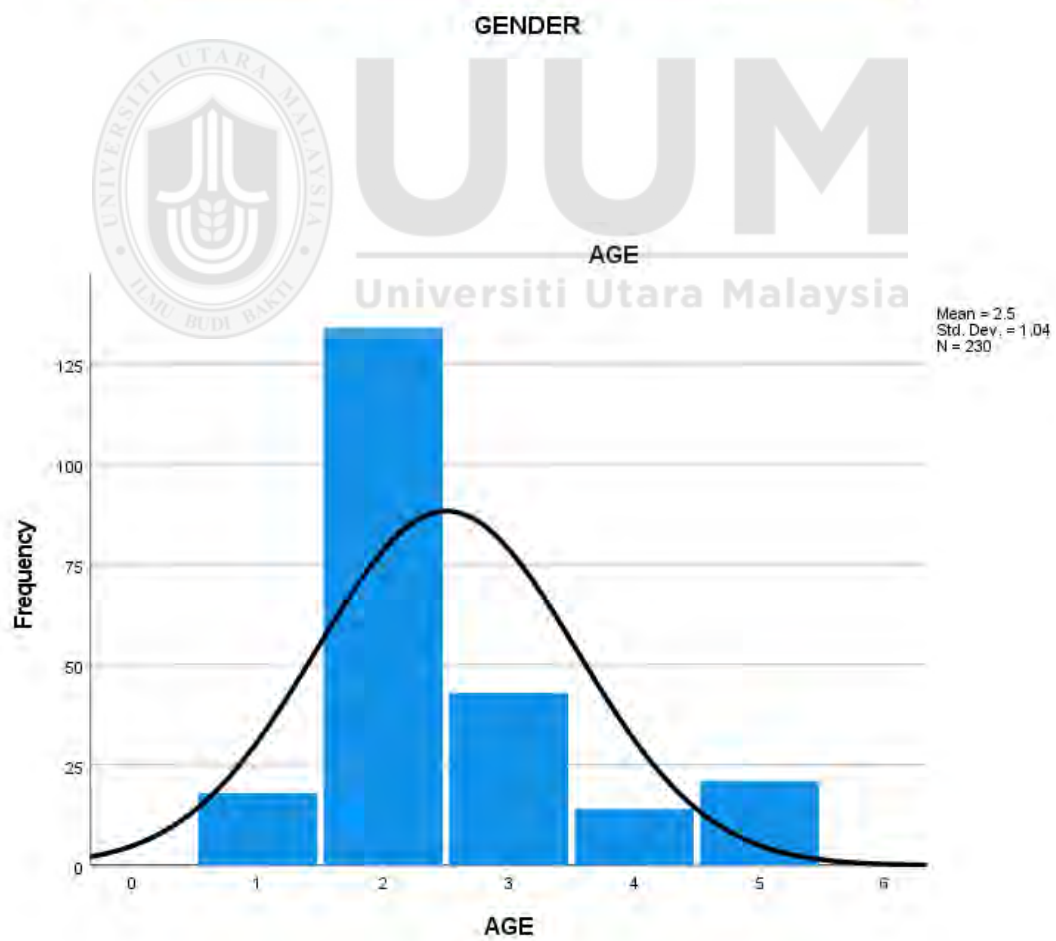
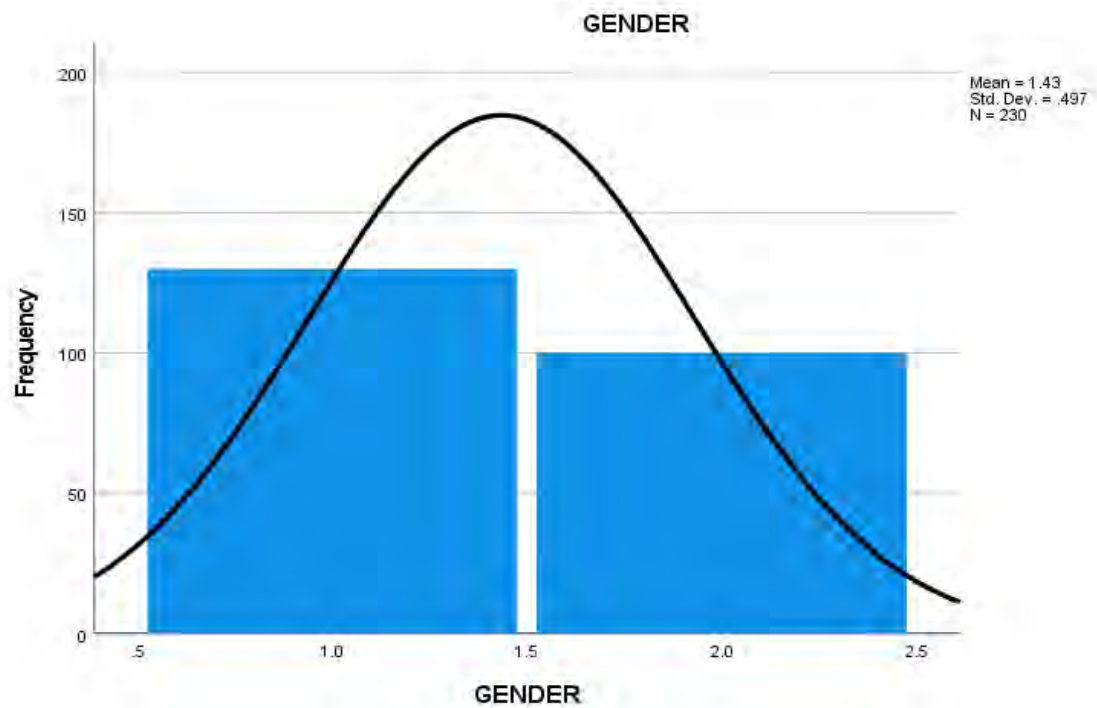
EDUCATION					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	99	43.0	43.0	43.0
	FOUNDATIO N	15	6.5	6.5	49.6
	DIPLOMA	56	24.3	24.3	73.9
	DEGREE	60	26.1	26.1	100.0
	Total	230	100.0	100.0	

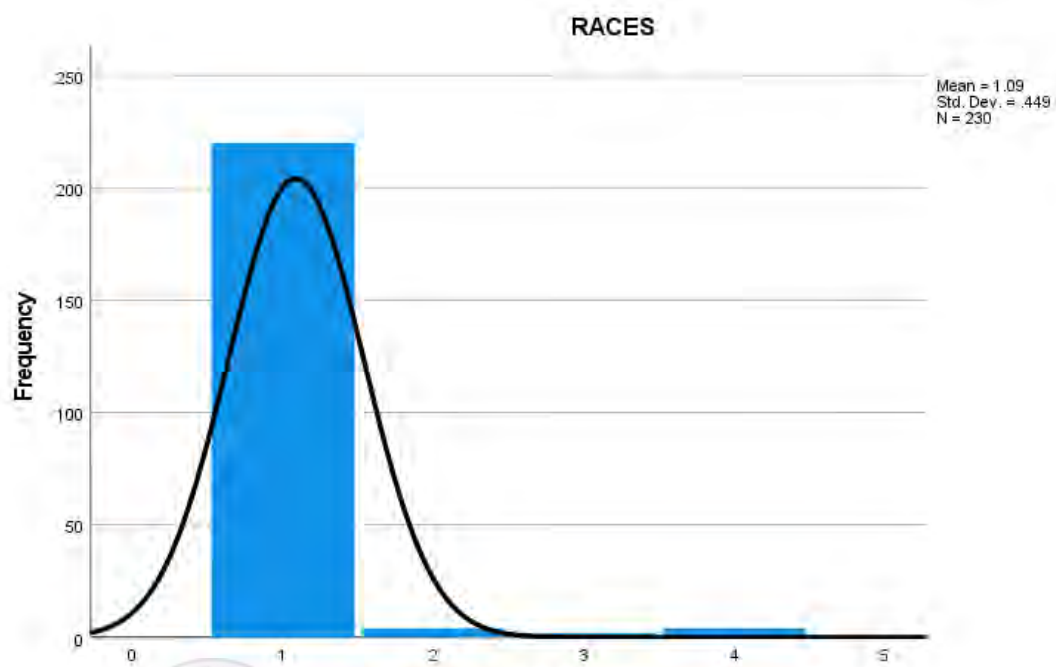
INCOME					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM 100 - RM 900	15	6.5	6.5	6.5
	RM 1,000 – RM 1,900	161	70.0	70.0	76.5
	RM 2,000 – RM 2,900	22	9.6	9.6	86.1
	RM 3,000 – RM 3,900	2	.9	.9	87.0
	RM 4,000 and above	3	1.3	1.3	88.3
	No Income	27	11.7	11.7	100.0
	Total	230	100.0	100.0	

TAKAFUL					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	143	62.2	62.2	62.2
	NO	87	37.8	37.8	100.0
	Total	230	100.0	100.0	

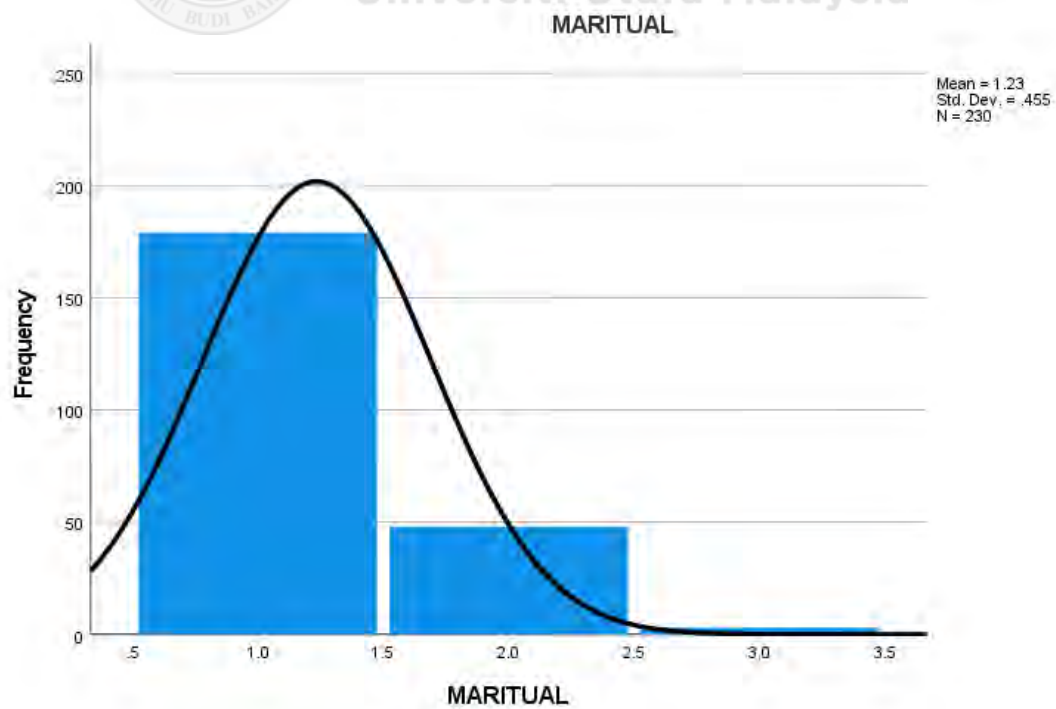
MUTUAL BENEVOLENT					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	72	31.3	31.3	31.3
	NO	158	68.7	68.7	100.0
	Total	230	100.0	100.0	

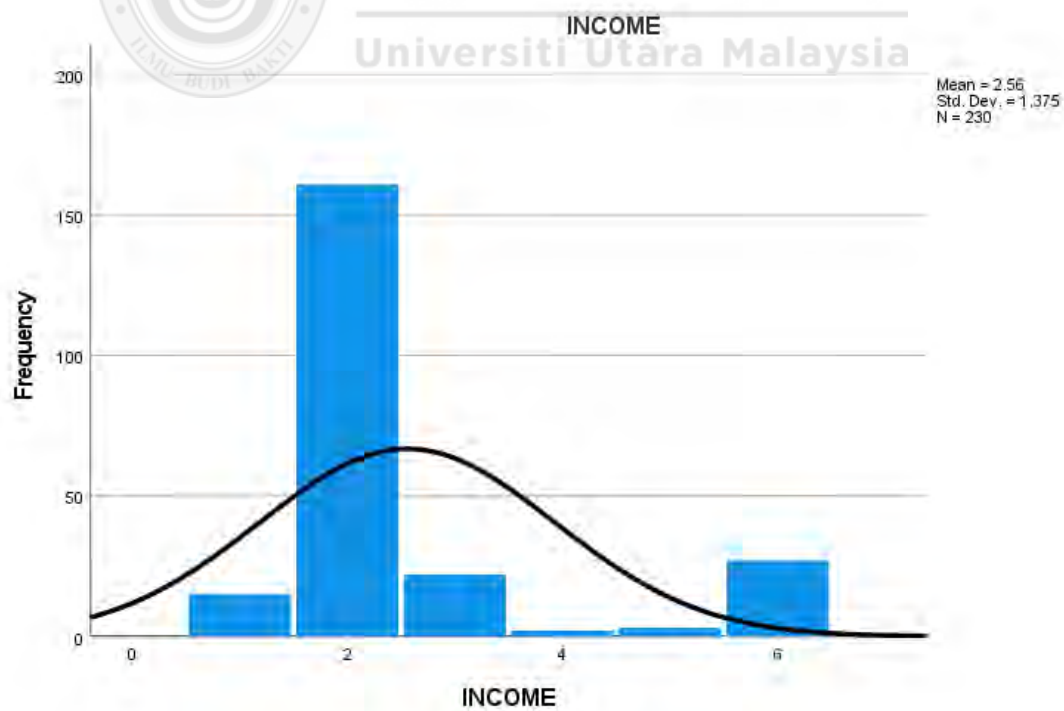
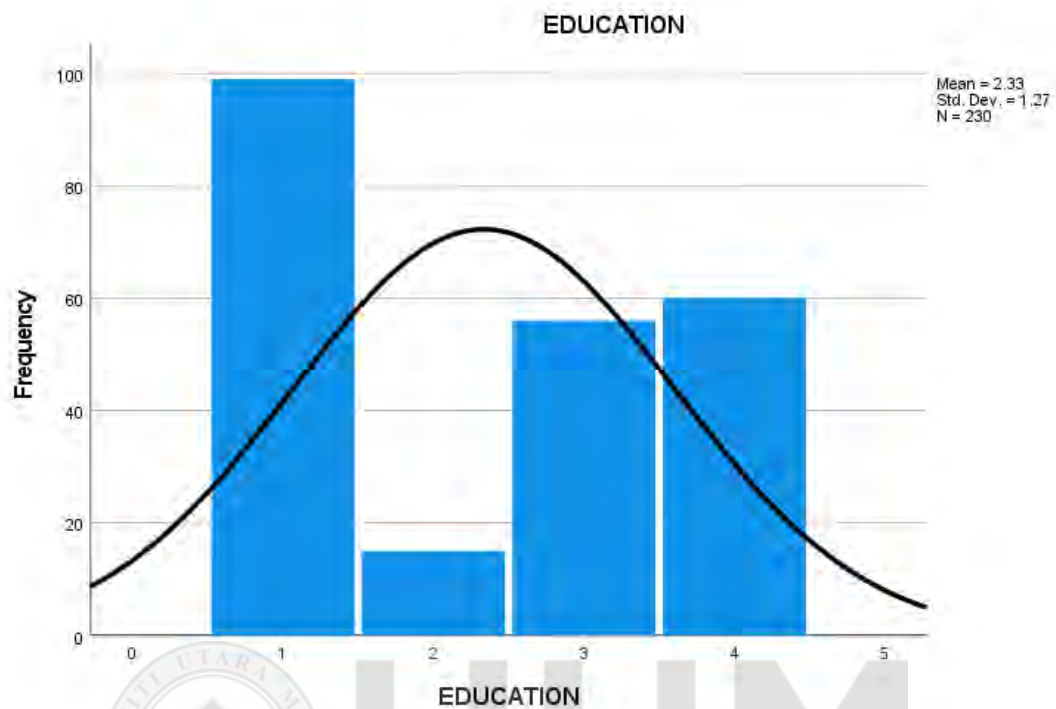
Statistics									
		Gender	Age	Races	Marital Status	Education	Income	Takaful	Mutual benevolent
N	Valid	230	230	230	230	230	230	230	230
	Missing	0	0	0	0	0	0	0	0
Mean		1.43	2.50	1.09	1.23	2.33	2.56	1.38	1.69
Std. Deviation		.497	1.040	.449	.455	1.270	1.375	.486	.465
Variance		.247	1.081	.202	.207	1.612	1.890	.236	.216
Skewness		.265	1.176	5.617	1.674	.124	1.814	.505	-.812
Std. Error of Skewness		.160	.160	.160	.160	.160	.160	.160	.160
Kurtosis		-1.947	.753	31.849	1.803	-1.683	2.001	-1.760	-1.353
Std. Error of Kurtosis		.320	.320	.320	.320	.320	.320	.320	.320
Minimum		1	1	1	1	1	1	1	1
Maximum		2	5	4	3	4	6	2	2

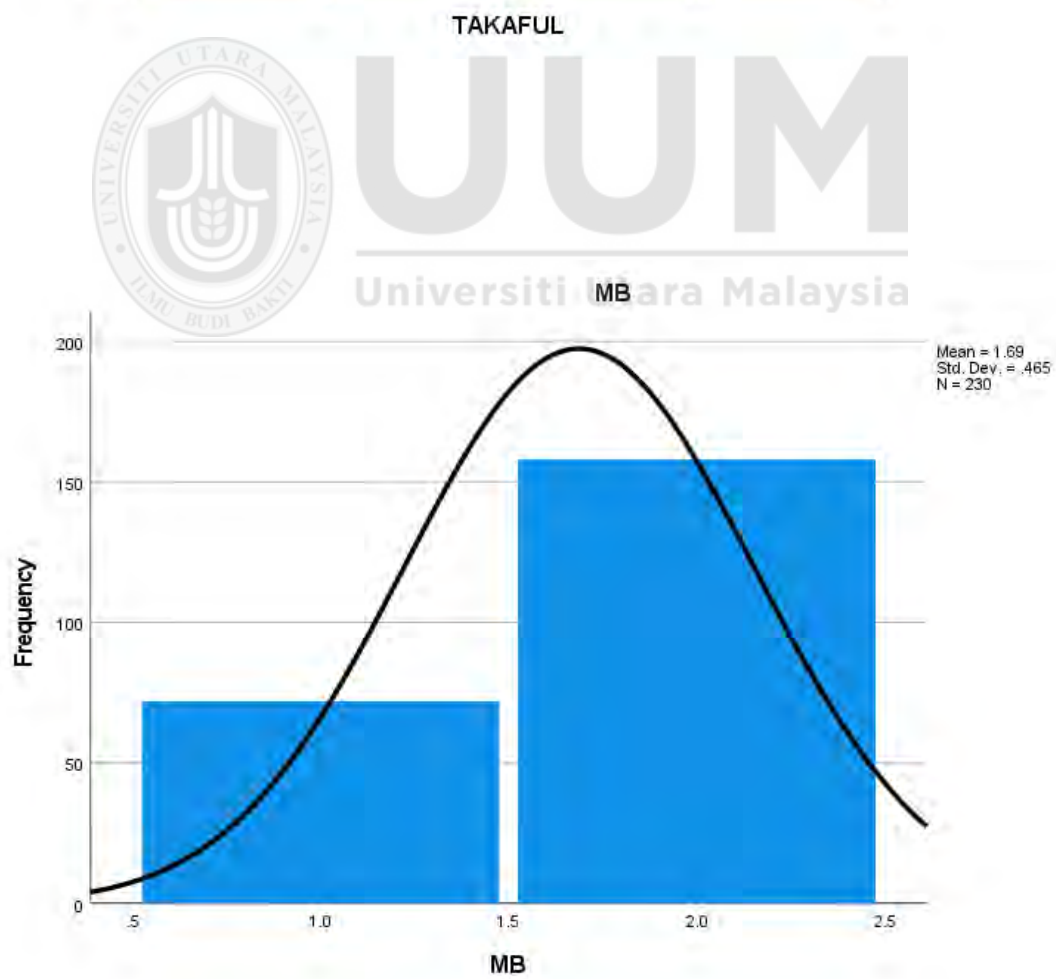
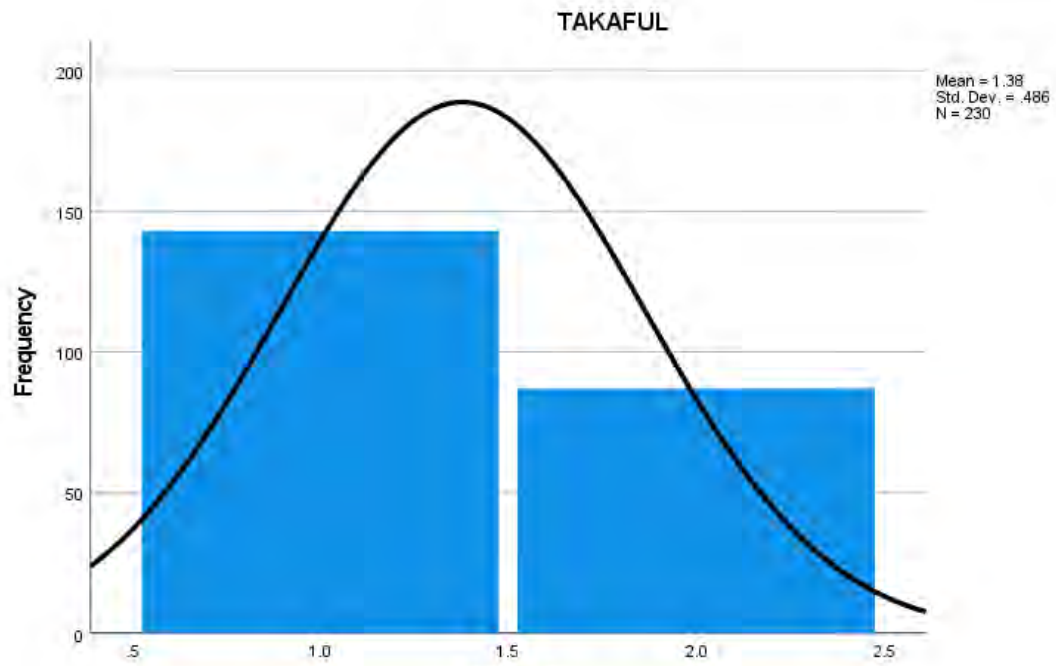




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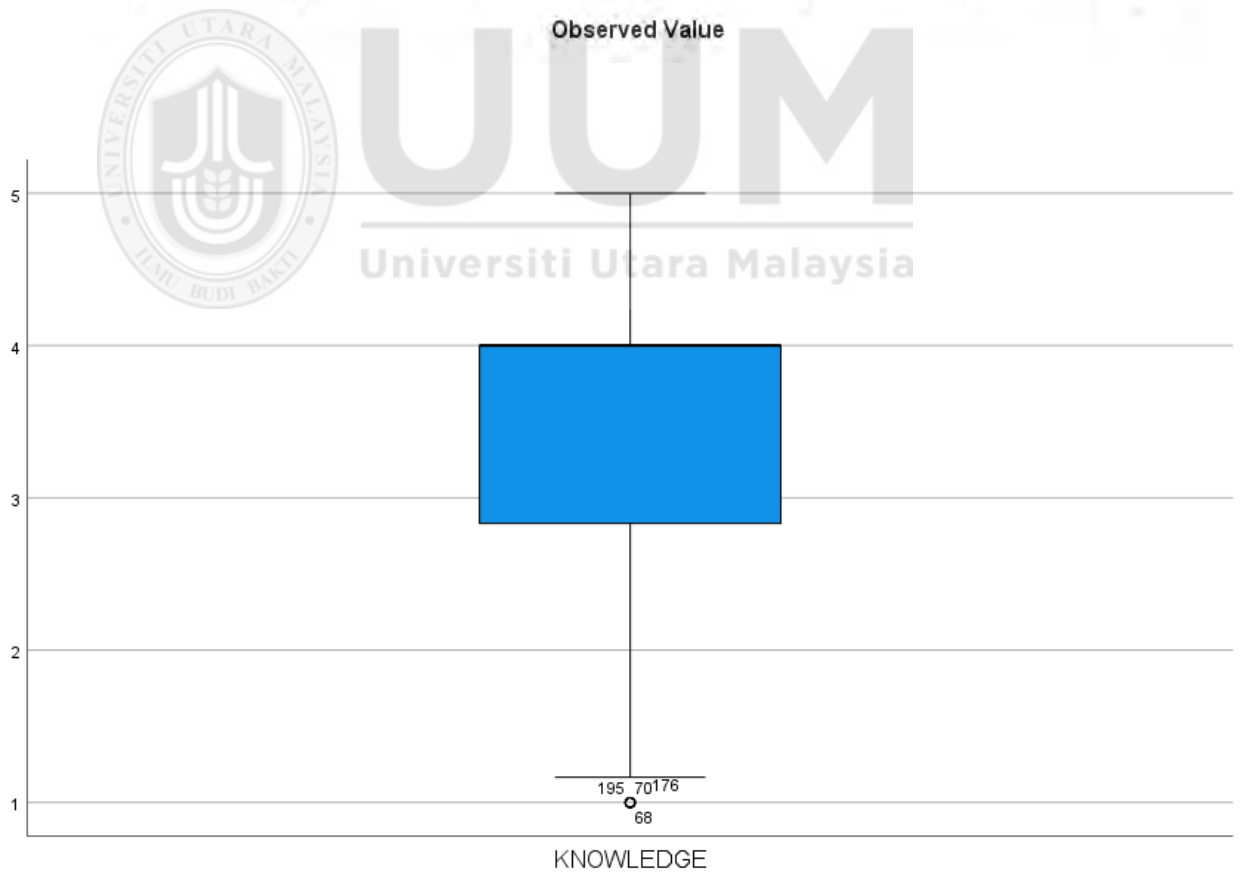
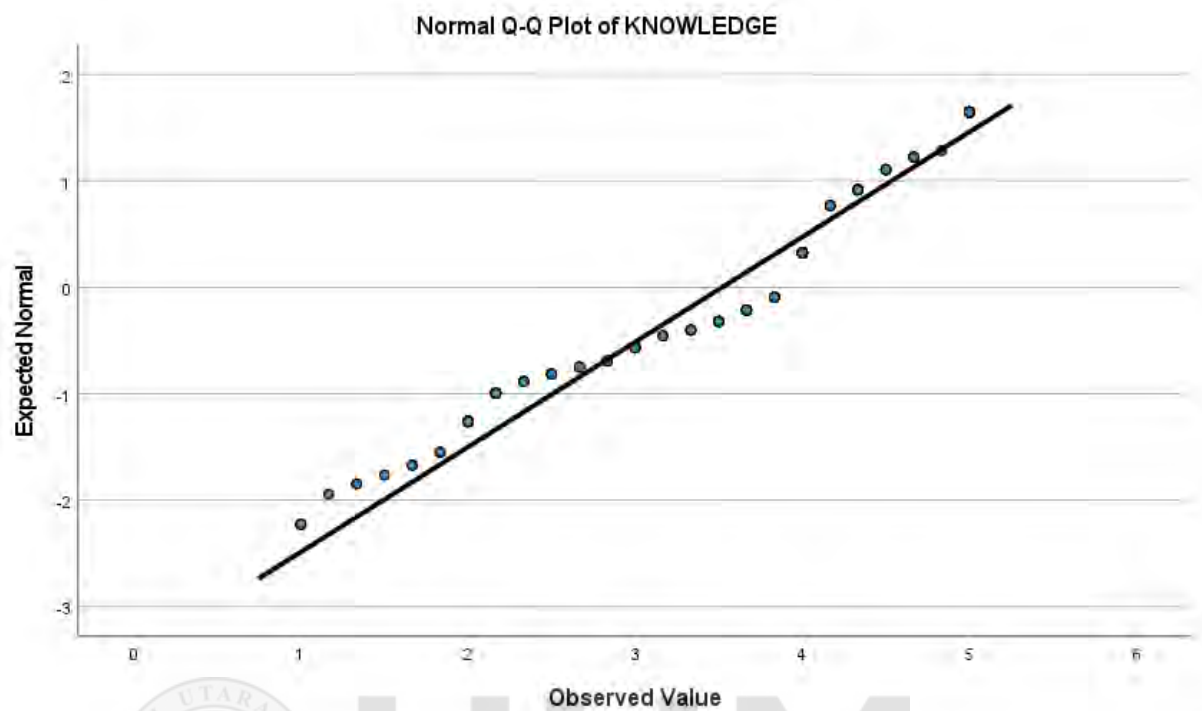
APPENDIX 4

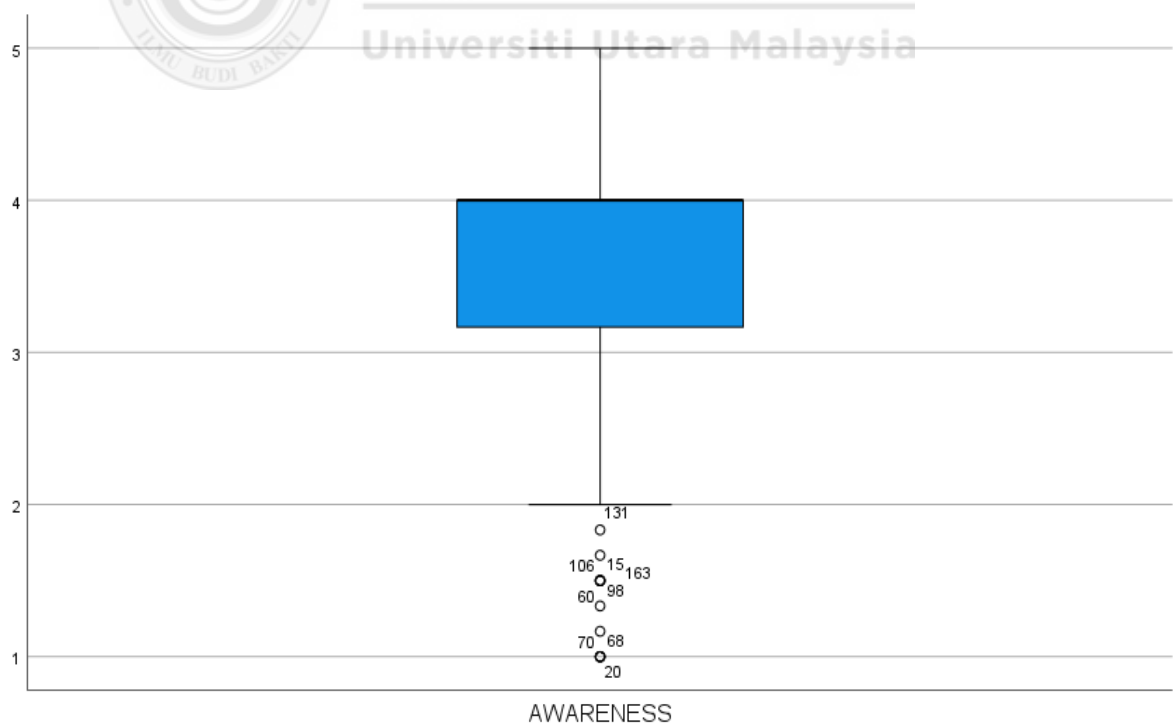
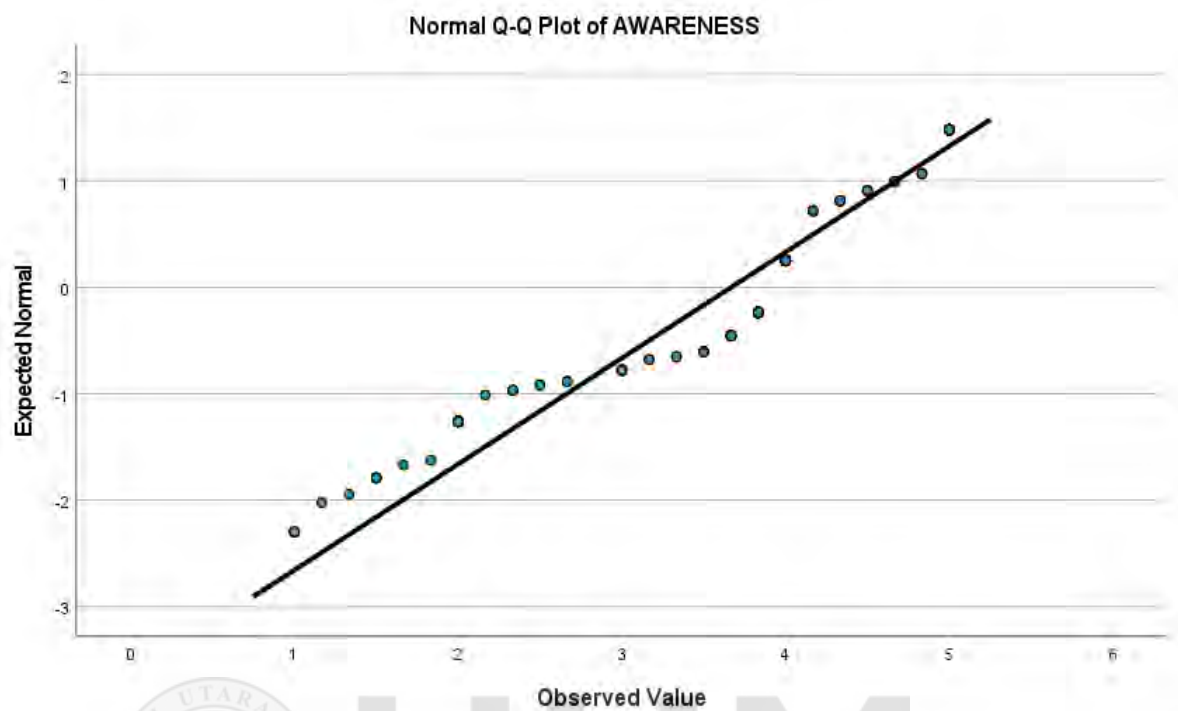
NORMALITY TEST

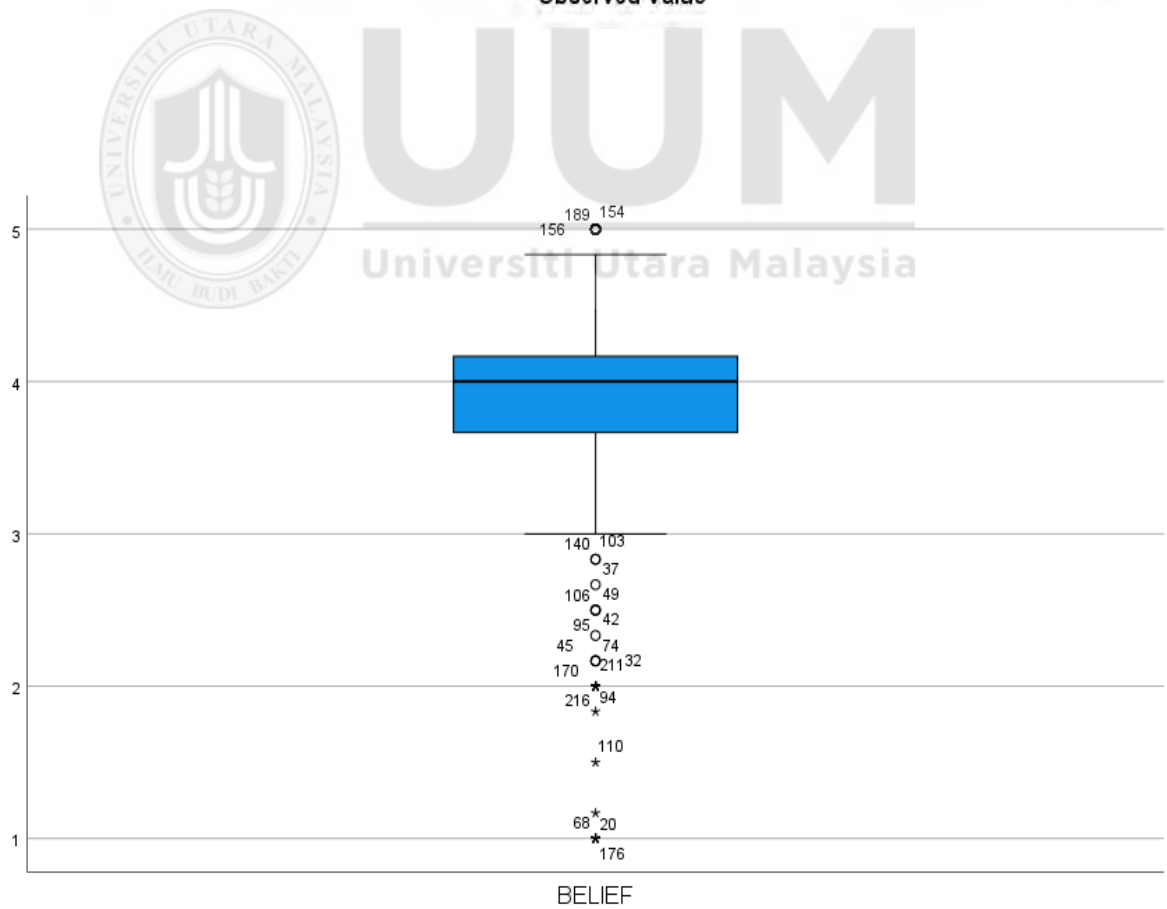
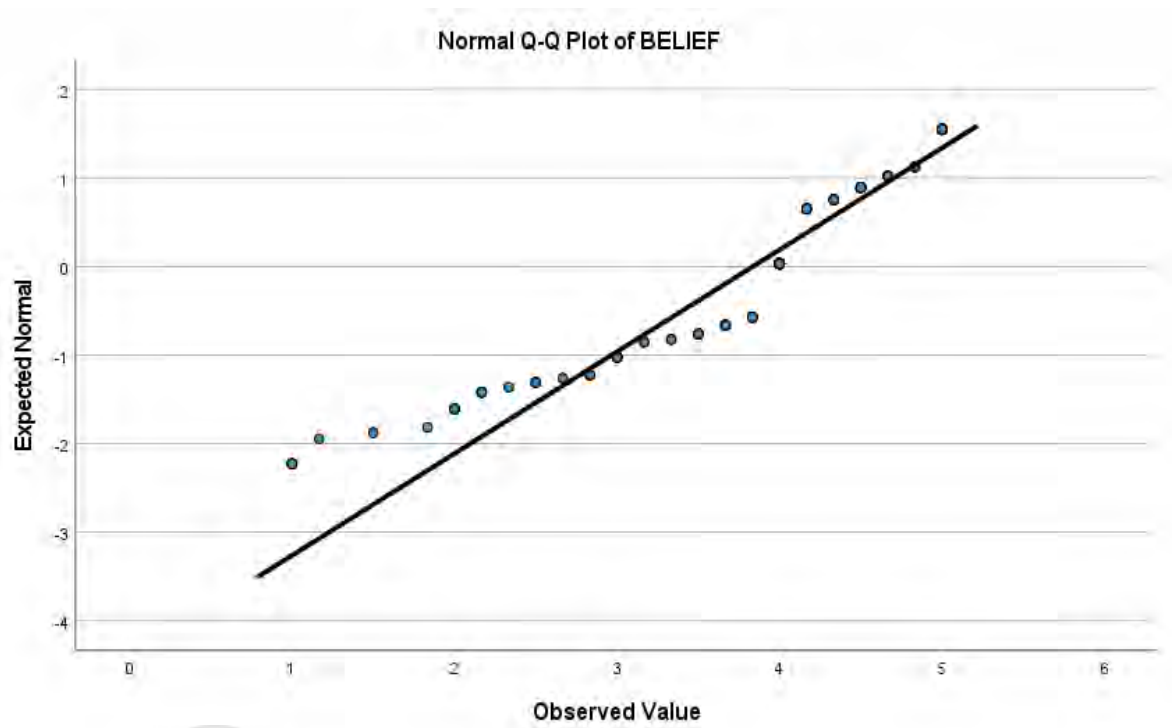
Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
KNOWLEDGE	230	100.0%	0	0.0%	230	100.0%
AWARENESS	230	100.0%	0	0.0%	230	100.0%
BELIEF AND TRUST	230	100.0%	0	0.0%	230	100.0%
TENDENCY_PARTICIPATE	230	100.0%	0	0.0%	230	100.0%

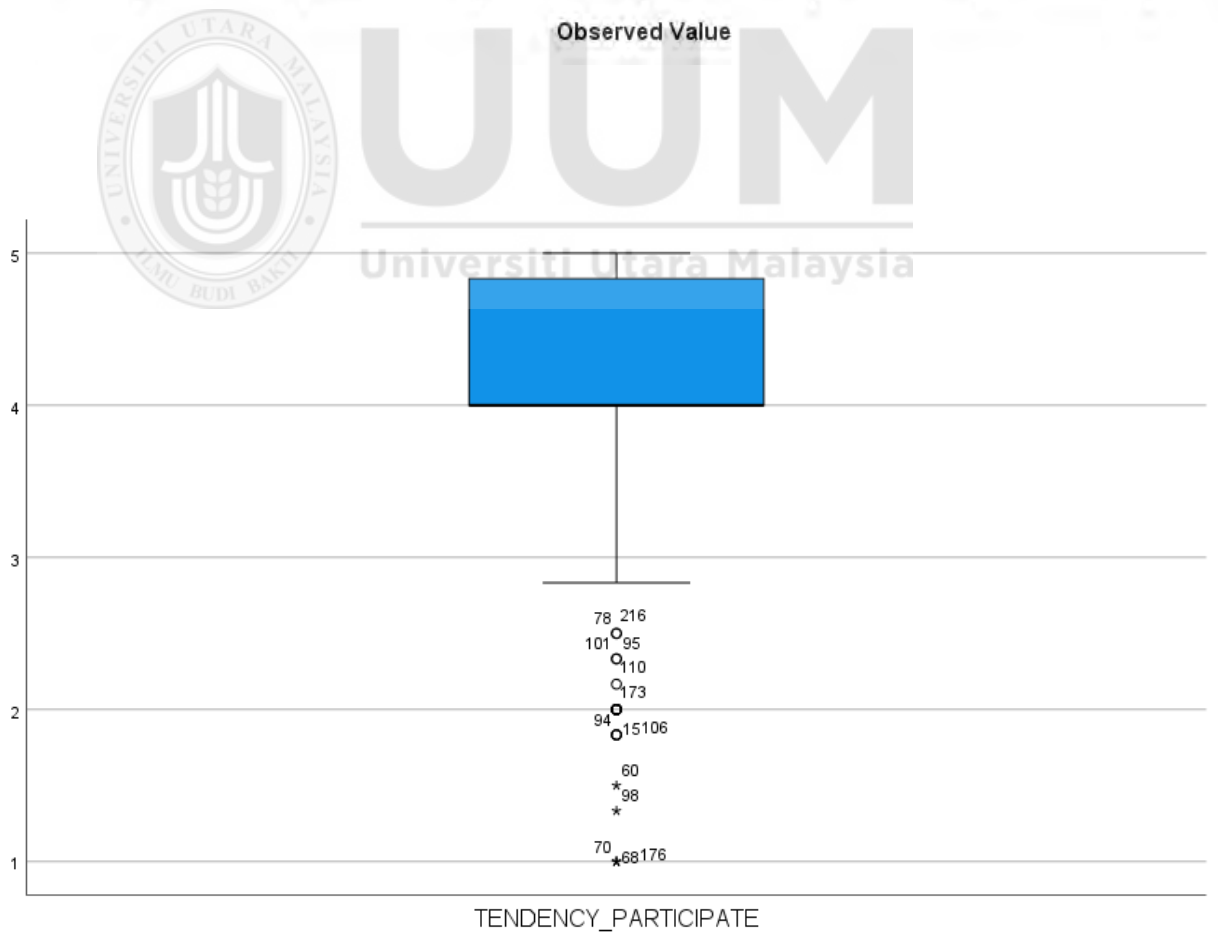
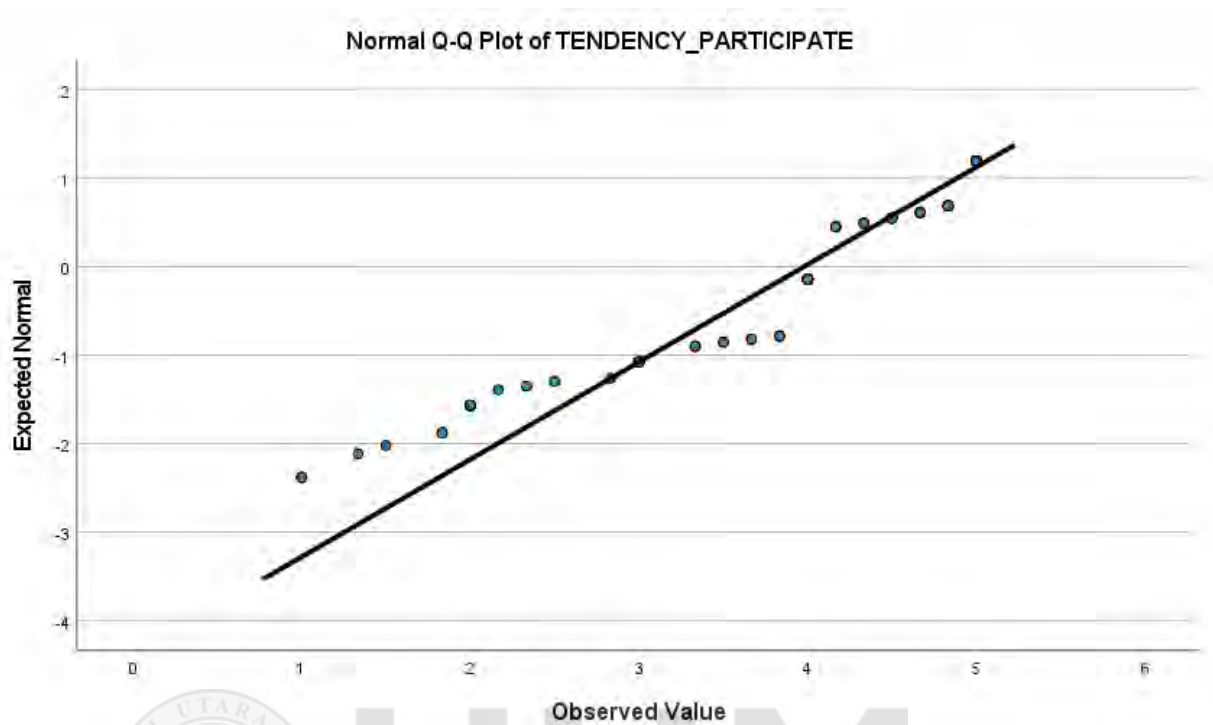
Descriptives				
			Statistic	Std. Error
KNOWLEDGE	Mean		3.5203	.06685
	95% Confidence Interval for Mean	Lower Bound	3.3886	
		Upper Bound	3.6520	
	5% Trimmed Mean		3.5636	
	Median		4.0000	
	Variance		1.028	
	Std. Deviation		1.01377	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.17	
	Skewness		-.648	.160
	Kurtosis		-.385	.320
AWARENESS	Mean		3.6674	.06623
	95% Confidence Interval for Mean	Lower Bound	3.5369	
		Upper Bound	3.7979	
	5% Trimmed Mean		3.7242	
	Median		4.0000	
	Variance		1.009	
	Std. Deviation		1.00442	
	Minimum		1.00	
	Maximum		5.00	

	Range		4.00	
	Interquartile Range		.88	
	Skewness		-.853	.160
	Kurtosis		.061	.320
BELIEF AND TRUST	Mean		3.8355	.05735
	95% Confidence Interval for Mean	Lower Bound	3.7225	
		Upper Bound	3.9485	
	5% Trimmed Mean		3.9042	
	Median		4.0000	
	Variance		.757	
	Std. Deviation		.86980	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		.50	
	Skewness		-1.255	.160
	Kurtosis		1.829	.320
TENDENCY_PARTICIPATE	Mean		3.9797	.05995
	95% Confidence Interval for Mean	Lower Bound	3.8616	
		Upper Bound	4.0978	
	5% Trimmed Mean		4.0556	
	Median		4.0000	
	Variance		.827	
	Std. Deviation		.90918	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		.83	
	Skewness		-1.153	.160
	Kurtosis		1.261	.320









APPENDIX 5

CORRELATION ANALYSIS

Correlations					
		KNOWLEDGE	AWARENES S	BELIEF	TENDENCY PARTICIPATE
KNOWLEDGE	Pearson Correlation	1	.498**	.586**	.472**
	Sig. (2-tailed)		.000	.000	.000
	N	230	230	230	230
AWARENESS	Pearson Correlation	.498**	1	.665**	.652**
	Sig. (2-tailed)	.000		.000	.000
	N	230	230	230	230
BELIEF AND TRUST	Pearson Correlation	.586**	.665**	1	.834**
	Sig. (2-tailed)	.000	.000		.000
	N	230	230	230	230
TENDENCY PARTICIPATE	Pearson Correlation	.472**	.652**	.834**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	230	230	230	230
**. Correlation is significant at the 0.01 level (2-tailed).					

APPENDIX 6

REALIBILITY ANALYSIS

(Knowledge)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.962	.962	6

Case Processing Summary			
		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0
a. Listwise deletion based on all variables in the procedure.			

Inter-Item Correlation Matrix						
	K01	K02	K03	K04	K05	K06
K01	1.000	.850	.803	.756	.829	.856
K02	.850	1.000	.861	.715	.757	.791
K03	.803	.861	1.000	.748	.787	.787
K04	.756	.715	.748	1.000	.839	.826
K05	.829	.757	.787	.839	1.000	.934
K06	.856	.791	.787	.826	.934	1.000

Summary Item Statistics							
	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.520	3.374	3.617	.243	1.072	.012	6

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
21.12	36.998	6.083	6

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
K01	17.58	25.746	.891	.817	.954
K02	17.75	26.399	.861	.816	.957
K03	17.73	25.988	.863	.790	.957
K04	17.53	26.469	.838	.732	.959
K05	17.50	25.587	.906	.891	.952
K06	17.52	25.133	.918	.898	.951

(Awareness)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.972	.972	6

Case Processing Summary			
		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0
a. Listwise deletion based on all variables in the procedure.			

Inter-Item Correlation Matrix						
	A01	A02	A03	A04	A05	A06
A01	1.000	.845	.845	.882	.852	.799
A02	.845	1.000	.826	.885	.831	.825
A03	.845	.826	1.000	.910	.891	.847
A04	.882	.885	.910	1.000	.898	.820
A05	.852	.831	.891	.898	1.000	.853
A06	.799	.825	.847	.820	.853	1.000

Summary Item Statistics							
	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.667	3.522	3.757	.235	1.067	.007	6

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
22.00	36.319	6.027	6

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
A01	18.25	25.558	.897	.813	.968
A02	18.34	25.598	.894	.824	.968
A03	18.33	25.097	.921	.870	.966
A04	18.26	24.986	.941	.905	.964
A05	18.36	25.130	.923	.862	.966
A06	18.48	25.797	.877	.792	.970

(Belief and Trust)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.974	.975	6

Case Processing Summary			
		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0
a. Listwise deletion based on all variables in the procedure.			

Inter-Item Correlation Matrix						
	B01	B02	B03	B04	B05	B06
B01	1.000	.886	.832	.876	.832	.871
B02	.886	1.000	.806	.892	.884	.897
B03	.832	.806	1.000	.867	.833	.844
B04	.876	.892	.867	1.000	.879	.894
B05	.832	.884	.833	.879	1.000	.873
B06	.871	.897	.844	.894	.873	1.000

Summary Item Statistics							
	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.836	3.783	3.874	.091	1.024	.001	6

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
23.01	27.236	5.219	6

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
B01	19.17	19.160	.910	.838	.970
B02	19.16	18.791	.926	.880	.968
B03	19.23	19.104	.880	.796	.973
B04	19.14	18.863	.937	.879	.967
B05	19.18	19.381	.910	.839	.970
B06	19.19	18.764	.930	.867	.968

(Tendency to participate in mutual benevolent)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.984	.984	6

Case Processing Summary			
		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0
a. Listwise deletion based on all variables in the procedure			

Inter-Item Correlation Matrix						
	T01	T02	T03	T04	T05	T06
T01	1.000	.928	.938	.880	.904	.894
T02	.928	1.000	.877	.901	.885	.895
T03	.938	.877	1.000	.892	.936	.911
T04	.880	.901	.892	1.000	.930	.938
T05	.904	.885	.936	.930	1.000	.933
T06	.894	.895	.911	.938	.933	1.000

Summary Item Statistics							
	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.980	3.952	4.026	.074	1.019	.001	6

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
23.88	29.758	5.455	6

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
T01	19.93	20.584	.943	.929	.981
T02	19.91	20.878	.930	.898	.982
T03	19.92	20.722	.946	.927	.980
T04	19.90	20.600	.943	.913	.981
T05	19.89	20.822	.954	.925	.980
T06	19.85	20.790	.950	.916	.980

APPENDIX 7 REGRESSION ANALYSIS

Variables Entered/Removed ^a			
Model	Variables Entered	Variables Removed	Method
1	BELIEF AND TRUST, KNOWLEDGE, AWARENESS ^b	.	Enter
a. Dependent Variable: TENDENCY_PARTICIPATE			
b. All requested variables entered.			

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.845 ^a	.714	.710	.48935
a. Predictors: (Constant), BELIEF AND TRUST, KNOWLEDGE, AWARENESS				
b. Dependent Variable: TENDENCY_PARTICIPATE				

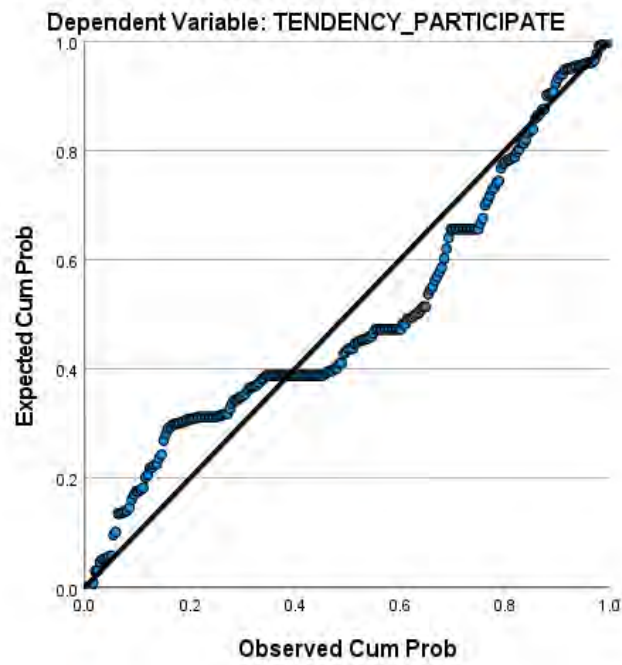
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	135.176	3	45.059	188.167	.000 ^b
	Residual	54.118	226	.239		
	Total	189.294	229			
a. Dependent Variable: TENDENCY_PARTICIPATE						
b. Predictors: (Constant), BELIEF AND TRUST, KNOWLEDGE, AWARENESS						

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.562	.153		3.681	.000
	KNOWLEDGE	.050	.040	-.056	-1.261	.209
	AWARENESS	.168	.044	.186	3.832	.000
	BELIEF AND TRUST	.777	.054	.743	14.347	.000
a. Dependent Variable: TENDENCY_PARTICIPATE						

Casewise Diagnostics ^a				
Case Number	Std. Residual	TENDENCY PARTICIPATE	Predicted Value	Residual
27	-4.337	2.00	4.1224	-2.12236
89	-3.627	3.00	4.7746	-1.77462
173	-3.685	2.00	3.8033	-1.80326
a. Dependent Variable: TENDENCY_PARTICIPATE				

Residuals Statistics ^a					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.4559	5.1176	3.9797	.76830	230
Residual	-2.12236	1.46610	.00000	.48613	230
Std. Predicted Value	-3.285	1.481	.000	1.000	230
Std. Residual	-4.337	2.996	.000	.993	230
a. Dependent Variable: TENDENCY_PARTICIPATE					

Normal P-P Plot of Regression Standardized Residual



Scatterplot

Dependent Variable: TENDENCY_PARTICIPATE

