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# Assessing the Factors Influencing Waqf Contribution among Public Employees in Gombe Metropolis, Nigeria

**ABDULLAHI ABUBAKAR LAMIDO[1], MUSA ABDU[2], ADAMU JIBIR[3], ABUBAKAR ABDULLAHI BABA[4]**

## Abstract

Waqf is a significant socio-economic tool utilized by Muslim societies worldwide for the betterment of the public. Despite its recognized potential, empirical research on the factors influencing waqf contribution among Muslims in Nigeria, particularly in Gombe Metropolis, is limited. This study addresses this gap by examining the factors affecting public employees' participation in waqf initiatives. Data for this study is obtained through administration of structured questionnaire and analysed using Poisson and Tobit regression models. Our results indicate that waqf contribution among public employees is notably influenced by income level and trustworthiness. Additionally, the interaction between income level and factors like trustworthiness, religiosity, and altruism plays a significant role in enhancing employees' contributions to Waqf institutions. The policy implications suggest that stakeholders should encourage collaboration and integration of Waqf initiatives into public institutions, making it easier for employees to make regular contributions. There should also be specific awareness and educational programs designed to inform public employees about the significance and advantages of Waqf in promoting socio-economic development.

**Key words:** Waqf, Public employees, Tobit regression

## Introduction

Waqf (Islamic endowment) remains one of the valuable tools use among Muslim societies around the world to fund various socio-economic activities for the benefits of the public (Hasan & Abdullah, 2008; Lamido & Haneef, 2021; Md Saad, Kassim, & Hamid, 2013; Kasri & Chaerunnisa, 2021). Muslim countries have for long recognised waqf as a weapon for alleviating poverty through granting primary needs to improve the universal welfare of people (Ahmed, 2015; Aliyu, 2019; Kahf, 1999; Sadeq, 2002), creates strong economic dynamism to pave the path of growth and

[1] Department of Economics, International Islamic University Malaysia. lamidomabudi@gmail.com
[2] Department of Economics, Gombe State University, Nigeria. musaabdu87@gmail.com
[3] Department of Economics, Gombe State University, Nigeria. adamujibir@gsu.edu.ng
[4] Department of Economics and Development Studies, Federal University of Kashere, Gombe, Nigeria. aababa1403@gmail.com

prosperity (Aliyu, 2019; Kahf, 1999), promotes the development of education (Setia, 2011) and improvement of social welfare through establishment of hospitals, boreholes, libraries, schools and orphanage (Cizacka, 1998; Leeuwen, 1999; Hassan, 2007). Waqf also offered the opportunity to provide welfare services without involvement of the state. This resulted in the development of an active civil society, assisting in redistributing resources and reducing inequality in society (Smolo, 2017; Zuki, 2012).

Similarly, waqf helps toward the advancement of inclusive economic growth through entrepreneurship activities among vulnerable youth and women (Adnan, 2005) provides food for the hungry and shelter for the poor and the needy (Ahmad, 2015; Md Zuki, 2012), supports agricultural and industrial activities (Smolo, 2017) as well as construction of mosques, which commonly become the centre of education, cultural and administration and reinforcing religious practices and sustaining the civilization of Muslim societies (Abu-Zahrah, 2007; Ariff & Iqbal, 2011; Latiff et al., 2008; Smolo, 2017). Its benefits are not restricted to the Muslim community alone rather goes beyond religious, cultural, racial and sectarian boundaries (Ahmed, 2015; Kahf, 1998).

Waqf institutions have now became a model for socio-economic development of Muslim societies throughout the world. In fact, the waqf institution offered many services that the modern welfare state today strives to offer (Smolo, 2017). Interestingly, the amount of waqf has increased tremendously in recent years due to high Muslim awareness on its importance and benefits (Abd Mutalib et al., 2019). The benefits are not only limited in terms of continuing to reward the waqif (contributors); it also helps to create an atmosphere for a better quality of life to the members of the community (Abd Mutalib et al., 2019).

Recognising the potentials of waqf and its socio-economic benefits as evidenced in Muslim countries like Malaysia, Indonesia, Bangladesh, Saudi Arabia, Pakistan, among others, this prompted the attention of researchers with large number of studies conducted in the subject area.

This includes studies in Malaysia (Abd Mutalib et al., 2019; Adnan, 2005; Hassan & Abdullah, 2008; Latiff et al., 2008; Rusydiana & Rahayu, 2019; Razak, Ami & Zuhaim, 2021), Indonesia (Aldeen, Ratih & Pertiwi, 2021; Aji & Muslichah, 2022; Ahmad, 2019; Berakon, Aji & Hafizi, 2021), Pakistan (Usman & Ab Rahman, 2020), African countries (Abdul Kareem & Ogunbado, 2019; Echchabi, Eddine & Ayedh, 2015; Nuruddeen, 2014) and Bangladesh (Hasan, Hassan & Rashid, 2019; Hasan & Ahmad, 2019) among other Muslims dominated countries. These studies have identified a vast and complex set of factors that are found to be positive and significant in influencing waqf contribution. However, the extent to which these factors are

influencing waqf donors, particularly in Muslim majority countries like Nigeria, still remains an open question.

Nigerian Muslim have taken progressive steps toward waqf development. This can be seen with the proliferation of waqf institutions in many Muslim societies across the country. However, to the best of our knowledge, there is scanty empirical studies on the factors influencing waqf contribution among Muslims in Gombe, Nigeria. Gombe Metropolis, like many other regions, faces various socio-economic challenges such as poverty, limited access to education, and healthcare. Waqf has historically played a vital role in supporting these areas. Understanding the extent to which public employees contribute to Waqf initiatives can shed light on the potential impact of such contributions on local development. Thus, the objective of this study is to investigate the extent of Waqf contributions among public employees in Gombe Metropolis. The study aims to comprehensively examine the factors influencing public employees' participation in Waqf initiatives.

This paper contributes to the body of knowledge in threefold: First, it serves as one of the few pieces of research in this area particularly for a Muslim majority country like Nigeria.

Second, the novelty of our analysis is in its approach to the concept of waqf. The majority of the previous studies focused on only one aspect of waqf while our study considers all forms of waqf institutions and activities. This makes our study unique and promotes the tendency to have robust findings. Lastly, the paper utilizes sound and robust methodological approaches beyond what is obtainable in the literature.

The paper is divided into five sections. The introduction is followed by the literature review which presents literature and hypotheses development. Section 3 presents the methodology of the study. Section 4 provides the empirical analysis and section 5 summarizes the findings of the paper and provides recommendations.

## 2.0 Literature Review and Hypothesis Development

### Understanding Waqf

The word Waqf originated from an Arabic word ‘waqafa’ - meaning to hold, to confine, and to stop while in Shariah, waqf means voluntary, permanent, or irrevocable dedication of a portion of one’s wealth – in cash or kind - to Allah (Abd Aziz & Noh, 2019; Kahf, 1999; Mohsin, 2013; Shukor, Anwar, Aziz, & Sabri, 2017). Waqf has been defined in many ways over the years by scholars of Islamic finance. Hassan and Ab Rahman (2018) sees waqf as the property given to be used by the community associates for Islamic religious matters. Waqf is a permanent charity which includes money, assets, and others that would benefit the Muslim community (Abd Mutalib et al., 2019). Waqf from the economic perspective can be defined as the

investment of funds and other assets in creative properties that provide either usufruct or revenues for future consumption by individuals or groups of individuals (Pirasteh & Abdolmaleki, 2007).

From the legal perspective, waqf is a holding certain property, preserving it for the confined benefit of certain philanthropy and prohibiting any use or disposition of it outside its specific objective (Kahf, 2003). The word waqf in Islamic Law is refer to the contribution intended for religious purpose, family welfare, charity and other things for the sake of Allah (Kassim, 2019). According to Kahf (1999) a waqf is defined as holding a property (e.g. land, cash, and slipper) and preventing its consumption for the purpose of repeatedly extracting its usufruct for the benefit of an objective representing righteousness and philanthropy. Waqf is divided into two types, namely conventional waqf and cash waqf (Rusydiana & Rahayu, 2019). These two types of waqf have differences in the objects. This study considers all forms of waqf in the analysis of its determinants.

There is plethora of studies that investigated the drivers of waqf contribution among Muslims across Islamic countries. These studies used different samples and methodological approaches which make their findings conflicting.

**Religiosity and Waqf Contribution**

There are studies that assess the role of religiosity in influencing waqf donors. For instance, Zulfakhairi (2016) studies factors influencing cash waqf among University Saint Malaysia Muslim staff and found a strong positive relationship between religiosity and cash waqf. Oppoku (2012) also found a significant relation between religiosity and waqf donation. This explains that individuals with higher levels of religiosity maintain behavioural patterns that are expected to be guided by sanctions derived from religion.

Osman et al., (2016) in their study of waqf and religiosity reveal a significant and positive relationship between religiosity and cash waqf giving intention. Other studies like (Osman et al., 2014; Ranganathan & Henley, 2007; Shabbir, 2009; Bidin, 2008) found similar evidence that there is positive nexus between religiosity and intention to donate to waqf institutions.

Osman et al., (2016) and Lwin et al., (2013) stated that the significant effect of religiosity and cash waqf giving intention explained that the higher the Muslim donors belief in Allah's rewards on those who give their wealth in the way of Allah they will receive a bounty of Allah's blessing and reward, the higher the motivation of the individual's Muslim donors to participate in cash waqf giving behaviour.

Waqf has a closer role to religion of Islam. For the reason, the inclusion of perceived religiosity in the current study model is of paramount importance to appreciate the

interaction between the waqf activities and the religion of Islam. This study will look into individual religiosity regardless of age classification in determining attitudes towards participation in cash waqf. Thus, the following hypothesis is proposed:
**$H_1$:** There is a significant positive nexus between religiosity and waqf donation among Muslims.

**Attitude and Waqf Contribution**

The theory of planned behaviour developed by Ajzen (1991) which perceived attitude as one of the possible determinants in predicting the behavioural intention of Muslims to contribute to waqf. Theory of planned behaviour appear to have wider applicability in numerous research areas, it has gained acceptability in understanding the drivers of waqf because it serves as a stepping stone in exploring factors influencing Muslim's intention to contribute in waqf activities (Hasbullah, 2016). Based on this theory, it can be seen that intention is formed by the attitude to behaviour, subjective norm and perceived behavioural control owned by individuals (Khanifah et al., 2017). Again, Osman et al., (2016) confirms the suitability and validation of theory of planned behaviour in cash waqf giving behaviour context.

There are also studies by Osman et al., (2014), Knowles et al., (2012), Linden (2011), Smith and Mcsweeney (2007), Bidin (2008) that found strong positive nexus between attitude and intention to donate in waqf activities. However, studies by Saad (2010) and Osman et al., (2016) revealed that attitude had no effect toward cash waqf giving intention, which contradicts the findings of previous studies on giving behaviour.

Intention is an indication of a person's readiness to perform a given behaviour, and it be considered an immediate antecedent of behaviour (Ajzen & Fishbein, 1980; Osman et al., 2016). Intention is assumed to capture the motivational factors that influence the behaviour. It is an indication of how hard people are willing to try and how much of an effort they are planning to exert, in order to perform the behaviour. In general, the stronger the intention to engage in behaviour, the more likely it would be performed. (Ajzen & Fishbein, 1985; Osman, et al., 2016).

Similarly, Osman et al., (2016) shows that subjective norm and cash waqf giving intention has insignificant nexus. This finding is in contrast with studies by Osman et al., (2014); Knowles et al., (2012); Linden, (2011); Smith and McSweenney, (2007). According to Ajzen and Fishbein, (1980) this difference is due to the changes in attitude objects and a population of studies. This shows that the construct of attitude cannot be generalized to all objects and population because it is depends on a specific attitude objects and population. This leads to the following hypothesis:

**$H_2$:** There is a significant (positive) influence of attitude and intention in contributing to waqf donors.

**Trust and Waqf Contribution**

Trust can be seen as the extent to which donors' belief that a charity will help in promoting welfare as expected and fulfil its obligations (Kasri & Chaerunnisa, 2021; Sargeant & Lee, 2004; Sargeant & Woodliffe, 2005). According to Snip (2011) trust is one of the factors that explain larger part of a person's intention to donate to a waqf organizations. Thus, it is paramount to note that trust promote people's attitude toward partaking in charitable activities like waqf. The need for trust arises when individuals becomes vulnerable to some extent and are uncertain about an important decision outcome (Anwar, et al., 2017; Kasri & Chaerunnisa, 2021).

Trust therefore remains a foundation of waqf institutions because it paves way for people to donate if they feel satisfy that the money given will be managed in an accountable and transparent manner (Anwar et al., 2017; Kasri & Chaerunnisa, 2021; Tonkiss & Passey, 1999; Torres-Moraga, Vásquez-Parraga, & Barra, 2010; Kassim et al., 2019). In fact, trust is far more important in charity organizations like waqf institutions than other factors because people commit their resources to only trusted charity institutions (Anwar et al., 2017; Kasri & Chaerunnisa, 2021; Kassim et al., 2019). It is described that the element of trust plays a crucial role in determining Muslim donors‟ willingness to engage in cash waqf giving behaviour (Sargeant & Lee, 2004). Trust is also important as it helps create this moral space and lends credibility to the stance adopted by charity institutions (Kasri & Chaerunnisa, 2021; Kassim et al., 2019; Sargeant & Lee, 2004). Based on the foregoing, tt is expected that such a feeling of uncertainty might influence an individual's decision in donating waqf. This leads to the following hypothesis:

**$H_3$:** Trust in waqf institutions is positively related to individuals' attitude towards waqf donation.

**Knowledge and Waqf Contribution**

Knowledge and information about waqf is been considered as one of the factors influencing people to contribute to waqf activities. There are studies that demonstrated that persons with knowledge and information about waqf institutions and their contribution in societal development through provision of various welfare programmes tend to be more confident about making donations (Bearden et al., 1990; Kasri & Chaerunnisa, 2021; Clark & Goldsmith, 2006). In another study by Kasri and Chaerunnisa (2021), they found that knowledge plays a positive role in explaining the intention to donate cash waqf online among Indonesia's millennial.

It is therefore believed that extensive knowledge and understanding of waqf, especially on welfare packages, might inspire donors to contribute. Accordingly, in this study, it is expected that an individual with more knowledge and information

about waqf activities would enhances chances of people donating in waqf activities. Hence, the following hypothesis is developed:

**$H_4$:** Knowledge and information about waqf is positively related to an individual's attitude towards it.

### Generosity, Income Level and Waqf Contribution

Generosity and level of income of individuals play significant role in influencing people attitude toward charitable activities. Previous studies have investigated and found them to be useful in determining people willingness to contribute to charitable activities. For instance, Smith, Kehoe and Cremer (1995) found that altruism model has a strong influence in explaining economic behaviour including charity and volunteerism. Similarly, Gorsuch and Ortberg (1983) state that the moral norm of individuals is capable of influencing their intention positively. Again, Burgoyne, Young and Waker (2005) opine that sense of individual responsibility influence charitable decisions. It is because charity is one of the individuals' behaviour that correlates with moral component (Mokthar, 2016; Kasri & Chaerunnisa, 2021).

In a similar vein, there are studies that explore the influence of financial factors on donation to charitable activities like waqf. For instance, Mokthar (2016), Jencks (1987), Drollingger (1998) and Kitchen and Dalton (1990) found that financial factors influence individuals' attitude toward charitable donations. Studies by Smith and McSweeny (2007), Mokthar (2016) and Katharina, Grohs and Eckler (2003) found that income level of individuals promote chances of donating money in charitable activities. This leads to the following hypothesis:

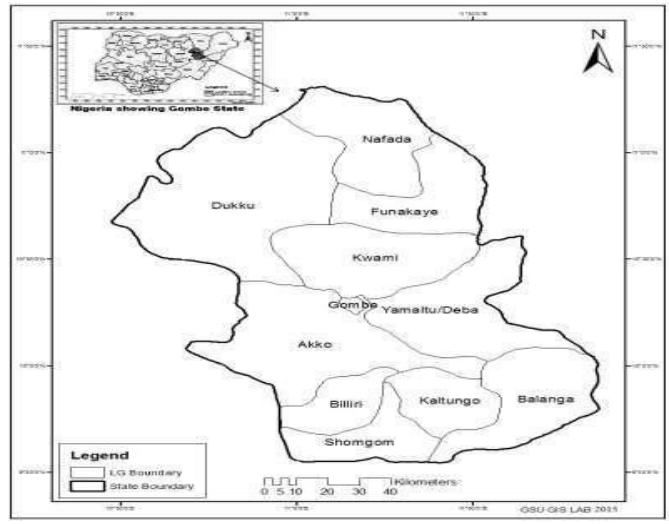
**Ho**: There is a significant positive nexus between generosity, income level and Waqf donation among Muslims.

## 3.0 DATA AND METHODOLOGY

### Description of Study Area

Gombe state was formed in 1996 out of old Bauchi state with a slogan, "Jewel in the Savannah". As strategically located in the northeastern centre, Gombe state shares boundaries with all the states in the region: Adamawa and Borno states to the east, Bauchi state to the west, Taraba state to the south and Yobe state to the north. The average temperature of the state is about 30°C during hottest months (March – May) with an annual average rainfall of 850mm (Nigerian Investment Promotion Commission, NIPC, 2021). It is estimated that Gombe state population should be around 4.1 million in 2022 based on National Population Commission's (2017) population growth rate of 3.93 percent and the state's landmass is about 17,100 Km2.

As an agrarian state, Gombe is known for cultivating beans, cassava, cottons, groundnut, gum Arabic, maize, millet, rice, tomato, fruits, and vegetables. The estimated nominal GDP of the state was about ₦1.24 trillion in 2017 with agriculture and service sectors contributing more than 18 and 55 percent to the GDP respectively (National Bureau of Statistics, 2019).




There are 11 Local Government Areas that made up Gombe state: Akko, Balanga, Billiri, Dukku, Kaltungo, Kwami, Shomgom, Funakaye, Gombe, Nafada/Bajoga, Yamaltu Deba. Our study focuses on the public employees working within Gombe metropolis, which is largely dominated by Gombe LGA— that is the state capital— while Akko, Kwami and Yalmatu Deba LGAs are the remaining parts of the area (see a map of Gombe state).

**Data Collection and Instrument**

This study seeks to collect data directly from Muslim public employees working in the metropolis to explore their Waqf contribution and their willingness to Waqf. This study sets to design and administer a structured questionnaire to collect data on contribution of public employees to Waqf in Gombe metropolis. The questionnaire composes majorly close-ended questions with few open-ended ones, written in a plain English. The target population for this population covers mainly Muslim public employees working in federal, state or local government ministries, departments and agencies (MDAs) excluding those working in tertiary education institutions. Terms and conditions of work for tertiary education institutions' employees differ considerably from other public employees. The target population is chosen in the light of easiness with which the employees' Waqf contributions can be collected on monthly basis.

**Sample Size and Sampling Techniques**

We have made efforts to get official figures of Muslim public employees in Gombe metropolis. Unfortunately, the figures are not readily available, thereby conclude that the target population is indefinite or unknown. We therefore utilize Z score formula for unknown population to compute a representative sample size for Muslim public employees to be studied. The formula is specified in equation (1):

$$n = \frac{Z^2 P(1-P)}{e^2} \quad (1)$$

Where n is the sample size; Z stands for critical value of a confidence level; P stands for proportion of the target population in the overall population; and e represents level of precision or margin of error. Suppose the confidence level for our study is 99 percent so that Z=2.326, P=50 percent and e=5 percent. This means n=541.01≈541. A total of 600 copies of questionnaire are instead administered to take care of nonresponses, nonreturned copies of questionnaire and other associated problems of fieldwork.

**Summary Statistics and Correlation Analysis**

Table 1 presents the socioeconomic characteristics of the respondents showing the representativeness of the sample. The table shows that male public employees dominated the sample as about 84 percent of the respondents are male. In the table, majority of the employees surveyed are married (78.10 percent). As expected, the employees are highly educated, for about 33, 16 and 41 percent have Diploma/National Certificate in Education (NCE)/Professional qualification, bachelor's degree or Higher National Diploma (HND) and Master's degree/Postgraduate education respectively. The minimum education requirement for public employment in Nigeria is secondary education. Table 1 further signifies that most of the employees originate from urban areas, as about 70 percent of the employees surveyed indicate that they are from the urban centres.

**Table 1:** Socioeconomic-Demographic Characteristics of the Respondents

| | **Dummy Variables** | | |
|---|---|---|---|
| **Variables** | **Category** | **Frequency** | **Percentage** |
| Gender | Female | 64 | 15.57 |
| | Male | 347 | 84.43 |
| Marital Status | Married | 321 | 78.10 |
| | Single | 90 | 21.90 |
| Educational Level | No education | 0 | 0 |
| | Primary education | 0 | 0 |
| | Secondary education | 30 | 7.63 |

| | | | |
|---|---|---|---|
| | Diploma/NCE/Professional qualification | 129 | 32.82 |
| | Bachelor's degree/HND | 162 | 41.22 |
| | Master's degree/Postgraduate | 63 | 16.03 |
| | PhD | 6 | 1.52 |
| | Informal Education and Others | 3 | 0.76 |
| Locality | Rural | 125 | 30.41 |
| | Urban | 286 | 69.59 |
| Profession | Administrative Officers | 159 | 38.69 |
| | Medical Personnel | 72 | 17.52 |
| | Engineers | 9 | 2.19 |
| | Cashiers/Accountants | 30 | 7.30 |
| | Legal Practitioners | 12 | 2.92 |
| | Others | 105 | 25.55 |

| | **Continuous Variables** | | | |
|---|---|---|---|---|
| | **Mean** | **Standard Deviation** | **Minimum** | **Maximum** |
| Monthly Income (₦) | 94698.05 | 62899.45 | 19700 | 200000 |
| No. of Dependents | 5.401961 | 3.658163 | 0 | 23 |
| Age (Years) | 36.88034 | 7.026679 | 23 | 58 |
| Years of Experience | 9.226087 | 6.336578 | 0 | 35 |
| Frequency of Waqf Cont. | 5.945313 | 12.99727 | 0 | 52 |
| Intensity of Waqf Cont. | 2.069427 | 3.803091 | 0 | 20 |
| Frequency of Waqf Willingness | 7.326531 | 5.374905 | 0 | 22 |
| Intensity of Waqf Willingness | 3.680076 | 6.108047 | 0 | 40 |
| Trustworthiness | 2.190945 | .3504556 | 1 | 3 |
| Religiosity | 2.327132 | 0.4425114 | 0 | 3 |
| Altruism | 0.9765625 | 0.0815813 | 0.4 | 1.2 |

**Source:** Authors' computations

Based on professions, the respondents are drawn principally from administrative profession (39 percent), medical profession (18 percent), accounting and finance (7 percent), among others. The average monthly income of the respondents is around

₦95,000 (US$126.16) [1] with minimum and maximum incomes of about ₦19,700 (US$26.16) and ₦200,000 (US$265.60) respectively. The table also suggests that the average age of the respondent is roughly 37 years with 23 years as standard deviation while 9 years are the mean years of work experience. Table 1 depicts that the employees have, on average, 5 dependents.

As the crux of the paper, Table 1 shows that the employees, on average, contribute 6 times to Waqf every year with some contributing weekly. The employees give a mean contribution of about 2.07 percent of their monthly income. While the average willingness to contribute to Waqf remains stable, the proportion or intensity of the willingness to contribute increases to 3.68 percent of the monthly income. Table 1 reveals the employees perceive Islamic charitable organizations to be highly trustworthy (2.19 out 3 points) and the respondents indicate that they are highly religious (2.33 of 3 points). However, they perceive themselves to be poorly altruistic (0.98 out of 3 points).

[1] Based official exchange rate of US$1 to ₦753.01 as at June 22, 2023 in the Central Bank of Nigeria's website: cbn.gov.ng/rates/exchratebycurrency.asp

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**Table 2:** Pair-Wise Correlation Matrix

| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Waqf Cont. Freq. | | | | | | | | | | |
| 2 | Waqf Cont. Int. | | | | | | | | | | |
| 3 | Waqf Willing Freq. | | | | | | | | | | |
| 4 | Waqf Willing Int. | | | | | | | | | | |
| 5 | Age | -0.06 | 0.01 | 0.25 | -0.06 | | | | | | |
| 6 | Male | -0.03 | -0.15 | 0.05 | -0.09 | 0.21 | | | | | |
| 7 | Urban | 0.06 | 0.11 | 0.11 | -0.08 | 0.15 | -0.18 | | | | |
| 8 | Income (ln) | -0.09 | -0.28 | 0.26 | -0.18 | 0.46 | 0.05 | 0.14 | | | |
| 9 | Trustworthiness | 0.17 | -0.003 | 0.07 | 0.13 | -0.15 | -0.03 | 0.07 | -0.23 | | |
| 10 | Religiosity | 0.08 | 0.09 | 0.12 | -0.01 | -0.09 | 0.04 | 0.12 | -0.11 | 0.51 | |
| 11 | Altruism | -0.06 | -0.03 | -0.20 | 0.07 | -0.05 | 0.03 | 0.14 | 0.37 | -0.10 | -0.21 |

**Source:** Authors' computations

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Table 2 shows the results of pair-wise correlations between the key variables in the model. Largely, there are weak correlations between the variables; only that there are relatively strong correlations between age and income (0.46), between religiosity and trustworthiness (0.51). Thus, this implies there would not be a problem of multi-collinearity in the estimated models. Because, most of the correlation coefficients are way below 0.50.

**Theoretical Models**

It is truism that several factors work together to determine the level and intensity of Waqf contribution among individuals. It is common to argue that people with huge income and wealth could contribute more than those with lower levels of income and wealth. However, level of religiosity, which determines intrinsic utility one expects to get from Waqf contribution in terms of Allah's reward, is strong factor that makes people to contribute considerably to Waqf. There is a strand of economic literature arguing that some people have other-regarding behaviour whereby they care more for wellbeing of others—altruism (Fehr & Schmidt, 2006). Again, level of trust in Islamic charitable organisations operating in the people's immediate milieu influences their frequency and level of Waqf contribution. Given that empirical studies also established that age gender, marital status and formal educational levels are also good candidates shaping individuals' Waqf contribution, we control for these and other factors in the model as specified in equation (2):

$$Wqcb_i = f(Alts_i, Econ_i, Relg_i, Trst_i, Conv_i) \quad (2)$$

Where Wqcbi is a vector of level and frequency of Waqf contribution; Altsi stands for an index of altruism; Econi is a vector of economic variables (income/wealth, educational level and sector of employment). Relgi represents an index of religiosity; Trsti is an index of trustworthiness of Islamic charitable organizations; and Convi is a vector of controlled variables (gender, marital status and age), all of public employee i.

**Measurement of Variables and Techniques for Data Analysis**

Dependent Variables: The dependent variables include proportion of income contributed or willing to contribute to cash Waqf and the frequency of the contribution. While proportion of income contribution is truncated variable at both left (0) and right (100 percent); frequency of contribution is a count variable, which is a number of times a respondent contributes to the Waqf.

Independent Variables: We construct indices for religiosity, trustworthiness, and altruism as the important variables proposed by planned behaviour theory and

empirical literature. We first ordinally code the responses on components of the variables and then compute their respective mean values. Specifically, religiosity is constructed using five items: acquiring Islamic knowledge, practice, Islamic-based interaction (Mu'amulat), Islamic spiritual strength (Azkar) and sobering of life in hereafter. Likewise, altruism is constituted by 5 items including compassion for economic independence, strong desire to have a society free from ignorance, dream of a society with strong food security, readiness to allocate a portion of one's earnings to community development, and care for one's neighbours. There are 4 items on trustworthiness: accountability, organizational relationship, professionalism, and transparency. The coding of responses on the items follows this way: 0 for not, 1 for poorly, 2 for moderately and 3 for highly. This suggests that the average values lie between 0 and 3.

Economic explanatory variables include respondent's income (in natural logarithm) and number of years working in the public sector (in natural logarithm). Educational level as another economic variable is ordinally coded as follows: 0 for no formal education, 1 for primary, 2 for secondary education, 3 for diploma, NCE, A-level and professional qualification, 4 for bachelor's degree or HND, 5 for master's degree and postgraduate, and 6 for PhD. For controlled variables, we binarily code gender and marital status.

Since frequency of Waqf contribution is a count variable taking non-negative integer values, Poisson regression is the most appropriate one here. Poisson regression model is one of the models for count data that integrates Poisson probability distribution to estimate the chances for occurrence of an event as conditioned by other variables, and the model is computed using Maximum Likelihood (ML) method not ordinary least square (OLS) method. Poisson model estimated using ML method generates 'a consistent, asymptotically efficient, and asymptotically normal estimator' for the parameter(s) (Verbeek, 2004). Equation (3) specifies Poisson regression model:

$$Prob(y_i|x_i) = E\{y_i|x_i\} = \exp\{x_i'\beta + \varepsilon_i\} = \exp\{x_i'\beta\} \text{ since } \exp\{\varepsilon_i\} = 0; \& \ \varepsilon_i \sim IN(0, \sigma^2) \qquad (3)$$

Where yi is the number of Waqf contribution per annum; xi is a vector of explanatory variables; εi is an error term; and β's are the parameters to be computed. Count data models commonly assume that if yi is a non-negative integer for a given xi, then the Poisson probability mass function of yi is specified in equation (4):

$$E\{y_i = y|x_i\} = \frac{exp\{-\lambda_i\}\lambda_i^y}{y!} = \frac{e^{\lambda_i}\lambda_i^y}{y!} \text{ Where } y = 0, 1, 2, \ldots, \text{and } \lambda = \exp\{x_i'\beta\} \qquad (4)$$

y! is contraction for y × (y − 1) ×⋯× 2 × 1 (otherwise, known as 'y factorial'), with 0!=1. Replacing the right functional form for λi generates expressions for the probabilities to be utilized to compute the loglikelihood function for this model, referred to as the Poisson regression model (Verbeek, 2004). We are also interested mainly in marginal effects of the individual explanatory variables. Equation (5) states the marginal effect function:

$$\frac{\partial E\{y_i|x_i\}}{\partial x_{ik}} = \exp\{x_i'\beta\} \qquad (5)$$

Where ∂ is the operator for partial derivative. Equation (5) is a sort of partial effect of a variable (xk) while holding others constant.

With respect to intensity of Waqf contribution, Tobit regression model is most befitting in this context as it is a model for the application of left- and/or right-truncated dependent variable. We argue here that a respondent can, in extreme cases, contribute either none (0) of or all his/her income/wealth (100 percent) as Waqf. The major advantage of Tobit model lies in its ability to deal with sample selection bias problems arising from censoring of a variable. Tobit model is also estimated using ML method that avoids the problem of unboundedness embedded in OLS estimator. Hence, the coefficients of OLS in this case are highly inconsistent leading to spurious findings (Wooldridge, 2010). Equation (6) specifies the econometric form of Tobit model:

$$y_i^* = x_i'\beta + \mu_i \text{ where } y_i = 0 \text{ if } y_i^* \leq 0 \text{ or } y_i = 100 \text{ if } y_i^* \geq 100 \text{ and } y_i = y_i^* \; if \; 0 < y_i^* < 100 \qquad (6)$$

yi* is the proxy for intensity of Waqf contribution, which is below-censored at 0 and above- censored at 1; xi′ is a vector of all explanatory variables; and μi is the error term, which is independently, identically distributed (iid) [μi ~ IN(0, σ2)]. Since Tobit model is estimated using ML, then equation (7) specifies the ML for our Tobit model:

$$L = \prod_{y_i>0} \frac{1}{\sigma} f\left(\frac{y_i - x_i'\beta}{\sigma}\right) \prod_{y_i \leq 0} F\left(-\frac{x_i'\beta}{\sigma}\right) \qquad (7)$$

Maximizing this likelihood function with respect to β and σ (variance of the estimates), we compute ML estimates of these parameters. Π is the operator for the censoring or truncation.

## 4.0. PRESENTATION AND DISCUSSION OF RESULTS

### Presentation of Results

Table 3 reports the estimated results of models on factors influencing the frequency of Waqf contribution among public employees in Gome metropolis. The baseline model (first column) reveals that when income level increases by 10 percent, the frequency of Waqf contribution would increase by 5 points in a year. This means income raises the capacity of the employees to more frequently contribute to Waqf course. While trustworthiness of Islamic charitable organizations raises the frequency with which public employees contribute to Waqf; religiosity lowers the frequency. For instance, when the trustworthiness is raised by 10 percent, the frequency of contribution goes up by 4 points but 10 percent increase in religiosity reduces the frequency by 6 points.

**Table 3:** Frequency of Waqf Contribution among Public Employees in Gombe Metropolis

| Variables | Baseline | Trustworthiness & Income | Religiosity & Income | Altruism & Income |
|---|---|---|---|---|
| Age | 0.873*** | 0.873*** | 0.885*** | 0.873*** |
| | (0.122) | (0.103) | (0.113) | (0.103) |
| Age-squared | -1.284*** | -1.290*** | -1.305*** | -1.290*** |
| | (0.175) | (0.140) | (0.153) | (0.140) |
| Male | -1.511*** | -1.608*** | -1.607*** | -1.608*** |
| | (0.399) | (0.113) | (0.113) | (0.113) |
| Urban | -0.252 | -0.272 | -0.281 | -0.272 |
| | (0.209) | (0.174) | (0.178) | (0.174) |
| Income (ln) | 0.543*** | | | |
| | (0.208) | | | |
| Trustworthiness | 0.443*** | -0.157 | 0.427*** | -0.157 |
| | (0.154) | (0.134) | (0.144) | (0.134) |
| Religiosity | -0.552*** | -0.572*** | -1.160*** | -0.572*** |
| | (0.146) | (0.119) | (0.187) | (0.119) |
| Altruism | 0.949 | 1.137* | 1.128* | 1.137* |
| | (0.965) | (0.665) | (0.666) | (0.665) |
| State-govt. | -3.047*** | -3.250*** | -3.232*** | -3.250*** |
| | (0.769) | (0.215) | (0.227) | (0.215) |
| Local-govt. | -2.145*** | -2.260*** | -2.258*** | -2.260*** |
| | (0.464) | (0.102) | (0.103) | (0.102) |
| Trustworthiness*Income | | 0.578*** | | |
| | | (0.107) | | |
| Religiosity*Income | | | 0.586*** | |

| | | | | |
|---|---|---|---|---|
| | | | (0.112) | |
| Altruism*Income | | | | 0.578*** |
| | | | | (0.107) |
| Constant | -15.92*** | -16.16*** | -16.45*** | -16.16*** |
| | (3.417) | (2.336) | (2.618) | (2.336) |
| Observations | 411 | 411 | 411 | 411 |

Standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1

These findings are plausible as religious among the employees could be contented with their religious rituals fetching them rewards from the almighty Allah. They are likely to mistake Waqf as rituals for only wealthy people. Age and its quadratic term are statistically significant with different signs. As the age increases by 2 years, the frequency of contribution rises up by 2 points (0.873*2). And this relationship persists up to a certain threshold, beyond which any 2-year increase in the age reduces the frequency by about 3 points (1.284*2). In relation to female, being male public employee improves the frequency by about 2 points.

Given that income is the key determinant of the frequency of the contribution, we have interacted with trustworthiness, religiosity and altruism, and regress the interaction terms on the dependent variable. The results from models for the interaction terms (in Table 3) suggests that the terms are all strongly significant and they individually bring about 6 points increase in the frequency. The result on interaction between religiosity and income has collaborated our intuition that religious employees could be mistaking Waqf as a duty for wealthy individuals.

**Table 4:** Intensity of Waqf Contribution among Public Employees in Gombe Metropolis
Standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1

| | Baseline Models | | Interaction Terms (Tobit Models) | | |
|---|---|---|---|---|---|
| **Variables** | **TobitFull** | **OLS** | **Trust & Income** | **Religion & Income** | **Altruism & Income** |
| Age | -0.859 | -0.289 | -1.163 | -1.128 | -1.128 |
| | (1.500) | (0.657) | (1.047) | (1.053) | (1.053) |
| Age-squared | 0.907 | 0.398 | 1.298 | 1.256 | 1.256 |
| | (1.939) | (0.868) | (1.335) | (1.343) | (1.343) |
| Male | 2.523 | -0.818 | 2.798 | 2.764 | 2.764 |
| | (2.530) | (0.835) | (2.410) | (2.401) | (2.401) |
| Urban | 3.236 | 0.333 | 3.553 | 3.460 | 3.460 |
| | (2.588) | (0.830) | (2.497) | (2.498) | (2.498) |
| Income (ln) | -3.391* | -1.025* | | | |
| | (2.036) | (0.616) | | | |
| Trustworthiness | -0.324 | -1.009 | 3.373 | -0.293 | -0.293 |
| | (1.347) | (0.765) | (2.314) | (1.327) | (1.327) |
| Religiosity | 5.837*** | 2.744*** | 5.987*** | 9.655*** | 6.050*** |
| | (2.015) | (1.020) | (1.818) | (3.154) | (1.848) |
| Altruism | -10.08 | -2.575 | -10.56* | -10.59* | -6.989 |
| | (6.449) | (3.707) | (6.068) | (6.076) | (5.603) |
| Trustworthiness*Income | | | -3.671* | | |
| | | | (1.911) | | |
| Religiosity*Income | | | | -3.606* | |
| | | | | (1.909) | |
| Altruism*Income | | | | | -3.606* |
| | | | | | (1.909) |
| Constant | 47.46 | 16.73 | 55.77* | 54.30* | 54.30* |
| | (41.28) | (15.36) | (31.68) | (31.89) | (31.89) |
| Sigma | 10.291 | | 8.690*** | 8.739*** | 8.739*** |
| | (6.892) | | (2.899) | (2.912) | (2.912) |
| | | | | | |
| Observations | 411 | 411 | 411 | 411 | 411 |

Since sigma is statistically insignificant, we thus move forward with ordinary least squared estimates for the baseline models. Otherwise, we move on with the estimates of Tobit regression models. Surprisingly, the baseline models show that income has negative effect on the contribution as a percentage of the employees' monthly though it is weakly significant. This is farfetched as the employees are likely to focus on their absolute contribution instead of the contribution relative to their income. On the contrary, religiosity raises the intensity by 3 percent approximately, which makes

religiosity the most important. The interaction terms are all negatively significant at 10 percent. Notwithstanding, religiosity remains strongly and positively significant in all the models.

In order not to short-change public employees with strong intention to contribute, we therefore estimate Poisson regression models on factors influencing the frequency and intensity of the employees' willingness to contribute to Waqf.

**Table 5:** Frequency of Employees' Willingness to Contribute to Waqf in Gombe Metropolis

| Variables | Baseline | Trust & income | Religion & income | Altruism & income |
|---|---|---|---|---|
| Age | 0.612*** | 0.612*** | 0.612*** | 0.613*** |
| | (0.122) | (0.125) | (0.125) | (0.125) |
| Age-squared | -0.717*** | -0.713*** | -0.713*** | -0.714*** |
| | (0.161) | (0.163) | (0.163) | (0.163) |
| Male | 0.371** | 0.390*** | 0.390*** | 0.391*** |
| | (0.149) | (0.129) | (0.129) | (0.129) |
| Urban | 0.030 | 0.009 | 0.009 | 0.010 |
| | (0.152) | (0.128) | (0.128) | (0.127) |
| Income (ln) | 0.156 | | | |
| | (0.098) | | | |
| Trustworthiness | 0.250** | 0.0958 | 0.255** | 0.254** |
| | (0.121) | (0.112) | (0.122) | (0.122) |
| Religiosity | 0.306** | 0.326*** | 0.168 | 0.326*** |
| | (0.137) | (0.112) | (0.167) | (0.112) |
| Altruism | -5.959*** | -6.131*** | -6.132*** | -6.322*** |
| | (0.977) | (0.725) | (0.726) | (0.734) |
| State-govt. | 0.704*** | 0.744*** | 0.743*** | 0.747*** |
| | (0.267) | (0.226) | (0.226) | (0.225) |
| Local-govt. | 0.879*** | 0.916*** | 0.917*** | 0.921*** |
| | (0.252) | (0.204) | (0.204) | (0.204) |
| Trustworthiness*Income | | 0.159 | | |
| | | (0.099) | | |
| Religiosity*Income | | | 0.159 | |
| | | | (0.099) | |
| Altruism*Income | | | | 0.159 |
| | | | | (0.099) |
| Constant | -8.997*** (2.530) | -9.006*** (2.581) | -9.005*** (2.582) | -9.007*** (2.581) |

| | | | | |
|---|---|---|---|---|
| Observations | 411 | 411 | 411 | 411 |

Standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1

Table 5 contains the results wherein baseline model reveals that trustworthiness and religiosity are positively significant in influencing the frequency of the employees' willingness to contribute. For example, 10 percent increases in trustworthiness and religiosity raise the frequency by 3 points each. The model shows that altruism is negatively significant as it lowers the frequency of willingness to contribute by 6 points. Altruistic employees may be interested in the intensity of willingness to contribute to Waqf.

The baseline model also signifies that being male public employee improves the frequency of willingness to contribute to Waqf. Again, as the employee's age increases the frequency by 1 point and this persists until a given threshold beyond which age lowers the frequency by 1 point. All the interaction terms are insignificant in the remaining models of Table 5.

The baseline results in Table 6 depict that trustworthiness and altruism strongly enhance the intensity of the employees' willingness to contribute by 3.5 and 18.3 percent respectively.

**Table 6:** Intensity of Employees' Willingness to Contribute to Waqf in Gombe Metropolis

| Variables | Baseline | Trust & income | Religion & income | Altruism & income |
|---|---|---|---|---|
| Age | 3.224*** | 3.303*** | 3.290*** | 3.290*** |
| | (0.849) | (0.806) | (0.809) | (0.809) |
| Age-squared | -4.709*** | -4.841*** | -4.818*** | -4.818*** |
| | (1.166) | (1.081) | (1.085) | (1.085) |
| Male | -2.664** | -2.704** | -2.708** | -2.708** |
| | (1.102) | (1.079) | (1.082) | (1.082) |
| Urban | -4.770*** | -4.950*** | -4.976*** | -4.976*** |
| | (1.390) | (1.110) | (1.118) | (1.118) |
| Income (ln) | 2.912*** | | | |
| | (1.124) | | | |
| Trustworthiness | 3.515*** | 0.479 | 3.589*** | 3.589*** |
| | (1.109) | (0.994) | (1.050) | (1.050) |
| Religiosity | -2.023* | -2.129* | -5.158*** | -2.061* |
| | (1.199) | (1.156) | (1.557) | (1.186) |
| Altruism | 18.27*** | 18.90*** | 18.95*** | 15.86*** |
| | (6.316) | (5.560) | (5.579) | (5.761) |

| | | | | |
|---|---|---|---|---|
| State-govt. | -2.753 | -2.663 | -2.818 | -2.818 |
| | (1.983) | (1.860) | (1.963) | (1.963) |
| Local-govt. | -8.059*** | -8.494*** | -8.473*** | -8.473*** |
| | (2.179) | (1.441) | (1.445) | (1.445) |
| Trustworthiness*Income | | 3.103*** | | |
| | | (0.857) | | |
| Religiosity*Income | | | 3.097*** | |
| | | | (0.859) | |
| Altruism*Income | | | | 3.097*** |
| | | | | (0.859) |
| Constant | -89.61*** | -92.81*** | -89.61*** | -92.80*** |
| | (21.66) | (17.57) | (22.39) | (17.62) |
| Sigma | 11.89* | 10.21*** | 10.27*** | 10.27*** |
| | (6.742) | (1.835) | (1.845) | (1.845) |
| Observations | 411 | 411 | 411 | 411 |

Standard errors in parentheses *** p<0.01, ** p<0.05, * p<0.1

Similarly, income raises the intensity by roughly 3 percent. However, religiosity, being male and from urban lower the intensity by 2, 2.7 and 4.8 percent congruently. Still in the baseline model, as age goes up by a year, the intensity also goes up by 3.2 percent until a certain threshold, above which the age lowers the intensity by 4.7 percent. All the interaction terms in Table 6 are significant as they raise the intensity by at least 3 percent.

**Discussion of Results**

Evidently, estimated results of models on frequency of Waqf contribution establish that income level is a key factor prompting public employees to more frequently contribute to the course. Of course, high income level improves the capacity of the employees to not only meet up their needs for consumption and savings but also provides them with extra resources to more frequently contribute to Islamic endowments, better known as Waqf. Another justification for this finding is the timing for the remuneration of employees' entitlements. If the employees are frequently being paid their salary and allowances, they could more frequently contribute to Waqf as well. This is in line with the findings of McSweeny (2007) and Mokthar (2016). But, income level lowers the intensity of contribution to Waqf as the employees are perhaps satisfied with their absolute contribution to the institutions instead of the contribution relative to their income. Again, income level is so strong that when it is interacted with altruism, religiosity and trustworthiness, the terms improve the frequency of contribution.

Public employees are committed to more frequently contribute to Waf course if Islamic charitable organizations command high degree of trust from the donors. This

is in line with the observation made by Anwar et al. (2017); Kasri and Chaerunnisa (2021) and Kassim et al. (2019) highly accountable, transparent and friendly Waqf institutions incentivize individuals to donate to the course. Contrary to the embedded sentiment and findings of Osman et al. (2016); Pitchay, Sukmana, Ratnasari and Abd Jalil (2023) and Zulfakhairi (2016) that religiosity motivates individuals to be frequently contributing to Waqf; our finding portrays that religiosity discourages employees from contributing more frequently to Waqf course. It, instead, inspires them to more intensively contribute to the course. In fact, religiosity is the only factor enhancing the intensity of the contribution. Intuitively, religious public employees could be avoiding Riya1 by donating a large portion of their income occasionally. Religious individuals could mistake contribution to Islamic endowments as voluntary deeds for only wealthy individuals.

Furthermore, trustworthiness and religiosity remain the key determinants of frequency with which the public employees are willing to contribute to Waqf. The findings have further collaborated the findings of Anwar et al. (2017); Kasri and Chaerunnisa (2021) and Kassim et al. (2019) that highly accountable, credible, transparent and friendly Waqf institutions make employees to be confident and contribute to the institutions. Indeed, trustworthiness also enhances the intensity of willingness to contribute. The findings on religiosity are also consistent with that of Pitchay et al. (2023) that people feel morally obliged to contribute to Waqf institutions. Remarkably, altruism lowers the frequency of the employee's willingness to contribute to Waqf institutions but it raises the intensity of the willingness. The altruistic employees are willing to contribute a large portion of their income from time to time to considerably improve other people's welfare. The altruistic employees are more concerned with the contribution that is considerably impactful and as such, they are likely to be willing to intensively contribute to Waqf.

## Conclusion and Policy Implications

The institutions of Waqf or Islamic endowment remain a force to reckon with, in fostering social cohesion and community development, in poverty alleviation and improving social welfare, equitable income distribution, thereby spurring overall economic growth and development. This suggests that individual contributions to Waqf or Islamic endowment fund enable the institutions to effectively and efficiently play crucial roles in engendering national progress and prosperity. Muslim public and formal private sector employees are important donors of Waqf institutions, especially in Muslim-majority countries (such as Gulf Cooperation Council countries, Indonesia, Malaysia, and Turkey) where there are organised Waqf institutions and framework. The payment structure of formal sector employees serves as a convenient way for allocating a portion of the employee's salary to Waqf institutions. Our study examines the factors influencing the contribution and willingness to contribute to Waqf

[1] An Arabic word for a person engaging in religious rituals to impress fellow humans.

institutions among Muslim public employees in Gombe metropolis, Nigeria. This is informed by the presence of many Muslim public employees and the existence of a registered Waqf institution in the study area. We administer questionnaire to the sampled respondents, and we analyse the retrieved copies of the questionnaire using Poisson and Tobit regression models.

Our findings reveal that income level and trustworthiness as well as interactions between income level on one hand, and trustworthiness, religiosity and altruism on the other hand, significantly enhance the frequency with which the employees contribute to Waqf institutions. However, religiosity considerably reduce the frequency of contribution. Interesting, religiosity boosts the employees' morale to more intensively contribute to the institutions whereas income level lowers the intensity as the employees prioritize absolute over relative contributions. In terms of willingness to contribute, trustworthiness and religiosity are the key factors increasing the frequency while altruism reduces the frequency of the willingness. Moreover, altruism is the most important factor followed by trustworthiness and income level driving the intensity of willingness to contribute to Waqf institutions whilst religiosity reduces the intensity of willingness to contribute to Waqf institutions.

In view of the relative representativeness of the study area in terms of Nigerian ethnic groups, we can safely infer that some or all of the findings of this study could be applicable to Muslim public employees in other parts of the Nigeria. Like in many Muslim-majority countries, at least in Africa and Asia, Northern Nigerian Muslims are conservative in respecting Islamic rulings in most of their dealings. We can also conjecture that some or all of the findings of this study could be applicable to Muslim public employees in those countries.

The policy implications are that stakeholders should make it possible for the public institutions to collaborate and incorporate Waqf initiatives within the workplace thereby serving as convenient channels for regular contributions. There should be targeted awareness and education programs to enlighten public employees about the importance and benefits of Waqf as some religious and old public employees might have mistaken Waqf contributions as the religious duties for rich and young employees. Efforts could be made to boost the religiosity, trustworthiness and altruism of the public employees through series of Islamic preaching that invoke the bounties of the qualities. Finally, the stakeholders should also collaborate with government to introduce financial incentives for public employees who contribute to Waqf through tax benefits. In doing so, waqf institutions could serve as an effective instrument for achieving a number of sustainable development goals (SDGs) including poverty reduction, no hunger, etc.

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