

FACTORS INFLUENCING THE COMPREHENSION OF Waqf AMONG MUAMALAT STUDENTS AT UNIVERSITI TEKNOLOGI MARA (UITM) KELANTAN BRANCH

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Abstract: *Throughout history, the institution of the waqf has provided essential services to society, notably in the fields of health, education, and municipal development. In recent years, there has been renewed interest in revitalizing the waqf and unlocking its potential to contribute significantly to economic and social development. This study aims to assess the current level of understanding of waqf principles among Muamalat students at Universiti Teknologi MARA (UiTM) Kelantan Branch, examine the factors influencing their comprehension of waqf concepts, and propose strategies to enhance the practice of waqf among this student population. A quantitative approach was employed, utilizing a structured survey questionnaire distributed to a sample of Muamalat students. The findings reveal that students possess a high level of understanding and a positive perception towards waqf. Key factors influencing comprehension include exposure to waqf-related courses, availability of information, religious beliefs, academic background, and perceptions regarding the relevance and complexity of waqf. Moreover, the study highlights the importance of integrating waqf education into the curriculum, providing greater access to resources, organizing waqf-related events, and promoting waqf as a tool for sustainable development and poverty alleviation. Overall, this research emphasizes the transformative potential of waqf in addressing contemporary socio-economic challenges and advocates for the alignment of educational and policy frameworks to strengthen waqf literacy among youth, thereby contributing to the broader Islamic social finance agenda.*

Keywords: *Waqf, Comprehension, Factors Influencing*

Introduction

The concept of *waqf*, a form of Islamic endowment, plays a crucial role in supporting the socio-economic well-being of Muslim communities through the establishment of mosques, schools, hospitals, and other public institutions. Historically, *waqf* has functioned as a mechanism for wealth redistribution, sustainable development, and poverty alleviation (Kamarubahrin & Ayedh, 2018). In Islamic tradition, *waqf* is considered a form of *sadaqah jariyah* a continuous charity that remains beneficial even after the donor has passed away, as stated in the hadith narrated by Abu Hurairah (Laluddin et al., 2021).

Despite the importance of *waqf* in Islamic civilization, contemporary understanding and awareness of this institution remain relatively limited, especially among the younger generation (Azha et al., 2013). Several studies have shown that the level of comprehension among Malaysian Muslims is low, attributed to poor exposure to *waqf* knowledge, limited access to *waqf* education, and the centralized *waqf* management system in Malaysia which discourages broader community participation (Jalil, 2020; Ali & Markom, 2020). Additionally, legal and bureaucratic constraints further hinder the expansion of *waqf* initiatives in modern society.

University students, particularly those in Islamic finance and Muamalat studies, are future stakeholders in the development of *waqf* in Malaysia. However, their understanding and perception of *waqf* principles remain underexplored in academic literature. Given the significance of *waqf* as a tool for Islamic social finance and economic justice, it is essential to assess the comprehension level among this group and identify the factors that influence their understanding.

The term “*Waqf*” or “*Habs*” in Arabic signifies a concept of holding or stopping, reflecting its foundational role in Islamic socio-economic principles. Technically, *waqf* entails the legal act of immobilizing a property against any form of disposal that would transfer its ownership, dedicating its benefits perpetually to specified beneficiaries (Syarief, 2021). This charitable endowment model, rooted in Islamic jurisprudence, ensures that the endowed property—be it land, buildings, or funds—remains intact and generates continuous benefits for society. Over centuries, *waqf* has served as a cornerstone of the Islamic economic system, funding vital public amenities such as education, healthcare, water resources, and religious institutions like mosques and madrasas (Kamarubahrin & Ayedh, 2018).

The Prophet Muhammad underscored the enduring impact of *waqf* in a hadith narrated by Abu Hurairah, highlighting ongoing charity (*sadaqah jariyah*) among the deeds that continue to benefit individuals even after their demise (Laluddin et al., 2021). This perpetuity inherent in *waqf* endowments not only facilitates adaptability to evolving societal needs but also ensures sustained contributions towards community welfare across generations.

Within Islamic society, *waqf* is viewed as integral to the fabric of religious, social, cultural, scientific, economic, and political life. Its strategic deployment is seen not only as a form of long-term community investment but also as a mechanism for achieving sustainable development goals (Yuspin & Fauzie, 2018). By harnessing *waqf* assets effectively, societies can enhance empowerment initiatives and alleviate poverty, thereby fostering a more equitable and resilient future. Thus, the strategic utilization and preservation of *waqf* assets

represent a commitment to communal prosperity and social justice in Islamic societies worldwide.

This study aims to fill this gap by examining the level of *waqf* comprehension among Muamalat students at Universiti Teknologi MARA (UiTM) Cawangan Kelantan. It will also analyze the educational, religious, and informational factors that contribute to their awareness, and propose strategic recommendations to enhance *waqf* literacy among young Muslims in Malaysia.

Definition of Waqf

Waqf is an Islamic philanthropic institution that involves the permanent dedication of a property or asset for religious, educational, or charitable purposes. The literal meaning of *waqf* (Arabic: وقف) is to stop, hold, or confine. In Islamic jurisprudence, it refers to the voluntary and irrevocable dedication of one's wealth or assets—such as land, buildings, or money—for the benefit of the public or specific groups, with the condition that the principal asset remains intact and only its benefits are used (Kahf, 2003).

According to the Malaysian legal context, *waqf* is defined as the dedication of any property from a Muslim person for any charitable purpose according to Islamic law, where the property is to be held permanently and not sold, inherited, or given away (Department of Waqf, Zakat and Hajj, 2016). The underlying objective of *waqf* is to seek closeness to Allah (SWT) through continuous charity (*sadaqah jariyah*) that benefits society across generations (Laluddin et al., 2021).

The classical scholars such as Imam al-Kasani (d. 587H) and Imam al-Shafi'i differ slightly in their interpretations, but the central tenet of *waqf* remains the same: the inalienability of the endowed property and the continuity of its benefit (Cizakca, 2000). Modern interpretations have expanded the scope of *waqf* to include movable assets and cash waqf, aligning with contemporary needs in Islamic finance and social development.

According to the Bursa Malaysia (2023) a waqf is typically anything donated for the benefit of the public or for Islamic requirements. Waqf refers to any property that, if its physical resources (*ain*) are maintained, the waqif maintains the right to it through transactions, inheritance, *hibah*, and will. With the goal of using the waqf to become closer to Allah SWT, the benefit of the endowed property is for either general or specialised welfare (as required).

Literature Review

The level of understanding and awareness of *waqf* among Malaysian Muslims has been a subject of increasing academic attention. Azha, Hasbullah, and Salleh (2013) found that despite the long-standing importance of *waqf* in Islamic economic history, the general awareness among the Muslim community in Malaysia remains relatively low. This lack of understanding is concerning, particularly when *waqf* holds such a significant potential to contribute to socio-economic development. The study suggests that educational institutions have a critical role to play in addressing this gap by integrating *waqf* concepts into formal education and community outreach.

In a similar vein, Yusroni and Chadhiq (2021) conducted a study among students in Malaysia and concluded that the comprehension of *waqf* and *zakat* is inadequate due to limited exposure in the curriculum. The study emphasizes the need for better integration of Islamic financial literacy in university programs to cultivate greater awareness and understanding among students. This is supported by Laluddin, Yaacob, and Bakar (2021), who argue that religious education—particularly when contextualized within Islamic jurisprudence and historical narratives—has a strong influence on students' perception and grasp of *waqf*. Their findings underscore the importance of including Islamic legal perspectives in educational materials to deepen conceptual understanding.

Furthermore, Kamarubahrin and Ayedh (2018) highlight the significant role played by curriculum structure and institutional support in fostering *waqf* comprehension. According to their research, students who are exposed to well-structured content and supported by Islamic institutions demonstrate higher levels of understanding and engagement with *waqf*. However, Ali and Marzuki (2014) caution that a major obstacle to comprehension is the lack of accessible information and digital literacy related to *waqf*. Their study points to the need for improved digital infrastructure and online resources that are student-friendly and content-rich.

University co-curricular activities also appear to be influential. Mohamed and Ibrahim (2012) found that participation in seminars, workshops, and direct engagement with *waqf* institutions through university programs significantly enhances students' exposure and practical understanding of the concept. Meanwhile, Hashim, Yusof, and Rahman (2020) observed a correlation between strong Islamic values and a deeper comprehension of *waqf*, indicating that personal religiosity may also influence one's willingness to understand and participate in *waqf*-based initiatives.

On the other hand, perceptions regarding the relevance of *waqf* in contemporary settings also play a role. Salleh, Ab Aziz, and Ghani (2020) reported that some students perceive *waqf* as an outdated concept that lacks relevance in the modern world. Their study argues that it is essential to reframe *waqf* within the context of current socio-economic challenges in order to enhance its appeal to the younger generation. Additionally, Jalil (2020) emphasized that trust in *waqf* institutions and understanding of the legal frameworks surrounding *waqf* are crucial determinants of active participation. He stresses that transparency, governance, and legal education are vital to improving youth engagement.

Lastly, Rahman and Alias (2016) explored the role of media and digital platforms in enhancing *waqf* literacy among youth. They argue that when properly designed, digital content—especially on social media and educational platforms—can be a powerful tool in disseminating *waqf*-related knowledge to students. This aligns with the broader push toward digital transformation in Islamic education and points to the need for innovative approaches to *waqf* promotion and literacy.

Methodology

The research methodology for the study on the comprehension of *waqf* among Muamalat students at Universiti Teknologi MARA (UiTM) Cawangan Kelantan involves a structured approach to gather and analyse data by combining primary data from the survey with

secondary data from literature, the study aims to present a comprehensive analysis of Muamalat students' comprehension of waqf at Universiti Teknologi MARA (UiTM) Cawangan Kelantan, contributing valuable insights to the field of Islamic finance education.

Research Instrument

This study employed a structured questionnaire as the main research instrument to assess the comprehension of waqf among Muamalat students at UiTM Kelantan Branch. The questionnaire was administered online using Google Forms for efficient data collection. It comprised four sections: demographics, knowledge of waqf, influencing factors, and suggestions for improvement. Each item was measured using a five-point Likert scale. Online questionnaires were chosen for their accessibility, cost-effectiveness, and ability to provide organized and quantifiable data (Kuphanga, 2024).

Research Participants

Participants were selected through purposive sampling based on their enrolment in Muamalat programs. From a total population of 240 students, a sample size of 148 was determined using Krejcie and Morgan's (1970) table, ensuring the representativeness of the sample. The criteria ensured participants were directly relevant to the study, and the sampling approach aligns with practices in similar Islamic finance research.

Data Collection

Primary data were collected over two weeks via an online survey. Ethical considerations, including informed consent and data confidentiality, were observed. The questionnaire included closed-ended questions on waqf awareness, legal frameworks, benefits, and challenges. Responses were exported and cleaned before analysis using SPSS.

Data Analysis

Data were analysed using IBM SPSS Statistics, involving descriptive statistics to summarize responses. Reliability analysis Cronbach's Alpha was conducted to assess internal consistency. Inferential statistics such as t-tests and ANOVA were used to explore differences based on demographic factors. Where assumptions were violated, non-parametric alternatives were applied. The analysis aimed to reveal patterns in waqf comprehension and provide evidence-based insights for curriculum improvement.

Analysis

This section presents the findings derived from the survey conducted among Muamalat students at Universiti Teknologi MARA (UiTM) Cawangan Kelantan. The data was analysed quantitatively based on responses collected through a structured questionnaire. The analysis is divided into three key sections: demographic background of respondents, level of understanding on waqf principles, and the factors and strategies that influence and enhance waqf practices.

Demographic Profile of Respondents

A total of 148 students participated in the study. The demographic information gathered includes age, gender, semester of study, and state of origin. A large majority of respondents (89.9%) were aged between 21 and 23 years, reflecting the typical age range of

undergraduate students who continued their studies after STPM or from diploma to degree programmes. The remaining 10.1% were aged between 24 and 26 years.

In terms of gender distribution, 73% of the respondents were female, while the remaining 27% were male. This gender imbalance reflects the general trend observed in Muamalat programmes, where female students dominate the enrolment.

For the current semester, the highest number of respondents (39.2%) were in Semester 6, followed by those in Semester 7 (18.9%) and Semester 4 (15.2%). This indicates a higher level of participation from students in their later semesters, likely due to increased familiarity and exposure to waqf concepts throughout their academic journey. Meanwhile, the lowest number of respondents came from Semester 3 (4.7%) and Semester 2 (11.5%), with no participants from Semester 1.

Regarding the respondents' state of origin, the majority (43.9%) were from Kelantan, followed by Pahang (21.6%) and Terengganu (13.5%). This aligns with the regional catchment area of the campus, which mainly attracts students from the East Coast of Peninsular Malaysia.

Table 1: Demographic Profile of Respondents

Demographic Category Group		Frequency	Percentage (%)
Age	21-23	133	89.9
	24-26	15	10.1
Gender	Male	40	27.0
	Female	108	73.0
Semester	Semester 7	28	18.9
	Semester 6	58	39.2
	Semester 5	15	10.1
	Semester 4	23	15.2
	Semester 3	7	4.7
	Semester 2	17	11.5
State	Kelantan	65	43.9
	Pahang	32	21.6
	Terengganu	20	13.5
	Kedah	16	10.8
	Others	15	10.2

The demographic profile of the respondents indicates that a substantial majority (89.9%) were aged between 21 and 23 years, with a smaller segment (10.1%) falling within the 24 to 26 age range. This distribution suggests that the sample primarily represents young adult students at the undergraduate level.

In terms of gender, the sample was predominantly female (73%), compared to 27% male respondents. This gender imbalance reflects a common trend observed in Islamic finance or Muamalat studies, where female enrolment often surpasses male enrolment.

Regarding academic standing, most respondents were enrolled in Semester 6 (39.2%), followed by Semester 7 (18.9%) and Semester 4 (15.2%). Very few students were from Semester 3 (4.7%), and Semester 2 (11.5%), indicating that the majority were in the later stages of their academic program, likely possessing greater exposure to Muamalat-related subjects.

In terms of state origin, the majority hailed from Kelantan (43.9%), followed by Pahang (21.6%) and Terengganu (13.5%). A smaller representation came from Kedah (10.8%) and other states (10.2%), suggesting a regional concentration around the East Coast of Peninsular Malaysia.

Understanding of Waqf Principles

Respondents were asked to rate their understanding of waqf principles using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The results indicate a generally high level of understanding.

Table 2: Students' Understanding of Waqf Principles

No.	Statement	Mean	SD
1	I understand the concept of waqf and its significance in Islamic finance	4.29	0.598
2	I am familiar with different types of waqf (cash, property, etc.)	4.18	0.636
3	I know the benefits of waqf in socio-economic development	4.04	0.669
4	I understand waqf's role in poverty reduction and income inequality	4.21	0.662
5	I am aware of current waqf practices in Malaysia	4.03	0.664
6	I understand the legal framework of waqf in Malaysia	3.64	0.756
7	I believe waqf supports sustainable development goals	4.17	0.664

Analysis of students' self-reported understanding of waqf principles reveals a generally high level of comprehension. The highest mean score was recorded for the statement "I understand the concept of waqf and its significance in Islamic finance" ($M = 4.29$, $SD = 0.598$), demonstrating strong fundamental knowledge among the students.

Students also reported being familiar with different types of waqf such as cash waqf and property waqf ($M = 4.18$, $SD = 0.636$) and understanding the role of waqf in poverty alleviation and socio-economic development ($M = 4.04$ – 4.21). Awareness of current waqf practices in Malaysia was also notable ($M = 4.03$).

However, a relatively lower mean score ($M = 3.64$, $SD = 0.756$) was observed for understanding the legal framework governing waqf, suggesting a potential gap in legal

literacy among students. Nevertheless, belief in waqf's contribution to sustainable development goals remained high ($M = 4.17$), reflecting students' recognition of waqf's modern relevance.

Factors Influencing Waqf Comprehension

Table 3: Factors Influencing Students' Comprehension of Waqf

No.	Statement	Mean	SD
1	Lack of waqf-related courses hinders understanding	4.07	0.635
2	Insufficient information affects comprehension	3.93	0.775
3	Religious beliefs influence understanding	3.97	0.852
4	Academic background helps understanding	4.39	0.634
5	Waqf is a complex concept needing special knowledge	3.95	0.736
6	Waqf is only relevant to Muslims	3.20	1.021
7	Waqf is outdated and irrelevant today	2.35	1.261

Several key factors influencing students' understanding of waqf were identified. The factor with the highest mean was "Academic background helps understanding" ($M = 4.39$, $SD = 0.634$), highlighting the positive impact of Muamalat education on waqf comprehension.

Other prominent factors included the lack of waqf-related courses ($M = 4.07$) and insufficient information availability ($M = 3.93$), both of which suggest that structural limitations within the academic environment may hinder deeper understanding.

Religious beliefs also appeared influential ($M = 3.97$), reflecting the integration of religious commitment into waqf knowledge acquisition. Notably, the perception that waqf is only relevant to Muslims ($M = 3.20$) and that waqf is outdated ($M = 2.35$) received lower agreement levels, indicating a generally modern and inclusive understanding among the students.

Strategies to Enhance the Practice of Waqf

Table 4: Strategies to Enhance Waqf Practice

No.	Strategy	Mean	SD
1	Integrating waqf in Muamalat curriculum enhances understanding	4.24	0.666
2	Access to waqf resources improves comprehension	4.30	0.565
3	Organising events/workshops increases awareness	4.32	0.629
4	Discussions/debates enhance significance understanding	4.29	0.642
5	Promote waqf for sustainable development goals	4.30	0.654
6	Include waqf in national economic strategy	4.22	0.645
7	Promote waqf to reduce poverty and inequality	4.34	0.542

Students indicated strong support for various strategies to promote waqf. The strategy receiving the highest mean score was "Promote waqf to reduce poverty and inequality" ($M = 4.34$, $SD = 0.542$), underscoring waqf's perceived role as an instrument of social justice.

Organizing waqf-related events and workshops ($M = 4.32$) and providing better access to waqf resources ($M = 4.30$) were also highly rated, suggesting the importance of active engagement and resource dissemination.

Furthermore, integrating waqf topics into the Muamalat curriculum ($M = 4.24$) and including waqf in national economic strategies ($M = 4.22$) were seen as crucial to institutionalizing waqf knowledge and practice. Discussions and debates ($M = 4.29$) were also highlighted as effective methods for deepening students' understanding of waqf's significance in modern development frameworks.

Conclusion

Overall, the findings reveal a strong foundational understanding and positive attitude towards waqf among Muamalat students. While knowledge on legal frameworks remains limited, students are aware of the socio-economic importance and modern relevance of waqf. Key influencing factors include religious values, academic exposure, and access to information. The suggested strategies point towards the need for enhanced curriculum integration, practical engagement, and national-level policy inclusion to ensure that waqf remains a vibrant and impactful tool in Islamic finance and social development. Universities should integrate waqf-related experiential learning and digital platforms to foster greater engagement among students.

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