

**ACCOMMODATING PHILANTHROPIC BEHAVIOUR AMONG HIGHER EDUCATION  
INSTITUTIONS ALUMNI IN MALAYSIA TOWARDS WAQF  
EDUCATION FUND SUSTAINABILITY**

Khairul Jannah Samsudin<sup>i</sup>, Norhidayati Mohd Kosni<sup>ii</sup> & Yusnizah Selamat<sup>iii</sup>

<sup>i</sup> Lecturer, Department of Commerce, Politeknik Sultan Idris Shah, Sungai Lang, 45100 Sungai Air Tawar, Selangor. khjannah.samsudin@gmail.com

<sup>ii</sup> Lecturer, Department of Commerce, Politeknik Sultan Idris Shah, Sungai Lang, 45100 Sungai Air Tawar, Selangor. norhidayatikosni@gmail.com

<sup>iii</sup> Lecturer, Department of Commerce, Politeknik Sultan Idris Shah, Sungai Lang, 45100 Sungai Air Tawar, Selangor. yusnizahselamat80@gmail.com

Article Progress

Received: 6 June 2025

Revised: 1 July 2025

Accepted: 12 July 2025

**Abstract**

*The growing number of students in higher education institutions (HEIs) has raised concerns about the adequacy of zakat funds, which are allocated to various beneficiaries among the related students. This study explores the potential of waqf as an alternative philanthropic tool to ease financial pressures and improve the sustainability of HEIs. By integrating waqf with contemporary philanthropic strategies, HEIs can foster academic excellence while aligning with Islamic principles of charity and community support. The waqf education fund is a form of philanthropic financing which provides an alternative to traditional education loans, that can lead to long-term financial challenges for students and broader economic issues due to high rates of unpaid loans. Alumni are often seen as key contributors to fundraising efforts in HEIs. Promoting a culture of giving within the alumni network is essential. Engaging alumni in waqf contributions can be a way of fulfilling religious obligations while supporting education. This paper explores some challenges in implementing waqf for HEIs include the lack of knowledge of waqf, social awareness, waqf management issues, mutawali, property donated, enactment of the law and financial problems. The recommendations in facing the challenges of the waqf fund in HEIs also has been discussed in this research. Higher education institutions in Malaysia could develop targeted campaigns that emphasize the impact of Waqf on education and the community. Collaborating with religious authorities, government, financial institutions, and alumni associations can help promote Waqf contributions. Many alumni may not be aware of the concept of Waqf or how their contributions can be used to support educational initiatives. This research hopes to provide understanding and awareness to alumni about waqf education fund management and sustainability in Malaysian higher education.*

**Keywords:** Higher Education Institutions (HEIs), Philanthropic, Waqf

**INTRODUCTION**

The increasing number of higher education institutions (HEIs) students is worrying; whether we have sufficient *zakat* funds as there are other seven *asnaf* (beneficiaries) to be considered. Even though HEIs students are meant to obtain the *zakat* fund, other areas in education such as research and development to improve academic excellence that need financial assistance could

not be fulfilled. HEIs need to make the philanthropic fund available to ensure their students excel in studies (Acosta, 2010). Having *waqf* as another philanthropic fund will reduce reliance on *zakat* and prepare *waqf* as another significant tool to support HEIs students in the future. 2007 Utilizing *waqf* as a philanthropic tool in education will assist human capital development and economic, social and nation's security (Muhammad Ridhwan Ab. Aziz, Fuadah Johari, & Mohd Asyraf Yusof, 2013).

### **Definition and Concept of Philanthropy**

The term philanthropy, from its classical meaning, originated from the word *philanthrôpia*, comprising the words *phileô* and *anthrôpos* (Sulek, 2009a). The word *phileô* in ancient Greek represents the concepts of love, attraction, or desire, while *anthrôpos* is the generic word for humankind (Sulek, 2010b). Sulek (2010b) and Schervish (1998) defined philanthropy as a moral obligation that governed social relation to meet a communicated need. Salamon (1992) in the earlier study suggested philanthropy as aim or intention to meet a charitable need in voluntary giving. Basic knowledge that people have to bear in mind when discussing philanthropy is about love of man. This idea is supported by Singer (2008) who opined philanthropy or love of man as the word that is commonly used to define charity. In a wider context, philanthropy is not just about charity (Cnaan et al., 2011).

The principles of philanthropy or charitable giving in Islamic teachings can be found in the Quran and traditions of the Prophet Muhammad, and it is the obligation on every Muslim believer (Opoku, 2013). Abdul Ghafar Ismail et al., (2013) also mentioned that individuals behave philanthropically for three motives; to help the distress directly (al-Quran: 02: 205), the obligation as set out in the teachings of Islam, and to help the public in general for certain period until the instruments used could not generate the benefits, which can be done through *waqf*. Opoku (2013) explained the mechanisms or philanthropic tools that are applied in Islam comprise *zakat*, *sadaqah*, *kaffarah*, *waqf*, and *qurbani*. Abdul Ghafar Ismail et al. (2013) added other philanthropic tools such as *nadhr*, *fidyah*, *kharaj*, *ushr*, *daribah*, *jizyah* and *aqiqah*.

Traditional philanthropy involves offering social services to satisfy the basic needs of recipients (Ariza Fuadi, 2012). Zeinoul Abedien Cajee (2013) suggested that traditional Islamic philanthropy can be modernized with the implementation of the *waqf* fund as it will assist political obligation and simultaneously improve social harmony. He further explained with legal improvement in today's world, philanthropy will help to develop the economy of a society. Muhammad Ibrahim Nuruddeen (2016) asserted in his paper about *waqf-based* philanthropy (WBP), the fusion between *waqf* (Islamic endowment) and philanthropy, should be introduced to improve the quality of life of individuals and society, especially the disadvantaged. It can be seen that *waqf* as an instrument of Islamic philanthropy, offers a wide range of assistance to Muslim economy.

Philanthropy can be done by individual donors, corporate contributors, and also a giving entity (Hagerty, 2012). Nowadays, many individuals or non-government organizations (NGO) contribute to those in need to reduce the burden of those people. Philanthropy can be divided into two main components, donating and volunteering (Siti Noormi & Maimunah, 2013).

### **PHILANTHROPIC BEHAVIOUR**

Philanthropic behaviour signifies decision in supplying labour directly through allocation of time to voluntary services or indirectly through allocation of time for earning and then donations out of these earnings (Hamdani, 2004) in (Muhammad Asghar Tashfeen et al., 2013). Donations have been found significantly affected by demographic factors such as age, gender and income (Schlegelmilch et al., 1996; Brown & Taylor, 2015) and added another two demographic factors; marital status and education level (Brown & Taylor, 2015). Abd Halim Mohd Noor et al., (2015) in their study mentioned that individuals in Malaysia contribute to charities are significantly driven by gender, income, education, and religiosity.

Various personality traits, such as perception of self, the perception of charity efficiency and attitudes towards charities are among the traits that influence individuals to contribute (Schlegelmilch et al., 1996). Brown & Taylor (2015) suggested the amount of time volunteered is

affected by the opportunity cost of time when the wage offer is high, people should volunteer less. Other than that, alumni of a university will consider contributing to the institution as they perceive quality of the education received against its cost, as well as the outcome.

Furthermore, Brown and Taylor (2015) discussed philanthropic behaviour in terms of the Big Five personality trait taxonomy which was developed by Costa and McCrae (1992) and classifies individuals according to five factors; openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism (emotional instability). They proclaimed that the study showed there is a positive relationship between openness, agreeableness, and extraversion with the likelihood to be charitably involved.

Research on philanthropic behaviour of Muslim individuals have been widely studied. Hence, the expansion of research in *waqf* nowadays is a phenomenon that may increase the awareness of Muslims on the significance of having *waqf* in society (Siti Khadijah Abd Manan et al., 2017). They further argued a person cannot be accused of being irresponsible if he chooses not to contribute as *waqf* which is philanthropic in nature. In a study conducted by Hanudin Amin (2016), he associated giving behaviour with the feelings of blessing which is interconnected with religion. He further supported his study with other research from Cialdini et al. (1973) as well as Kandrack and Lundberg (2014).

Ibrahim Sulaiman Alhidari (2013) asserted it is found that philanthropic behaviour is significantly correlated and affected by other variables. Meanwhile, Amirul Faiz Osman (2014) suggested all variables showed significant impact on philanthropic behaviour. It was found from previous research, philanthropic behaviour involves individuals who are willing to sacrifice their time, energy and money for the sake of others. There are various reasons for these people to do voluntary work and contribute, ranging from income, education level, marital status to undergraduate experiences, environmental influences and others. Thus, the motive for individuals to philanthropically behave can vary due to geographic factors as well.

### **Definition and Legal Evidence of *Waqf***

*Waqf* or Islamic charitable endowment is one of the oldest forms of charity that exists in the world and was reported to be used since the era of Egypt's pharaohs (Habibollah Salarzahi et al., 2010). The plural of the term is "*Awqaf*" and "*wuquuf*" (Farra Munna Harun et al., 2014). Legally, *waqf* means 'to protect something, by preventing it from becoming the property of a third person' (Abdul Hamid Mar Iman & Mohammad Tahir Sabit Mohammad, 2014).

The term *waqf* refers to 'a property or asset donated by its owner for the cause of Allah in perpetuity (forever), to be used for philanthropy for the benefit of the community or the public' (Farra Munna Harun et al., 2016). Meanwhile, in *Shariah* terminology, *waqf* refers to 'making a property invulnerable to any disposition that leads to transfer of ownership, and donating the usufruct of that property to beneficiaries as specified by the endower' (Fuadah Johari & Mohammad Alias, 2013).

Hence, there are various definitions of *waqf* that we can find from different scholars. In the Arabic language, *waqf* means 'to obstruct' (Al-Khatib Al-Sharbini, 2015). He further discussed the definition of *waqf* in the Revealed Law as 'to retain property that is specific and owned whose ownership is transferable and it can be benefitted from while the property itself remains, and this is by suspending disposal of it, while the financial proceeds go towards something that is permissible and existent'. While Imam Abu Hanifah defined *waqf* as 'the appropriation of any particular thing in such a way that the founder's right in it shall continue and the advantage of it go to some charitable object' (Abdul Hamid Mar Iman & Mohammad Tahir Sabit Mohammad, 2014).

As for *waqf*, the contribution is permanent, in which once the *waqf* is made it cannot be revoked and repossession of the property is not allowed (Farra Munna Harun et al., 2014). *Waqf* promises to the beneficiaries wide-range of benefits, which consist of democratization and good governance, the rule of law, environmental regulation, gender equality, employment or labour rights, and poverty reduction (White, 2014). *Waqf* is not merely for Muslims, but also for the non-Muslims through the concept of *al-Rahman* as long as it follows the basic *shariah* principles (Abdul Hamid Mar Iman & Mohammad Tahir Sabit Mohammad, 2014).

The definition of *waqf* or endowment from the scholars of four schools of thoughts as discussed by Dr Asming Yalawae and Dr Izah Mohd Tahir (2008) are as follows;

- i) Al-Hanafi defined *waqf* as 'to preserve and upkeep the original wealth that belonged to someone else and give the profit to the need.
- ii) Al-Maliki referred *waqf* as 'ownership of the profit from the origin of wealth which was given for endowment and gives it to whoever the endowment was meant for or the needy.
- iii) Al-Syafi'i regarded *waqf* as 'to keep the wealth that can give benefit, and keep it remaining in the same form while the original owner cannot consume it.
- iv) Hanbali claimed 'waqf is keeping the original owner from consuming wealth that he had endowed, wealth which produces benefit should remain in the same form'.

Monzer Kahf (2011) stated that for *waqf* to be executed, it must fulfill certain legal conditions. First, the property that will be contributed must have perpetuity characteristic. Second, the contribution is meant for permanent basis. Thirdly, the *waqf* founder must be legally fit and has the ability to take such an action. Fourthly, the objective of doing the *waqf* is an act of charity and in way of Allah s.w.t. *Waqf* for the rich is not permissible as it is not charity. Fifth, beneficiaries, persons and purpose must be alive and legal.

Noor Aimi Mohd Puad et al., (2014) asserted that "Waqf Prohibition Enactment 1911" was the earlier documents about *waqf* practices, where the State of Johor introduced written laws regarding this issue. Then, the State of Perak introduced its own the "Control of *Waqf* Enactment, 1951" and was further followed by other states in Malaysia (Noor Aimi Mohd Puad et al., 2014). Currently, the State Islamic Religious Council (MAIN) is the authority responsible for managing *waqf* property (Siti Khadijah Abd Manan et al., 2017). All *waqf* properties in every state whether in the form of general or special *waqf*, or in the form of movable or immovable, are administered by MAIN as the sole trustee (Che Zuina Ismail et al., 2014).

Section 89 of the Administration of the Religion of Islam (State of Penang Enactment 2004 (No. 4) 2004) states that: Notwithstanding any provision to the contrary contained in any instrument or declaration creating, governing or affecting it, the *Majlis* shall be the sole trustee of (a) all *waqf* (b) all *nazr am*, and (c) all trusts of every description creating any charitable trust; to support and promote the religion of Islam or Islam or for the benefits of Muslims in accordance with Syariah principles, to the extent of any property affected by the *waqf*, *nazr am* or trust and situated in the State of Penang. Section 32 of Selangor *Waqf* Enactment 1999 clarifies: Notwithstanding any provision to the contrary contained in any instrument or declaration creating, governing or affecting it, the *Majlis* shall be the sole trustee of all *waqf* whether *waqf am* or *waqf khas* situated in the State of Selangor (Che Zuina Ismail et al., 2014).

Based on the above act, we can summarize that *Majlis* has the sole authority for all *waqf* properties in Malaysia. However, the act only applies to the said states without crossing the borders. They also can form a corporation and establish professional management in developing the *waqf* fund, so long as it is done in accordance with the *Syariah* principles (Che Zuina Ismail et al., 2014).

### **General View of *Waqf***

Abdul Hamid Mar Iman and Mohammad Tahir Sabit Mohammad (2014) in their book stated that the objective of *waqf* is to assist the poor and the needy either directly or indirectly. *Waqf* has been aggressively used in various ways to enhance social well-being such as in education, health care, national security, transport facilities, basic infrastructure, mosques, and others. It is a matter of how the fund is utilized and the flexibility that is recognized for the beneficiaries to fully benefit from the contribution that will be discussed under this topic.

*Waqf* differs from *zakat* in various ways; while *zakat* is compulsory *waqf* is voluntary; it has no established minimum (*nisab*) and it is not limited to eight class of beneficiaries like *zakat* (Muhammad Ibrahim Nuruddeen, 2016). Other than that, the structure of *waqf* consists of six components: 1) *waqf* deed (*waqifiyyah*), 2) the founder/donor (*waqif / waqifah*), 3) manager (*nazir*) or trustee (*mutawalli*), 4) the type of property donated (*mauquf*), 5) the beneficiaries

(*mauqufun alaihim*), and 6) a *Shari'ah* Court Judge (*Qadi*) who represents the state (Muhammad Ibrahim Nuruddeen, 2016). Abdul Hamid Mar Iman and Mohammad Tahir Sabit Mohammad (2014) in their book mentioned that in *waqf*, the donor and the beneficiaries are the most important parties, while manager only for declaration efficacy of *waqf*. The categories of *waqf* are classified based on the beneficiaries and objectives of *waqf*.

*Waqf* fund is known as having many important roles in Muslim communities. Asmak Ab Rahman (2009) in her paper claimed that in the Prophet Muhammad pbuh era, Uthman bin 'Affan had made a *waqf* on *al-Raumah* well which became the main source of water for Muslims during that time. Meanwhile, Cizakca (n.a.) opined that cash *waqf* implemented during Uthmaniyyah empire, was very handfull in providing various economic development activities, such as education facilities, health and welfare and other activities that benefit the society (Asmak Ab Rahman, 2009).

One of the roles played by the fund is the ability that it has in developing the socio-economy of a Muslim country, simultaneously reducing poverty in the society. They further proclaimed that the *waqf* fund can also promote excellence on educational institutions, research, health, defense and public utilities. The development of human resources is happening in two distinct areas; education and skills through religious classes, tuition, computer training, and *tajwid*, and the spiritual aspect through congregational prayers as well as religious and motivational lectures (Farhana Mohamad Suhaimi et al., 2014).

In contributing to *waqf*, various methods can be used. As discussed before, one can use the useful property for *waqf* contribution. Other than that, Magda Ismail Abdel Mohsin (2013) asserted that many Muslim countries nowadays implement cash *waqf* schemes. According to her study, Abdel Mohsin (2009) defined cash *waqf* as 'the confinement of an amount of money by a founder, (individuals, companies, institutions, corporations or organizations private or public), and the dedication of its usufruct in perpetuity to the welfare of the society'.

### **Waqf in Higher Education**

Many Muslim countries benefit from *waqf* fund and can build educational institutions utilizing the fund. Educational activities were financed by *waqf* and donation since early seventh century. It has been reported that the island of Sicily had 300 elementary schools built using *waqf* fund and the fund was utilized for teachers' payment and school supplies (Muhammad Ridhwan Ab. Aziz & Mohd Asyraf Yusof, 2014). In Islamic history, the *waqf* fund was used for public libraries, reading rooms, research activities and translation programs (Muhammad Tariq Khan, 2015). Whilst primary and secondary education are highly funded with *waqf* fund, history has shown that HEIs were also funded with the fund.

Throughout history, there have been a few HEIs that have *waqf* fund. Al-Azhar University in Egypt that existed during the period of Fatimite dynasty, was started with a small mosque as a center of Islamic study (Imam Bahroni, 2012). Al-Azhar University and Zaituniyyah University in Tunis were among universities provided with an endowment for a long-term (Holiah, 2011). Not to forget the University of al-Qarawiyyin in Fez and the Shrine College of Abu Hanifah in Baghdad which were known as among the earliest HEIs that utilized *waqf* fund (Asharaf Mohd Ramli & Mustafa Omar Mohamad, 2014). Another study conducted by Najibah and Mohd Zamro (2014) showed that westerners also recognized the capability of *waqf* for Islamic institutions and they rebrand it in the form of trust or endowment.

It is evidenced that *waqf* education fund or endowment fund, as recognized by the westerners can be an effective tool for a university success as many high-rank HEIs have their own endowment fund. Universities like Oxford and Cambridge in Britain as well as Harvard and Stanford in the United States are among universities that were built with endowment and fund (Najibah & Mohd Zamro, 2014). In Malaysian education history, *waqf* was first developed for primary and secondary education. The *waqf* educational institution started in Malaysia with the existence of *Sekolah Agama Rakyat* (SAR), *Sekolah Agama Negeri* (SAN), *madrrasah* and *pondok* (Latiff Azha et al., 2013). During that day, Muslims gave up their land and wealth to build religious school, and houses for teachers (Najibah Mustafa & Mohd Zamro Muda, 2014).

In addition, *pondok* is reported as the earliest educational institution in this country that had been donated by *ulama*'. The *pondok* institution later was replaced with *madrrasah* or Arabic school in the early 20<sup>th</sup> century, which had a very systematic and formal system compared to *pondok* institution (Latiff Azha et al., 2013). Sekolah Menengah Agama al-Attas; formerly known as Madrasah al-Attas and Madrasah al-Misriyah were known as the earliest *madrrasah* built in this country. In 1955, Selangor palace in Klang was donated by Sultan Hisamuddin Alam Shah to open the Islamic College (Latiff Azha et al., 2013). During that day, there was no HEI in Malaysia that has its *waqf* fund.

Today, many HEIs in Malaysia have their *waqf* fund, such as Albukhary International, *Dana Wakaf Ilmu*, Universiti Putra Malaysia, IEF (Islamic Endowment Fund, International Islamic University Malaysia), *Tabung Pemberian Islam* Universiti Kebangsaan Malaysia, Universiti Islam Malaysia, and *Pusat Pembangunan Pembiayaan Wakaf* (PPPW) / Center for *Awqaf* Development Financing, Universiti Sains Islam Malaysia (Fuadah Johari & Mohammad Alias, 2013). Despite all HEIs that work hard to build their *waqf* fund, the Malaysian government had also taken initiative to assist *waqf* management for education benefits. The Federal Government of Malaysia, under the Prime Minister's Department had formed Department of Awqaf, Zakat and Hajj (JAWHAR) on 27<sup>th</sup> March 2004 with the objectives of harnessing the potential of *waqf*, *zakat* and *mal* and assisting the States Islamic Religious Councils (MAIN) to realize these potentials in a systematic and effective manner (Azri Ahmad et al., 2012).

The Malaysia Education Blueprint 2015-2025 (Higher Education), or the MEB (HE) has laid out Shift 5 that initiates financial stability with the aim to ensure long-term financial of the higher education system (UniTP Purple Book, 2016). The University Transformation Programme (UniTP) Purple Book (2016) further mentioned through the shift, HEIs are expected to improve their income generation management, while staying focused on their core educational mission. The UniTP Purple Book is developed to complement the UniTP Green Book that recommended the university board to have their own *waqf* fund. With the encouragement and recommendation from the government of Malaysia, plus the needs of the HEIs to have their own sustainable fund, there is a dire requirement for the HEIs to have their own *waqf* education fund.

### **Waqf Education Fund as A Philanthropic Fund**

In Mek Wok Mahmud and Sayed Sikandar Shah (2010), *waqf* financing is not limited for religious studies, and it was used to ensure the poor enjoy the same education as the rich. The fund donated would enhance the financial standing of the students and avoid them from long-term financial distress due to their involvement with education loan. Heavily dependent on education loan would lead to future problems not only to the students, but also to the economy as a whole. This has been a problem faced by the National Higher Education Fund Corporation (PTPTN) nowadays due to the high amount of unpaid loans.

*Waqf* education fund as philanthropic *waqf* is a suitable answer to remedy high dependency on education loan. The fund can be utilized by all students regardless of their field of studies. In education institution context, *waqf* fulfills three basic needs; institution development and facilities; operational cost; and academic excellence activities, personality, and leadership (Syed Mohd. Ghazali Wafa, 2010). The education institution can offer high-quality infrastructure, a library and an endowment fund using the *waqf* education fund. *Waqf* as a beneficial philanthropic tool can be used in education to eradicate financial tight of the system. In Malaysian history, traditional Islamic education developed when Muslims donated their land to build religious schools (Najibah Mustafa & Mohd Zamro Muda, 2014).

Najibah and Mohd Zamro (2014) further elaborated that religious studies expanded after Muslims contributed their wealth to build residences for teachers. This situation shows that *waqf* in any form can be used to assist the improvement of the education system due to the nature of the fund itself. In today's world, with the advancement of technology and mass media, there is nothing that we cannot do to enhance the administration and management of the fund in order for the HEI to gain more returns

Modern technology aids the implementation of *waqf* education funds from different approaches used to raise the funds. Syed Mohd. Ghazali Wafa (2010) suggested two measures

that can be applied in raising the *waqf* fund; raising from various sources and activities conducted. The sources that are recognized consist of state religious agencies, Federal and State governments, foundations, companies, cooperatives and individuals, alumni, and parents. The existence of the latest technology and up-to-date mass media will ease the implementation.

Muslims nowadays are aware of their responsibilities to help people in need. In *Surah al-Baqarah* verse 261, Allah swt reminded human beings whoever contributes their money in the goodwill, they will be rewarded with manifolds (Asmak Ab Rahman, 2009). In *waqf* education fund, people donate for several reasons such as to get blessings from Allah swt, to spread the religion, no heirs and to develop the economy (Ahmad Zaki Abd Latiff et al., 2006). A limited number of government universities and limited inexpensive fee for tertiary education lead *waqf* donors to donate for *waqf* education as compared to other sectors, realizing the needs of poor students (Anwar Allah Pitchay et al., 2014).

## **METHODOLOGY**

Based on reviews of scholarly literature on philanthropic behaviour, *waqf*, education *waqf*, education *waqf* fund and endowment fund, this study is mainly focused on exploring the nuances of philanthropic behaviour within the Islamic context. This paper draws upon the analysis of existing literature and secondary data from publicly available research. Other than that, this study used the inductive reasoning approach where a conclusion is made based on literature and data obtained throughout the study.

## **CHALLENGES IN IMPLEMENTING WAQF FOR HEIS**

In *waqf* fund implementation, some challenges may hinder the development. This study highlighted seven challenges that consist of knowledge on *waqf*, social awareness, *waqf* management, *mutawalli*, property donated, enactment of the law and financial problem.

### **i. Knowledge of *Waqf***

Knowledge on *waqf* needs to be delivered to the society to ensure everyone understands what *waqf* is all about. In Gerend and Magloire (2008), they mentioned that knowledge can be enhanced through education. Based on the experience of Wilayah Persekutuan Islamic Religious Council (MAIWP) *waqf* officers, the society still has difficulty to differentiate between *waqf* and *sadaqah*, and they lack knowledge especially regarding concept and benefits of *waqf* (Farhana & Asmak, 2014). The information has to be instilled for the community to have a full understanding of *waqf*, simultaneously avoiding the upcoming problems.

The right and continuous information about *waqf* benefits should be conveyed to the public (Latiff Azha et al., 2013). They also mentioned that people are not aware of *waqf* potentials in education, socio-economic, agricultural and other developments. So, the knowledge of *waqf* should be disseminated to change the mentality of the public and improve the personality of society. The formation of Higher Education Research Centers such as Accounting Research Institute (ARI), Institut Kajian Zakat dan Wakaf, UiTM and Centre of *Awaqf* Financing Development, USIM (Noraini Mohamad & Zahanum Zulkifli, 2015) were seen as an appropriate step in conducting research and development or any *waqf* matters for the institution. Research and development are highly needed in solving any matters pertinent to *waqf*, *waqf* fund enhancement and gaining of knowledge.

Marketing or education *waqf* fund promotion is one of the essential aspects that should be given careful attention by the management. Contemporary marketing channels such as electronic media, social media or printed media are the best tools to educate people in such a way as to encourage more to donate. Failure in marketing or promotion will lead to problems in instilling information and understanding about *waqf* among society that will result in low contribution for the fund (Najibah & Mohd Zamro, 2014). In this regard, knowledge of *waqf* is the most powerful tool that should be taken care of before other matters. *Waqf* fund cannot be accumulated if society does not have essential knowledge about *waqf*.

## ii. Social Awareness

Awareness is reflected by how much information that is conveyed to people (Gerend & Magloire, 2008). There are many problems arise due to lack of awareness and understanding of *waqf* property. Some of the problems consist of people who rent the *waqf* land but categorized ineligible as they are not considered poor, and *waqf* land sold by the children of the original tenant to a third party without changing the owner's name and consent from MAIN authority (Farra Munna Harun et al., 2014).

To avoid the occurrence of such a problem, essential information about *waqf* should be communicated and the *waqf* fund management has to be organized accordingly. Information about *waqf* should be conveyed to society to avoid any objections to developing *waqf* property (Che Zuina Ismail et al., 2014). Furthermore, the donor should have understanding before they decide on donating their assets for *waqf*. Hence, the MAINs are effectively playing their roles in instilling information about *waqf* in society. Other *waqf* organizations and institutions also have to promote awareness in society instead of focusing merely on accumulating donations.

## iii. Waqf Management

Management of the *waqf* fund should not be neglected as it is the backbone for the sustainability of the fund. Ahmad Sahlan et al., (2013) in discussing *waqf* management problem, highlighted the problem of improper registration and documentation, accounting practices that are not in compliance with the Islamic accounting method, and so on. Other than that, *waqf* management that involves many individuals, and a shortage of skilled staff leads to improper management system (Latiff Azha et al., 2013).

*Waqf* fund management in Malaysia differs for each state, and this problem leads to a different solution for each state (Ahmad Zaki Abd Latiff et al., 2006). They further elaborated on three main hindrances to the management which are the enactment of the law, the management static mind, and bureaucracy. Bureaucracy has disrupted the management of *waqf* fund, and it will destroy educational *waqf* fund development if it is left unsolved (Latiff Azha et al., 2013). Meanwhile, Farra Muna Harun et al., (2014) in their study discussed the needs of law and legislation for *waqf* fund management and administration. They further elaborated that the provisions of the enactment of the *waqf* are not exhaustive, and emphasized only the administration and simple procedure consecration. The enactment of *waqf* is needed as it will provide guidelines for the administrators on the best way to manage the fund.

## iv. Mutawalli

*Mutawalli* or *waqf* manager is another major concern in the management of the *waqf* fund. There are cases where the *Mutawalli* is unqualified or under-knowledge. Ahmad Sahlan Sedek et al. (2013) elaborated the qualification of the *Mutawalli* refers to the ability, willingness, and beliefs, in utilizing *waqf* assets with trust and reliance. Failure to comply with one of the qualifications will lead the *mutawalli* to be unqualified for the job. Dahlia Ibrahim and Haslindar Ibrahim (2013) in their study mentioned that the problem broadens as there are non-Muslims involved in the *waqf* management.

Qualified and skilled *waqf* managers are among the criteria needed to assist the management in achieving their goals. Ibrahim (2012) in Ibrahim Ahmed Khalil, Yunus Ali, and Mohammad Shaiban, (2014) discussed based on expert observation, *waqf* officers in Malaysia do not have proper training or competency in investment analysis, project management, property valuation or any experiences that are related to the development and management of *waqf* assets. Those fields are important to *waqf* fund whereby the *mutawalli* has to know what should be done for the growth of the fund. Besides the lack of qualified and skilled *waqf* managers, a limited number of staffs adds to the fire.

Mismanagement and illegal transfer of *waqf* property are not surprising cases as MAINs are facing the problem of limited staff frequently monitoring the property. In the case of Selangor district, only two to three officers are placed to perform the duties (Noor Aimi Mohd Puad et al., 2014). The leading management must realize how important the best number of staffs to handle every job as the effectiveness and efficiency that will affect the whole system.

## **vi. Property Donated**

Lands are perpetual property and can generate high *waqf* revenue for the beneficiaries (Siti Umairah Ali Hamdan & Siti Mashitoh Mahamood, 2016). However, most of wealthy individuals who contributed lands for *waqf* are those isolated and have no proper infrastructure (Dahlia Ibrahim & Haslindar Ibrahim, 2013). In Kelantan, land donated for *waqf* are mostly used to build mosque or Muslim cemetery (Farhana Mohamad Suhaimi & Asmak Ab Rahman, 2014). Muslims who have the intention to contribute for *waqf* should realize the importance of *waqf* and how their contribution can assist the Muslim society. There are cases where the owner of lands gave their property with no economic value, as it did not benefit the owner (Farra Munna Harun et al., 2014).

Another main problem with property donated, it appears that many unsolved problems attached to the property make it difficult to develop. Dahlia and Haslindar (2013) in their study found that land cannot be developed due to its features and on some land, exists illegal occupation by the society. Farra Muna Harun et al. (2014) in their study found that there are many unregistered *waqf* lands due to the previous system adopted by the community to entrust the village leader or Imam on the *waqf* land. The *waqf* property will be hampered due to a case where there exists defaulting land tax and other kinds of tax related to *waqf* land properties that lead to the seize by the land office and seal of *waqf* premises by local authorities, in which it is beyond MAINs control (Md. Shahedur Rahaman Chowdhury, 2012).

## **vii. Enactment of the Law**

In Malaysia, there is no proper enactment of law governing every aspect of *waqf* that can be adopted and implemented by all states in the country. The law regulated outlined several aspects of the fund. Dahlia and Haslindar (2013) mentioned that the enactment defines aspects of *waqf* which include the type, MAINs power, administration of *waqf*, and so on. However, only a few MAINs in this country have proper *waqf* legislation. Latiff Azha et al. (2013) proved that there is no uniform enactment of a law for each state, so as enactment for education *waqf* fund. The MAINs for Melaka, Negeri Sembilan, and Selangor are the only state councils that have *waqf* enactment, while the others do not have specific regulations on *waqf*.

The enactment of law for *waqf* has its hindrances to be legalized. The majority of legal problems exist because *waqf* is a religious concept based on old theories that lack serious interpretation, resulting in a legal framework that is also based on the very old clarification of religious texts (Noor Aimi Mohd Puad et al., 2014). Due to the absence of law and legislation on *waqf*, other problems emerged. Farra Muna Harun et al. (2014) in their study discussed that there are irresponsible parties who dominate and abuse the *waqf* property as it is understood the property belongs to the society.

## **viii. Financial Problem**

Many *waqf* institutions are facing financial problems to manage and develop *waqf* assets. This is evidenced by Latiff Azha et al. (2013) as they signified the challenges that arise in the management of *waqf* funds the lack of funding and the weakness in planning as well as developing the land. *Waqf* lands in Malaysia have significant economic potential, especially the ones located in urban areas (Ibrahim Ahmed Khalil et al., 2014). However, Ibrahim Ahmed Khalil et al. (2014) further elaborated that MAINs face difficulties in developing properties due to financial problems. The government has allocated some amounts of money, but, due to the enormous amount of *waqf* assets, the amount allocated for *waqf* management is insufficient.

MAINs and other *waqf* institutions are trying their best to rectify the financial problem. Many MAINs had formed cooperation with private businesses due to inadequate funds to develop *waqf* assets. From the outset, MAINs seem to benefit from the cooperation, however, the private businesses earned more (Dahlia & Haslindar, 2013). *Waqf* institutions facing the difficulty of getting enough funds to expand *waqf* assets develop their own cash *waqf* and share *waqf* (Ahmad Sahlan Sedek et al., 2013). In some studies, (Haslindar Ibrahim et al., 2013; Abdel Mohsin, 2008) they defined cash *waqf* as the donation of an amount of money by a founder and the dedication of

its usufruct in perpetuity for the prescribed purpose. Recognizing numerous benefits that *waqf* fund offers, it is crucial for HEI to solve a financial problem in managing their fund. Furthermore, HEI has to know which part of the institution that needs more attention.

### **RECOMMENDATIONS IN FACING THE CHALLENGES**

In Najibah and Mohd Zamro (2014) as well as Abdul Halim Sunny (2007), they outlined four factors that determine the success of *waqf* education fund; are public awareness, a demographic condition that is high Muslim population, economic stability owned by Muslim and professional as well as efficient management. These four aspects have their own significant impact on *waqf* education fund sustainability and wise judgment is needed to ensure the success of the fund. The expansion of the *waqf* education fund depends on the easiness of donors to contribute to the fund. Nowadays, with the advance of technology, many online methods can be used to donate money. The government servants make their contribution through a salary deduction scheme. The scheme showed a significant increase between 2006 and 2009 and it is mostly donated among 25 to 34 years old government servants (Farhana Mohamad Suhaimi et al., 2014). Another method can be used to ease *waqf* payment such as online banking that is made at the convenience of the donor.

Introducing *waqf* attached to a *takaful* scheme is a method that can be considered. Syed Mohd. Ghazali Wafa (2010) suggested few products can be launched with the application of *waqf* fund, such as *Waqf* Scheme and General *Infak* and *Takaful*, Education and *Takaful* Scheme, Educational Development *Waqf* and *Takaful* Scheme, *Hibah* and Education Will Scheme. These products will acquire attention from consumers as there are *takaful* and other schemes attached to the *waqf* fund, which may increase demand for the products.

Fund management that consists of appropriate individuals or parties will determine whether *waqf* education fund can be a success. It is proven by a research conducted by Najibah and Mohd Zamro (2014) that suggested individuals administering the fund are one of the critical factors of education for *waqf* fund success. The *waqf* fund should be independent, practicing honest and transparent administration as well as involved in different kinds of business. Azliza Azrah, Rose Ruziana and Zurina (2012) outlined that mismanagement or misappropriation has a significant effect on the success of the establishment of *waqf* fund. Clear codes and conducts should be outlined to avoid bribes or other harmful activities on the fund.

The agency administering the fund should give more attention in selecting the best candidate with suitable knowledge, skills, and qualifications. A research conducted by Mohd Asyraf, Muhammad Ridhwan and Fuadah (2013) proved that willingness of Muslims to donate for *waqf* fund were not affected by the level of income, but by knowledge and trust on individual who managed the fund. The *waqf* institution should follow the guidelines outlined on the qualifications and skills needed before hiring *mutawalli* or *waqf* managers.

Different enactment of a law for *waqf* assets for each state in this country has led to difficulties in developing and accumulating growth from *waqf*. The MAINs should come out with a legal framework that can be adopted by all states. The framework will assist in reducing current problems faced in managing the *waqf* assets. One of the problems that are reported by Minister at Prime Minister's Department, Datuk Jamil Khir Baharom, until 2009 there are 9,937 hectares of unused *waqf* land with an estimated value of RM1.9 billion (Zuraidah Mohamed Isa et al., 2011). A standardized legal framework will assist the management of *waqf* asset, simultaneously helping the improvement of Muslims' economy.

### **CONCLUSION**

Even though the *waqf* education fund has seemed to flourish together with other significant Islamic philanthropic tools, the effectiveness of the fund has to be paid attention. The analysis of philanthropic behaviour of *waqf* education fund contributors, especially the alumni as potential contributors, should not be neglected and should be placed as essential elements to the fund development and sustainability. As evidenced by this study, many challenges will hinder the development of the *waqf* education fund, in which the *waqf* fund management should taking care of. Therefore, by understanding the challenges and the philanthropic behaviour of the alumni, the

*waqf* fund management, as well as the university, can focus their efforts and investments on increasing the contribution among alumni which in turn, lead to desirable philanthropic behaviour towards *waqf* education fund sustainability.

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