



WAQF PARTICIPATION AND AWARENESS: AN EXPLORATORY STUDY IN THE WEST COAST OF SABAH, MALAYSIA

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Abstract

Unlike Malaysian society in the Peninsular where Islamic values and lifestyles predominate, ethnic groups in Sabah are currently not exposed to waqf as an Islamic economic system. The geographical and cultural factors may contribute to the lack of awareness in waqf activities. Accordingly, this exploratory research examines the current level of waqf participation among Muslims in Sabah focusing on knowledge, procedural requirements and awareness of waqf. Three major districts on the West Coast of Sabah which are Kota Kinabalu, Tuaran and Penampang were chosen from the total 36 districts. The West Coast covers about 10% of the total area of the State and is home to 30% of Sabah's total population. A total of 87 individuals participated in the survey. Results of the study suggest that only awareness and procedural requirements contribute significantly ($p=0.000$) to the level of waqf participation in these areas and indicates that knowledge does not significantly affect waqf participation. Thus, having knowledge of waqf alone is insufficient to motivate waqf of individual assets. Rather, understanding of the procedures and requirements plays the major role. This research suggests awareness programs to educate the society to improve the public's participation in waqf activities.

Introduction

Waqf plays a dynamic role to promote economic growth, education and social transformation especially within the Islamic society¹. The practice of waqf within the Malaysian community is getting increased attention not only from the public but also in the corporate and government sectors. Various organizations whether non-profit oriented or government agencies and universities have started to promote waqf activities as additional means of growth and development in the community. These organizations have established strategic programs to increase waqf revenues such as monthly cash donations through salary deductions and donations for specific activities or target groups.

For the ordinary people, waqf is a religious concept. It refers to endowment in the form of a property or cash donated by Muslims for the public's benefits. In Islam, waqf is a charitable deed intended to promote wealth distribution. Waqf is the most visible evidence of charity in Islam². Waqf assets are instrumental in providing support for religious studies and education for the young and old, shelter for the needy and business opportunities for small and under-funded entrepreneurs. The importance of waqf in financing social economic development within the Islamic societies has replaced that of zakat².

In that regard, to ensure the effectiveness of waqf system it is essential that the public have the basic knowledge and understanding of waqf and be well informed of the economic benefits and legal procedures involved. The waqf information can be channelled through various means including televisions, radios, internet, brochures and lectures. Having adequate knowledge and understanding the benefits of waqf may motivate the public to donate their assets to waqf institutions³. In addition, knowing what are the procedures involved in waqf transactions may also increase the participation.



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Knowledge of waqf and awareness of the benefits are factors which could have been overlooked in waqf studies. Public awareness is particularly important for newly established waqf institutions. Although the costs of ensuring that the public is informed may be considerable, the need for public awareness should not be underestimated. It may be initially costly to ensure that the public is informed but the long-run benefits of public awareness could far exceed the initial expenditures. It also is important to make sure that donors are aware of procedures in waqf to avoid unnecessary presumptions and issues in waqf implementation.

Given the current state of interest in waqf, it is interesting to examine fundamental factors which may contribute to waqf participation among the Malaysian public. More specifically, our study attempts to determine whether knowledge of waqf, understanding the waqf procedures and awareness of waqf benefits influence the participation in waqf. The study contributes to existing literature in several aspects. Firstly, continuous support from the public to waqf their properties and cash is crucial for waqf institutions to be sustainable. Secondly, understanding the factors which contribute to their willingness and intention to waqf may assist the waqf institutions to design and undertake the necessary awareness activities. Thirdly, since waqf falls under state law and monitored by independent state agencies, the findings of this study also benefit these agencies in enhancing their roles and responsibilities involving waqf administration.

This paper is organized as follows. Section two discusses the literature review on waqf management and challenges. The research methodology is covered in section three while section four presents the data analysis. Recommendations and conclusion are presented in section five. The paper ends with research limitation and suggestions for future research relating to public-awareness programs.

Literature Review

Waqf can be divided into two categories⁴. The first is public waqf (*waqf khayri*) which is solely for charities to support the needy in society and there is no particular beneficiary entitled to receive the property. The second type of waqf is known as waqf specific (*Al-Waqf al-Ahli*) where the donor clearly states the beneficiary, and also may specify how the waqf property or fund should be used. The existence of the specific waqf is intended to release family wealth from the strict requirements of Islamic Inheritance Laws⁴⁻⁵.

Knowledge on Waqf

Waqf management is dynamic and rather unique to the needs and goals of the organizations. There are no specific rules in terms of classifying the waqf properties. For example, Ibrahim and Ibrahim⁴ state that the types of waqf can be classified into two groups, namely: (i) immovable properties (*Al-I'qar*); and (ii) movable properties (*Al-Manqul*). On the other hand, Khalid⁶ divides waqf into three types which are: (i) Al-I'qar, (ii) Al-Manqul; and (iii) Al-Irsod. As far as the public is concern waqf properties are simply understood as assets donated for specific religious and educational purposes. They may not have the proper knowledge of waqf including its nature, concepts and categories⁷.

Knowledge on cash waqf, for example, can contribute to accelerate the waqf development. Cash waqf is very important to ensure the waqf properties (especially land) are further developed or expanded. For example, when a piece of land is donated to build a school or mosque, the land would remain vacant until sufficient fund is available for building constructions. Therefore, the lack of knowledge of cash waqf contributes to the low level of public participation⁸.

For waqf institutions to grow and be sustainable is it also crucial for administrator of waqf to possess relevant knowledge and necessary qualifications. Since most waqf institutions were initiated and managed by volunteers the growth and success of these entities also rely on the knowledge of the management. Inadequate understanding on their part of the potential of waqf as economic instrument may limit the benefits to be derived from these assets. The management may perform just the basic activities or maintain the original work as initiated by the donors and thus, constraint the benefits to the community and further development projects.

Ab. Aziz, Yusof and Johari⁸ that examine the willingness of Muslims to contribute to waqf bank suggests that waqf in Malaysia should be managed by qualified, knowledgeable and professional managers who are well



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acquainted with Islamic and state laws. They report that these managers were unqualified in some cases lack managerial skills. Contradictory to expectations, there were incidents where a number of waqf land was managed by non-Muslims whose knowledge and beliefs of the waqf arrangements were questionable. A study of waqf management in Bangladesh⁹ provides further evidence in support of the problems reported by Chowdhury, Chowdhury, Muhammad and Yasoa¹⁰, where issues such as inadequate manpower, unregistered waqf properties, illegal occupation and misappropriation of waqf properties and integrity of the trustees were among the problems reported.

Awareness of Waqf Benefits

Waqf institutions are established to ensure that waqf properties and funds are efficiently managed according to the intended purposes. Among the biggest beneficiary groups of waqf are the poor, needy, orphans and prisoners¹¹. These unfortunate members of the society are generally left behind in term of basic necessity, health and education. They rely on financial assistance from donors to pay for food and shelter. In most countries, there are several non-government organizations (NGOs) and waqf institutions dedicated to serve these purposes. Waqf assets have benefit hospitals and health service providers including payment of salaries to physicians, apprentices and patients. For example, many children hospital, animal hospitals, clinic, day care centres and food kitchen had been successfully operated to serve the unfortunate people. With respect to education, the first and best example of waqf institutions is the University of al Azhar which was established in the year 972 in Cairo, Egypt. In Malaysia, a university college has been established to provide education for orphans using the waqf concept.

A study by Mohd Puad, Jamlus Rafdi and Shahar¹² find that 70% of Malaysians Muslims were not aware of the benefits of waqf in contributing to the economics and community well-being. This is consistent with Ibrahim and Ibrahim⁴ who report that only five (5) out of fourteen (14) states in Malaysia demonstrate high level of waqf awareness by actively developing waqf properties. The remaining nine (9) states were still focusing on zakat, baitul mal and sadaqah as the sources of revenues to assist the poor. It is very likely that they are not fully aware of the potential of waqf benefits and still consider zakat as the most important means to reduce the income gap in the community.

The main challenge is providing education and awareness on the benefits and importance of waqf among the Muslims. According to them, most of the Muslims thought that waqf was only for worshipping objectives and they were not aware that the waqf possesses big potentials in socio-economic, agricultural and other developments. Thus, they suggest that the appropriate and continuous information about waqf and the benefits should be disseminated to the public³.

Procedural and Legal Requirements

In Malaysia, every state has its own State Islamic Religious Councils (SIRCs). This government agency is authorized to monitor the legal affairs involving waqf properties. Every state has its own legislations and procedure to govern waqf transaction and reporting. The State of Selangor was the first in Malaysia to have a waqf enactment. In order to ensure a proper record keeping on waqf properties, it is important to centralize the waqf administration under the state agencies¹². However, even the centralized administration is not free from challenges. Among the challenges are procedural matters involved in the process of ownership transfers, multiple ownership of properties and doubtful ownership of the waqf assets³. The lack of property registration and documentation provides additional challenges to waqf administration in addition to non-compliance with accounting practices¹⁰. Furthermore, in the traditional waqf administration the shortage of skilled staff and bureaucratic factors may also contribute to the weaknesses and inefficiencies of waqf development.

The absence of accounting standards for waqf was the main reason for lack of uniformity of waqf accounting practices¹³. Masruki and Shafii¹³ suggest that implementing the standard accounting procedures would assist waqf institutions to improve their operations. It is also important for the organizations to disclose waqf information in annual reports. The disclosure for waqf in SIRCs financial statements was moderate and emphasis more on income statements that show the revenue and expense rather than balance sheet that



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summarise all the asset and liability owned by SIRC¹⁴. The absence of guideline and regulation could be the reason for the lack of the disclosure.

Another challenge in waqf management is lack of funding and weakness in planning and developing the donated land³. Among other challenges discussed in Azha et. al³, is the procedural matters involved in the process of transferring the waqf property ownership. In some cases, the assets to be donated were not officially registered and the society tends to perceive that the value of the land was very low. Consequently, the market provides a very low assessment or resale value to the abandoned waqf land. Thus, even if the land was to be rented, it would only able to generate low rental income.

Level of Waqf Participation

There are four determinants towards cash waqf participation namely attitude, subjective norm, perceived behavioural control and religiosity¹⁵. A study that examines the cash waqf participation among young intellectuals by Osman, Mohammed and Amin¹⁵ found that all of these determinants were significant influence on the level of cash participation within the group. Cash waqf also viewed as one of the initiatives that could be taken to eradicate poverty in Malaysia. Saifuddin, Kayadibi, Polat, Fidan, and Kayadibi¹⁶ suggested four reasons for promoting cash waqf. Firstly, collecting cash waqf was easy in nature and does not require large amount of wealth and thus, allows for increased waqf participations among the public. Secondly, cash waqf was able to accelerate the physical development of waqf land such as building mosques and schools for public use. Thirdly, allowing for cash waqf could assists educational institutions with cash flow problems to create a backup funding or reserves for emergency. Finally, cash waqf was able to reduce the dependency on government funding and at the same time, empower the waqf institutions to be proactive and business oriented.

Methodology

This study used a survey method to gather information on public's awareness and assess the level of participation in waqf properties. Prior to conducting the survey, an interview session was held. Two representatives of the Waqf and Baitul-Mal Department of *Majlis Ugama Islam Sabah* (MUIS) were present. They were: (i) the Head of Assistant Secretaries; and (ii) Assistant Administrative Officer of the department. Three researchers participated in the semi-structured interview. Two main objectives of the interview were: (i) to obtain the latest statistics on the current status of waqf properties in Sabah including the types and categories; and (ii) to understand the legal procedures involved in waqf management. The session was conducted in informal manner which allowed for open questions and discussions. Based on the outcome of the interviews, a set of survey questionnaires was developed.

Prior to the survey, the questionnaire was pilot tested using four Muslim staff in the Faculty of Business, Economy and Accounting at Universiti Malaysia Sabah. Respondents were asked to rate their responses on a 5-point Likert Scale ranging from '1' representing 'highly uncertain' to '5' representing 'highly certain'. Based on the results of the pre-test it was found that most of the statements were rated '3' by the respondents which was the mid-scale. This value represents the neutral position on the scale. In order to eliminate this possibility, the response for the final questionnaire was reduced to a scale of '1' to '4' where the mid-point value was dropped. Eliminating the neutral value is preferable and results in respondents having to decide on selecting only the positive and negative ends of the scale¹⁷⁻¹⁸.

Target participants for this research were Sabahan of the three major districts on the West Coast of Sabah chosen from the total 36 districts. Together they represent about 10% of the total area of the state and is home to 30% of its total population. These are Kota Kinabalu, Tuaran and Penampang districts. A total of 100 questionnaires were distributed to Muslims in the survey areas.

Research Findings

Data were collected through a self-administered questionnaire. A total of 100 questionnaires were distributed and only 87 were usable and retained for further analysis of the data. All of the participants were voluntary after being approached and briefed of the purpose of the study.



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Demographic data

Table 1 provides the demographic data for this study. The table indicates that 60.9% of the respondents are female while 39.1% of them are male. About 65% of the respondents are between the ages of 25 to 44 and only one person above the age of 55 participated in the study. In terms of the educational background, the majority of the respondents (48.3%) do not hold certificates at the tertiary education. 24.1% completed the bachelor's degree and 12.6% each hold either the diploma or the master's degree. 2 of the respondents achieved the highest level of academic education (i.e., phd). In terms of monthly income about 45% of the respondents earns less than RM2,500 which is below the poverty level. Only 21% reports monthly income of between RM2,500 and RM4,000 while 12.6% receive between RM4,000 and RM5,500. Only 10 of the survey participants (11.5%) falls in the highest range of monthly salary in excess of RM5,501.

In this study, the highest number of participants (41.4%) is from the Tuaran district followed by Kota Kinabalu (34.5%) and Penampang (24.1%). Concerning the source of information on waqf, 48.3% reports the role of family and friends, 47% relies on television and 40% uses the internet to gather waqf information. Social media (30%) ranks the fourth and followed by MUIS's flyers (22%). Newspaper (15%) as a medium for waqf information was the least important among all sources while MUIS's activities and the radio ranked equally. The role of the internet is expected to be increasingly dominant to disseminate waqf information in the near future.

Table 1: Demographic results

No.	Profile	Description	Respondents	Percentage (%)
1.	Gender	Male	34	39.1
		Female	53	60.9
2.	Age	18 – 24	17	19.5
		25 – 34	30	34.5
		35 – 44	27	31.0
		45 – 54	12	13.8
		Above 55	1	1.1
3.	Education	Diploma	11	12.6
		Degree	21	24.1
		Master	11	12.6
		PhD	2	2.3
		Others	42	48.3
4.	Monthly Income	Less than RM1,000	26	29.9
		RM1,001 – RM2,500	22	25.3
		RM2,501 – RM 4,000	18	20.7
		RM4,001 – RM 5,500	11	12.6
		Above RM5,501	10	11.5
5.	District	Kota Kinabalu	30	34.5
		Penampang	21	24.1
		Tuaran	36	41.4
6.	Information on waqf	Television	41	47.1
		Radio	15	17.2
		Internet	35	40.2
		Social Media	26	29.9
		Newspaper	13	14.9
		MUIS Activities	15	17.2
		MUIS Flyers	19	21.8
		Family and friends	42	48.3



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Research Findings

The Cronbach's alpha reliability test was performed to measure the internal consistency of the variables. Table 2 shows that the alpha-value for each of the variables measured is above 0.8 and the overall value is approaching one which indicate high reliability for the purpose of further statistical analyses.

Table 2: Reliability Test

Research Construct	Number of items	Cronbach's Alpha
Knowledge	6	.850
Procedures and regulations	5	.935
Awareness	5	.889
Waqf participation	5	.839
Overall	21	.950

The test of normality was performed and the results confirmed with normal distribution. Table 3 shows the correlations of the variables used in this study. The results indicate that significant positively relationships ($p=0.000$) exist between each pair of the variables studied. For example, the correlation coefficient between knowledge of waqf and participation in waqf is 0.739 which suggests that people with high knowledge are associated with greater waqf participation.

Table 3: Pearson Correlation

		Knowledge	Awareness	Procedures	Participation
Knowledge	Pearson Correlation	1	.817**	.538**	.739**
	Sig. (1-tailed)		.000	.000	.000
	N	87	87	87	87
Awareness	Pearson Correlation	.817**	1	.484**	.815**
	Sig. (1-tailed)	.000		.000	.000
	N	87	87	87	87
Procedure	Pearson Correlation	.538**	.484**	1	.611**
	Sig. (1-tailed)	.000	.000		.000
	N	87	87	87	87
Participation	Pearson Correlation	.739**	.815**	.611**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	87	87	87	87

** . Correlation is significant at the 0.01 level (1-tailed).

Table 4a, 4b and 4c provide the summary results for the statistical analyses of waqf participation as the dependent variable with the three independent variables. Table 4a shows that the adjusted R-square is 0.719 which suggests that the three independent variables explain 72% of the variation in the level of waqf participation. Based on the analysis of variance output in Table 4b, the F-value is significant ($p=0.000$).

**Table 4a: Regression Analysis
Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.854 ^a	.729	.719	.32699

a. Predictors: (Constant), v_procedure, v_awareness, v_knowledge

b. Dependent Variable: dv_participation



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Table 4b: Analysis of Variance

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	23.848	3	7.949	74.347	.000 ^b
Residual	8.875	83	.107		
Total	32.723	86			

a. Dependent Variable: Participation; b. Predictors: (Constant), Procedure, Awareness, Knowledge.

Table 4c presents the regression output of the variables studied. The results indicate that the t-values for awareness of waqf benefits and procedure requirements are positive and significant (p -value=0.000). Knowledge of waqf, on the other hand, does not have a significant impact on waqf participation.

Table 4c: Regression Output Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.429	.205		2.090	.040
Knowledge	.108	.104	.107	1.033	.305
Awareness	.447	.074	.601	6.029	.000**
Procedure	.247	.064	.262	3.848	.000**

a. Dependent Variable: Participation, **significant at the 0.05 level.

The result of this study which shows a significant positive relationship between awareness of waqf benefits to waqf participation is consistent with the study by Mohd Puad et., al.¹². The coefficient of beta is 0.601 which suggests that a unit increase in the awareness of the waqf benefits leads to a 0.601 increase in waqf participation by the public. Similarly, increasing the public understanding of procedural matters by one unit would result in improving the level of their participation in waqf by 0.262. However, contrary to expectation, this survey shows that knowledge of waqf does not contribute significantly to waqf participation at the 5 percent confidence level (p -value=0.305). Thus, this finding does not support the research study by Jaeho and Douglas¹⁹ who reports positive and significant effect of knowledge on waqf participation. Thus, having knowledge of waqf alone is insufficient to motivate individual Muslims in the West Coast of Sabah to participate in waqf. They also need to be aware of the benefits of waqf and understand the waqf procedures and requirements in order to be involved in waqf activities.

Recommendations and Conclusion

In order for the waqf system to be effective and sustainable it is essential that the public be informed about the benefits and procedures involved. The need for public awareness of waqf benefits should be properly addressed together with the understanding of procedural requirements in waqf transactions. It is important to design suitable public-awareness programs at the very early stage of the establishment of waqf institutions. It is also important that the potential benefits and long-term milestones be clearly addresses and publicised regularly so that the public is assured of use of their donated assets.

Public-awareness programs can be designed to educate the society on the importance and benefits of waqf. The program should emphasize on the concept, features and benefits can be obtains through implementing the waqf. In designing an effective public-awareness program it is critical to identify the target audiences to be reached. One of the most important audiences is the government employees where the majority is Muslims. The timing of the awareness program is especially important to gain the chances for participation especially for cash waqf. Most Muslims are extra generous at least in the months of Ramadhan dan Syawal. These are the times of reflection, sharing and forgiving. Appreciating the blessings of Allah and the rewards awaiting them may also result in commitment to waqf their assets.



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Public awareness is particularly important for communities which are not Muslim-dominated or where multi-religion exists within families. Sabah, a state located at the North of Borneo Island is very unique even to Malaysians due to its multi-religion community and ethnic-diversity. All over the state, many ethnic groups are not exposed to or familiar with the Islamic economic systems such as waqf. This is in contrast to the Malaysian society in the Peninsular where Islamic values and lifestyles predominate. It has been observed in Sabah that waqf institutions have not received the attention and participation they deserve. The geographical and cultural factors may also contribute to the lack of awareness and participation of the public in waqf activities. A greater public acceptance may increase donors' participation and contributes to the success of waqf institutions.

There are various approaches that can be employed to achieve public awareness. In some areas where donors are generally not educated they can be directly assisted by on-site waqf officers. In other areas where education and technology are not the issue, other means such as websites can be effective. A well-designed public-awareness program can help to counteract the potentially disruptive effects of failures of waqf institutions. The public should be assured that the waqf properties are used for the benefits they were intended to achieve and the awareness programs may have the implications on how donors' confidence is maintained.

Public Lectures and Exhibitions

Waqf officers can give lectures and organize exhibitions to various target groups in their respective districts. These may be done in coordination with professional groups and associations. Potential audiences include, for example, consumer groups, civic associations, entrepreneurs, financial journalists, and trade associations. Members of these groups can help in further dissemination of information to broader audiences because of the network. The public lecture and exhibitions may be held in conjunction with other annual religious events and celebrations.

Toll-free line and Websites

Government and waqf agencies may establish toll-free telephone lines for easy access and free communications with donors in the community. Today, many waqf institutions have also maintained websites to provide basic information on the features of the waqf system in their area or state. A well-designed Web site can complement the information and personal services provided through the toll-free lines. It is also effective for posting other information such as job opportunities and community events. Web sites generate fast feedback from the public on operational issues or complaints about certain activities.

Educational Forums and Seminars

Forums and seminars can be organized on regular basis at academic institutions to reach the potential donors at early age. These seminars can be designed to disseminate basic knowledge of waqf properties, benefits and procedural matters to the students. State waqf agencies should organize seminars as the fundamental part of their public-awareness program. For example, the seminars may focus on the current issues and initiatives put in place by the relevant entities to protect waqf properties and institutions. The issues may include how to strengthen the legislative framework, the roles and functions of various state and federal regulatory agencies, and the introduction of an explicit waqf scheme. Waqf agencies should also consider the need to hold regular briefings for government officials and policymakers and keep an open and continuous with all the stakeholders.

Limitations

The findings of this research are limited to the small sample size and the three (3) districts in Sabah. Even so, the study contributes to our understanding of significance of two determinants of waqf participation in this unique state. Future research should be undertaken to incorporate local issues including the types of donated assets and the roles of MUIS in waqf development planning and management to ensure the sustainability of waqf institutions.

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