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## **PREDICTING THE INTENTION FOR WAQF EDUCATION AMONG POLYTECHNIC STAFF IN MALAYSIA**

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### **A PEER-REVIEWED ARTICLE**

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### **ABSTRACT**

Waqf education is a unique model and an innovation of the Islamic social finance system. It is considered a promising platform to overcome economic inequality and enhance the wellbeing of the people in many areas, including socio-economic, education, and health. Therefore, it is necessary to analyse the underlying factors that can influence waqf education contribution among the public. This research summarises the findings of a survey on the determinant's factors of waqf education contribution intention from the perspective of Malaysian Polytechnic's staff. The empirical factors found were attitude, subjective norm, perceived behavioral control, knowledge, and religiosity. Malaysian Premier Polytechnic were chosen as research population namely Polytechnic Premier Ungku Omar, Polytechnic Premier Sultan Salahuddin Abdul Aziz Shah (PSA) and Polytechnic Premier Ibrahim Sultan (PIS). A survey was conducted and data from 180 respondents from various backgrounds received. An analysis was carried out to test the relationship between independent variables as well as leaning variables. The analysis was conducted using non-parametric tests namely Kruskal Wallis H-Test. Based on the obtained results, it is suggested that all independent variables, namely attitude, subjective norms, perceived behaviour control, knowledge, and religiosity, have significant

relationships with the intention to contribute waqf education. In the conclusion, the author suggests several ideas for progressing waqf education in Malaysia.

**Keywords:** waqf education, attitude, subjective norm, perceived behavioral control, knowledge, religiosity, Theory Planned Behavioral (TPB)

## INTRODUCTION

*Waqf* is a structure that has been around for a long time in human life before Islam came, although it is not named with *waqf*. In his 2009 book *Muhadarat fi al-Waqf*, Muhammad Abu Zuhrah asserted that, like buying and selling, marriage and other *aqads* existed prior to the advent of Islam. Islam is a *syumul* religion that regulates all human relationships, including those with judges and *mahkum*, families and communities, the connection between the *fugara* and *aghniya*, and interactions between the Islamic State and other nations in both peace and war (Rafiki & Wahab, 2014). Economics is one of the important aspects in Islam which is a field of human sustenance development. Among the various economic factors are *infaq*, *zakat*, heirlooms, *waqf*, and others.

*Waqf* is a similarly significant economic organization among Muslims. In order to maximise its advantages for Muslims and all people, it must be created in the finest and most careful manner possible (Nor Muhamad et al., 2015). *Waqf* is also known as continuous charity (*Sadaqah jariah*) since the assets are being held and only their advantages are being utilised. When someone plans to donate a property, they will undoubtedly keep the property from the very beginning (Syed Adwam Wafa, 2010).

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ  
فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

Which says: “You will never attain genuine virtue unless you spend part of the money you love most and whatever you spend from something, then surely Allah is All-Knowing.”

*Waqf* is conducted sometimes for the benefit of *diniyyah*, *'ailiyyah*, *'ilmiyyah*, *ijtima'iyah*, *sibhiyyah*, or *'askariyyah*, according to Huzaimah Ismail et al., (2018) in their essay published in the book of *Isu-Isu Zakat, Waqf dan Filantropi Islami di Nusantara*. *Waqf* for education is very important to produce quality human beings. History has proven that the practice of *waqf* in the field of education has produced many of the world's leading and renowned institutions

of study, even lasting to produce thousands of well-known scholars around the world. Among them are Al-Azhar University in Egypt and *Pondok Modern Darussalam* Gontor in Indonesia.

According to Nasution (2005) as stated by Hudzaifah (2019), found that collection of education *waqf* in Indonesia which has the largest Muslims population can reach almost three trillion rupiahs per year and this fund is used to develop the Gontor institution which almost hundred percent of its operation financed by the fund from education *waqf*, and the benefits have been utilized by their students and by the surrounding community.

### **Waqf Education in Malaysia**

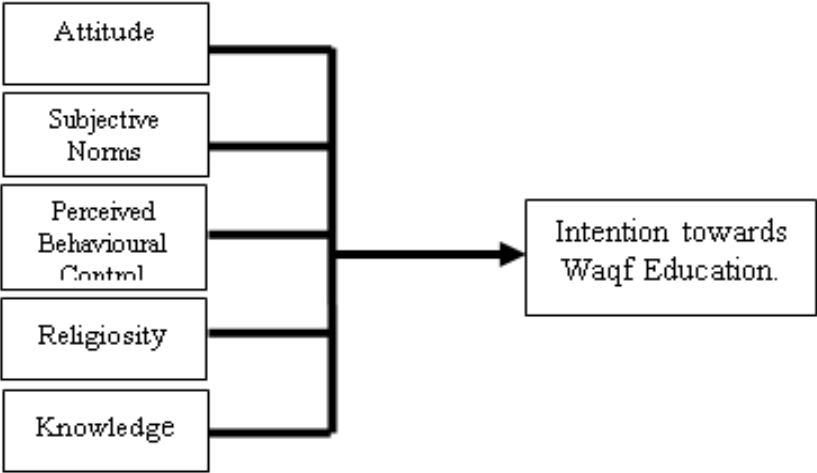
In Malaysia, *waqf* for educational purposes has long been running and implemented. *Waqf* education has been widely disseminated starting from the existence of *sekolah pondok*, *madrasahs* (Syed Adwam Wafa, 2010) and until now the establishment of *waqf* funds by higher education institutions in Malaysia for example *Dana Waqf dan Endowment* UKM in 2010, *Dana Waqf Ilmu* managed by *Pusat Pengurusan Waqf, Zakat dan Endowment* (WAZAN) UPM in 2011, *Dana Waqf Al-Abrar* by USIM in 2013 and more. (Muhamad Don & Osman, 2020).

The agenda of the Ministry of Higher Education (MOHE) *waqf* education is not only well-received at the Higher Education Institutions (HEI) level but also at the top management level in Malaysia. This is evidenced by the establishment of the first Higher Education Institution which was fully established using the *waqf* fund, the Islamic University of Malaysia (UIM) located in Cyberjaya. It is the only university created on October 12, 2010, under the supervision of the Council of Malay Rulers. UIM is considered as a precursor to the educational *waqf* and will be used as a guide for the establishment of other HEI *waqf* (Abdul Rashid & Hussin, 2007).

Malaysia manages to collect approximately RM4 billion per year and it will reach to the expected amount if each Muslim is willing to donate as minimum as RM1 per day or equal to RM30 per month into the education *waqf* fund (Osman, A.F. et al., 2013). Hence, with the high level of willingness among the Muslims in contributing with *waqf*, Malaysia is expected to be a country with strong foundation on its fiscal with good economic development. This shows that with the high value collected, Malaysia can develop well especially in improving the financial crisis that is happening among the Muslims community itself.

This study uses the Theory of Planned Behavior (TPB) as the main predicting components and two additional predicting factors were included in the study: knowledge and religiosity. The TPB is more cognizant of how it is highly probably for one's intention to be completely different with behavior is

deliberately planned and carried out. This is mostly traced to the divergence of the level of perceived behavioral control with that of the actual control exercised or employed (Ajzen, 1985). This study aims to identify the factors that influence the intentions of the Malaysian Polytechnic’s staff on *waqf* education. By adopting the theory of Planed Behaviour (TPB), the researcher chooses to test the influence of five variables which are religiosity, attitude, subjective norms, knowledge, and perceived behavioral control that influences their intention to do *waqf*. The research framework is as Figure 1 below.



**Figure 1:** Research Framework

**Problem Statement**

According to Aimi, the condition of *waqf* has significantly declined to the point where, in certain nations, *waqf* assets have been left unattended and deserted. In Malaysia, experts in the field have consistently criticized the management of *waqf* for an extended period.(Kamarubahrin et al., 2019). Most Malaysian are too narrow of knowledge on *waqf*. The narrow definition of *waqf* is, it refers only to immovable assets such as lands and buildings as supported in the article by Sukarmi, the concept of cash *waqf* is relatively unfamiliar within society. This is evident from the way individuals typically associate *waqf* solely with the donation of tangible assets like land and buildings intended for religious places, burial sites, schools, orphanages, and educational purposes (Sukarmi, 2018).

However, this traditional concept of *waqf* usually caused management problems which leads to unproductive *waqf* and insufficient *waqf* fund (Khamis & Che Mohd Salleh, 2018). Therefore, recent studies have suggested the

implementation of the concept of new dimensions of *waqf* such as the implementation of crowdfunding cash *waqf* as a source for funding the development of *waqf* assets such as land which has been proven to be more effective in improving the economy of *ummah* especially in improving the standard of living (Hapsari et al., 2022).

Although *waqf* education is not mentioned directly in the Al-Quran, the concept of distribution is being emphasized (Surah Ali-Imran verse 92 & Surah Al-Baqarah verse 261). *Waqf* education is one type modern *waqf* which now shows an increasing in its collection since it is easy and affordable to practice. However, according to Mahadi Ahmad. (2019), through her writing in his article says, “there are still some Muslims who still do not understand the meaning of *waqf* and do not understand its contribution and role” (M. Ahmad, 2019).

In addition, *waqf* education is very important nowadays due to the increasing cost of tuition every year. According to *Kesatuan Mahasiswa University Malaya* (KMUM), through an article on *bhonline* on October 2, 2021, stated “The weightlessness of the tuition fee increase includes Bachelor of Accounting which increased by up to 128 per cent, Bachelor of Finance 43 per cent and Bachelor of *Usuluddin* and Bachelor of Syariah, 38 per cent.” This will add to the burden on students and parents to cover such funding. According to Dep. Dean (*Pengajian Siswazah & Jaringan Industri & Masyarakat*), *Fakulti Ekologi Manusia*, UPM, Prof Madya Dr Mohamad Fazli Sabri “In order to overcome the significant differences in the cost of PHEIs, it is recommended that the government especially the Ministry of Education discuss with the management of public universities (UA) and IPTS to find the best way so that the increase in tuition fees does not burden students and families,” he said in a *sinarbarian* article dated June 24, 2019.

Thus, with the existence of *waqf* education, it will help to reduce the cost of operating the institution while reducing the cost of study borne by the parents of the students. According to Professor Datuk IR. Kamal Nasharuddin Mustapha, Chairman of the Vice-Chancellor of a Private University, “Several IPTS have successfully adopted this concept as one of the financial generating methods such as University Tenaga Nasional (UNITEN) which uses 40 percent of their *waqf* funds and owned foundations to stay afloat.”

Lastly, underpinning theory has not been extensively validated empirically in *waqf* education intention studies. So far, a study to prove the validity of the TPB model in *waqf* education intention context receives poor attention. Previous studies have confirmed the validity of the TPB in the intention context (Knowles et al., 2012; Linden, 2011; Saad, 2010; Bidin, 2008; Smith & Mcsweeney, 2007), however these studies conducted in different population, environment and operation systems would carry different findings.

Hence, the need for a study to evaluate the applicability of the model in the context of waqf education intention is important.

### **Hypotheses**

This research is conducted to study on the predicting the intention for waqf education among the Polytechnic staff in Malaysia. By conducting this study, factors that related to the intention of waqf education among the Malaysian Polytechnic staff will be identified. This research will be directly and indirectly benefit to several parties that are involved. In particular, the Malaysian Polytechnic staff can evaluate the efficiency of waqf education management to improve their performance. It is important for the Malaysian Polytechnic staff to understand in deep and to get more benefits from waqf education collection because it will improve their financial in daily life and the community life as well. Furthermore, this study conducted will also be able to give a lot of benefits to the academic institutions such as public universities and private colleges to provide more references or literature regarding the issue. Thus, it helps the universities to provide more information to their students for them to do more research in the future about waqf education where they can come up with a better solution and recommendation about the issues raised in this area.

Finally, this study will also help the institutions that have the authority to improve the management practice on waqf education such as on how to increase the number of waqf educations collection, to increase the promotion and spread the awareness about waqf education and enable the Muslims community to get more benefits especially in waqf assets, whether in movable waqf or immovable waqf.

In reference to the design and framework of the study, this section will discuss the research hypothesis. There five hypotheses in this study: -

- H1** – There is a positive relationship between attitude and the intention towards waqf education among polytechnic staff.
- H2** – There is a positive relationship between subjective norms and the intention of waqf education among polytechnic staff.
- H3** – There is a positive relationship between perceived control behavior and the intention towards waqf education among polytechnic staff.
- H4** – There is a positive relationship between knowledge and the intention towards waqf education among polytechnic staff.
- H5** – There is a positive relationship between religiosity and the intention towards waqf education among polytechnic staff.

## METHODOLOGY

This section will discuss the method of this study. This chapter will go into further detail on the demographic, sample, study design, and data gathering techniques, among other things. A review of the statistical methods used to analyze the data concludes the chapter.

### Research design

Also known as a blueprint that implemented to spearhead the entire study (Harun et al., 2016). Referring to Sekaran (2003), research design should be defined as a set up for deciding on how to gather further data, analyse and interpret the data in a way to provide an answer to the issues. This research is conducted by using a quantitative research and deductive approach through a research survey. The questionnaires are circulated to the potential respondents in direction to accomplish the research objectives. In addition, descriptive statistics is used to describe and recapitulate the data, obtained from the staff in Malaysian Polytechnic and provides a precise representation of the entire population.

The purpose of this research study is for hypothesis testing. For this purpose, the data will be composed through a detailed questionnaire that highlights study on several factors such as religiosity, knowledge on waqf, attitude, subjective norms and perceived behavior control that may stimulus the intention on waqf education. At the end of this study, we will determine the factors that affect the intention on waqf education among the staff in Malaysian Polytechnic.

### Population

The population of this research is all Malaysian Premier Polytechnic's staff (academic or non-academic). There are 611 staff in Polytechnic Premier Ungku Omar (PUO), 419 staff in Polytechnic Premier Sultan Salahuddin Abdul Aziz Shah (PSA) and 420 staff in Polytechnic Premier Ibrahim Sultan. The overall population is 1450 staff and 304 staff will be the sampling for this research.

### Sampling

The desired sample size can be determined based on Krejcie and Morgan Table. The sampling technique that was used is purposive sampling. Purposive sampling is a sampling strategy in which the researcher uses his or her own judgement to select members of the population to take part in the study. It is also referred to as judgmental, selective, or subjective sampling. The purpose of the deliberate sampling strategy utilised in this study is to make it simpler for the researcher to collect more complete data. Premier Polytechnic was chosen because of its large staff and student body and lengthy history of operation in

Malaysia. Therefore, it is expected that the data assembled from these three top polytechnics would provide answers to all the research's hypotheses. The questionnaire was distributed to Malaysian Premier Polytechnic's staff. In this study the population is 1450 respondents, and the desired sample size is 304 (Krejcie and Morgan. 1970).

In this study, a questionnaire is established to be executed in the real arena of study. The researcher can collect all the finalized responses within a short period of time. This study uses SPSS version 27 for statistical tools and interpretation of the result. The tests that decided and applied are Descriptive analysis, Correlation (non-parametric) and Regression used to analyse the relationship between dependent and independent variables. Below are the item sources table for developing the questionnaires.

**Table 1:** Item Development Sources

Measurement	Number of Questions	Total of Items	Sources
Demographic Factors	Section A: Q1 - Q9	9	Develop by Researcher
Attitude	Section B: Q1 – Q5	5	(Syadiah Abdul Shukor et. al, 2017), (Osman & Muhammed, 2017) & (Osman et al., 2014).
Subjective Norms	Section C: Q1 – Q5	5	(Osman & Muhammed, 2017), (Osman et al., 2014), (Gopi, 2007) & (Ramayah, 2009).
Perceived Behavioural Control	Section D: Q1 – Q5	5	Osman & Muhammed, 2017) & (Osman et al., 2014).
Knowledge on Waqf	Section E: Q1 – Q5	5	(Huda et al., 2021), (Kadir et al., 2018) & (Syadiah et al., 2017).
Religiosity	Section F: Q1 – Q6	6	Osman & Muhammed, 2017), (Osman et al., 2014) & (Puad, 2014).
Intention on Waqf Education	Section G: Q1 – Q4	4	(Osman & Muhammed, 2017), (Osman et al., 2014), (Gopi, 2007) & (Ramayah, 2009).
<b>Total</b>		<b>39</b>	



**Validity and Reliability**

It is essential to analyse the data obtained by creating a validity test. A study conducted with a measurement tool lacking either or both qualities will not produce advantageous outcomes. Therefore, the measurement instrument employed in the study should possess both Validity and Reliability (Surucu & Maslakci, 2020). Validity comes in two forms: construct validity and content validity (face). This is to fulfil the requirement for the third validity, which are content (face) and construct validity.

A set of questionnaire items from diverse researchers is compiled for the current investigation. A team of academics from diverse areas and waqf specialists had evaluated this group of items for acceptability and appropriateness. Then, little modifications were made in the questionnaire to suit the present research requirement.

Exploratory Factor Analysis (EFA) was performed using principal component with Varimax rotation on all items measuring the variables to evaluate convergent validity. The Kaiser-Meyer-Olkin value of 0.851, obtained from the factor analysis conducted on all variables, is higher than the suggested values of 0.5 (Hair et al., 1998) or above 0.6 (Pallant, 2001), and the Bartlett's test of sphericity is highly significant ( $p=.000$ ), which is lower than 0.05, indicating that the conditions for factorability are met. To determine the reliability of surveys that include several Likert scale items, use Cronbach's alpha tests. The Cronbach's alpha values range from 0.705 to 0.914. This suggests that each build's internal consistency was sufficient.

**Table 2:** Reliability Test of Variables

Construct	Cronbach Alpha
Attitude	0.705
Subjective Norms	0.826
Perceived Control Behaviour	0.836
Knowledge	0.803
Religiosity	0.874
Intention	0.914

In this study, descriptive and inferential statistics were employed to analyse the data. This study consists of six hypotheses to be tested in order to

achieve research objectives. All of them will be analysed using descriptive analysis, Pearson correlation, Mann- Whitney U Test and Kruskal-Wallis H Test.

**RESULT AND DISCUSSION**

The outcome of the data analysis is presented in this chapter. The response rate, respondent profile, descriptive statistics of constructs, correlation, Mann Whitney U test, and Kruskal-Wallis H test are all deliberated in this chapter. The hypothesis testing findings are then provided.

**Response Rate**

The survey questionnaire also had been distributed through hard copy version to increase the response rate for this research. The total response received is 205 and out of 205 only 180 are usable yielded an actual useable percentage of 87.80%. The responses to the study were adequately good.

**Table 3:** Summary of Response Rate

RESPONSE	NUMBER
No of Distributed Questionnaire	400
Returned Questionnaire	205
Response Rate	51.25%
Unusable Questionnaire	25
Usable Questionnaire	180
Useable Rate	87.80%

**Normality Test**

The first data showed that most of the items were not normally distributed since the critical ratio (cr) of skewness was + 2 for the sample size of > 300. (Hair et al.,2006). Refer table 4.2. We shall apply the non-parametric test in this instance. A non-parametric test does not assume that the data adheres to a certain kind of distribution. Non-parametric tests used in this research are Mann-Whitney U Test and the Kruskal-Wallis H test.

**Table 4: Normality Test**

Normality Statistic for Each Constructs					
	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
<b>Attitude</b>	180	-2.7268	0.181	8.84	0.36
<b>Subjective Norms</b>	180	-1.0284	0.181	0.8398	0.36
<b>Perceived Behavioural Control</b>	180	-0.8936	0.181	0.632	0.36
<b>Knowledge</b>	180	-1.4896	0.181	1.9664	0.36
<b>Religiosity</b>	180	-2.36283	0.181	6.711667	0.36
<b>Intention</b>	180	-0.847	0.181	-0.08625	0.36

### Descriptive statistic

In relation to the descriptive analysis of 180 respondents, 86.7 percent, or a total of 156 of the respondents are from Polytechnic Premier Ungku Omar (PUO), while 7.2 percent or a total of 13 respondents are from Polytechnic Premier Ibrahim Sultan (PIS) and the remaining 6.1 percent or a total of 11 of the respondents are from Polytechnic Premier Sultan Salahuddin Abdul Aziz Shah (PSA). Most of our respondents are from M40 income earner which is 48% followed by T20 income earner which is 30% and B40 income earner which is 22%. Detailed information about respondent profile is shown in the table below.

**Table 5: Descriptive Statistic for Respondent Profile**

		PUO		PIS		PSA		TOTAL	
		N	%	N	%	N	%	180	%
<b>ORGANIZATION</b>		158	87.78%	12	6.67%	10	5.56%	180	
<b>GENDER</b>	MALE	36	20.00%	5	2.78%	3	1.67%	44	24%
	FEMALE	122	67.78%	7	3.89%	7	3.89%	136	76%
<b>ETHNICITY</b>	MALAY	154	85.56%	11	6.11%	10	5.56%	175	97%
	CHINESE	2	1.11%	1	0.56%	0	0.00%	3	2%
	INDIAN	2	1.11%	0	0.00%	0	0.00%	2	1%
<b>RELIGION</b>	MUSLIM	154	85.56%	11	6.11%	10	5.56%	175	97%
	BUDDHISM	1	0.56%	0	0.00%	0	0.00%	1	1%
	HINDUISM	2	1.11%	0	0.00%	0	0.00%	2	1%
	CHRISTIANITY	1	0.56%	1	0.56%	0	0.00%	2	1%
<b>MARITAL STATUS</b>	MARRIED	137	76.11%	12	6.67%	6	3.33%	155	86%
	DIVORCED	4	2.22%	0	0.00%	1	0.56%	5	3%
	SINGLE	17	9.44%	0	0.00%	3	1.67%	20	11%
<b>AGE</b>	21-30	7	3.89%	0	0.00%	1	0.56%	8	4%
	31-40	66	36.67%	3	1.67%	7	3.89%	76	42%
	41-50	71	39.44%	6	3.33%	2	1.11%	79	44%
	51-60	14	7.78%	3	1.67%	0	0.00%	17	9%
<b>EDUCATIONAL BACKGROUND</b>	SRP/PMR/SPM	20	11.11%	1	0.56%	0	0.00%	21	12%
	Diploma	11	6.11%	2	1.11%	1	0.56%	14	8%
	Degree	41	22.78%	5	2.78%	4	2.22%	50	28%
	Master	81	45.00%	4	2.22%	4	2.22%	89	49%
	PhD	5	2.78%	0	0.00%	1	0.56%	6	3%
<b>MONTHLY INCOME</b>	2000 - 4000	31	17.22%	1	0.56%	0	0.00%	32	18%
	4001 - 6000	35	19.44%	3	1.67%	2	1.11%	40	22%
	6001 - 8000	63	35.00%	3	1.67%	5	2.78%	71	39%
	8001 - 10000	29	16.11%	4	2.22%	3	1.67%	36	20%
	>10000	0	0.00%	1	0.56%	0	0.00%	1	1%
<b>HOUSEHOLD MONTHLY INCOME THRESHOLD</b>	B40	38	21.11%	1	0.56%	1	0.56%	40	22%
	M40	78	43.33%	5	2.78%	4	2.22%	87	48%
	T20	42	23.33%	6	3.33%	5	2.78%	53	29%

### Hypotheses testing

The hypothesized in this study has five (5) direct hypotheses: (1) attitude towards waqf education intention, (2) subjective norm towards waqf education intention, (3) perceived behavior control towards waqf education intention, (4) religiosity towards waqf education intention and (5) knowledge on waqf towards waqf education intention. This study attempted to test five (5) direct hypotheses amongst the independent variables and dependent variables by using Kruskal Wallis H Test.

According to the analysis performed by means of Kruskal-Wallis H Test, the result demonstrate that all predictors have a significant relationship with Intention on waqf education with p value below 0.05. Hence all hypotheses

are significant. This result shows that there is a strong connection between all predictors with the intention of waqf education.

**Table 6:** Hypotheses Testing Result

Hypothesis	Statement of the Hypothesis	Value	Remarks
Hypothesis 1	There is a positive relationship between attitude and the intention of <i>waqf</i> education among polytechnic staffs.	<0.000	Significant
Hypothesis 2	There is a positive relationship between subjective norms and the intention of <i>waqf</i> education among polytechnic staffs.	<0.000	Significant
Hypothesis 3	There is a positive relationship between perceived behavioural control and the intention of <i>waqf</i> education among polytechnic staffs.	<0.000	Significant
Hypothesis 4	There is a positive relationship between knowledge and the intention of <i>waqf</i> education among polytechnic staffs.	<0.000	Significant
Hypothesis 5	There is a positive relationship between religiosity and the intention of <i>waqf</i> education among polytechnic staffs.	<0.000	Significant
Hypothesis 6	There is a positive relationship between attitude, subjective norms, perceived behavioural control, knowledge, religiosity, and the intention of <i>waqf</i> education among polytechnic staffs.	<0.000	Significant

**CONCLUSION**

All the study's hypotheses, which include the substantial correlations amongst attitude, subjective norm, perceived behaviour control, knowledge, and religiosity toward the intention to pursue waqf education, are significant. The applicability and validity of TPB in the context of waqf education intentions are mostly supported by this study. waqf education intention may be explained in large part by the factors mentioned in TPB, including attitudes, subjective norm, perceived behaviour control, and two extra constructs, religiosity and knowledge. This demonstrates that TPB is a generic theory that may be used to explain compliance intention and behaviour in a variety of domains. The results of this study indicated that most of the criteria were significant in determining Malaysian Polytechnics staffs' desire to provide waqf education.

HEIs, the government, or policymakers might use this data to develop new, pertinent tactics or fundraising plans to encourage staffs at Malaysian polytechnics, particularly those at Malaysian Premier Polytechnics, to contribute to waqf education. Waqf education collection can be increased by HEIs in part because the psychological elements that influence waqf education donating intention have been identified. It has been discovered that knowing the contributors' intentions can help increase philanthropic donations, especially when this knowledge is well marketed. As a result, this would turn the waqf education systems into an economic tool for the considerable growth of the nation's and ummah's social economy.

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