



## An examination of the determinants of *Waqaf philanthropy* participation by Entrepreneurs in Kwari and singer markets, Kano metropolis

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### Abstract

Waqf is one of the effective means of *Infaq* (charity) that plays an essential role in the reallocation of resources in Islam, since it was introduced by Prophet Muhammad (Peace be upon Him). The aim of this study is to examine the determinants of waqf Philanthropy participation in Kano Metropolis. The study employed causal research design; it has a sample size of 323 of respondents out of a 200, 000 target population. Ordinal Probit and Logit was employed to test the hypothesized model of the study. The data was analyzed using the Statistical Package of the Social Sciences (SPSS) software version 22.0. The study adopted the theory of Planned Behavior and the Hierarchy of Effect theory. The study reveals that convenience, perception and trust in *Awqf* institutions have a significant influence on waqf Philanthropy participation while awareness does not significantly influence in Kano Metropolis. The study recommended that Kano *Zakah* and *Hubus (Waqf)* in conjunction with the Council of Ulama and Jumaat Mosque Imams should enlighten the Kano ummah to ensure that their perception concerning waqf Philanthropy is improved. The study also suggests the introduction of a more convenient mode of participation, considering the nature of respondents' income.

**Keywords:** *Waqaf philanthropy*, Kano metropolis, Entrepreneurs

### Introduction

The subject matter of every economic system is the allocation and reallocation of scarce resources, but with different perspectives on how the equitable allocation and reallocation is achieved. Capitalist economists believe that equitable resource allocation is achieved through price mechanism and individualism that is to freely allow the market forces to determine the prices of goods and services, while self-interest will motivate an individual to work hard to satisfy his needs. Meanwhile, in the process the needs of others will be satisfied. "It is not from the benevolence of the butcher, the brewer or the baker that we expect our dinner, but from their regard to their own self- Interest" (Smith, 1776) <sup>[42]</sup>.

Conventional taxes serve as one of the instruments of the reallocation of resources in the capitalist system. The system believes that the collection of taxes and the provision of infrastructure and social amenities will narrow the gap between haves and have-nots. Socialist economists, on the other hand, are of the opinion that resources must be shared based on the need of people and would be achieved through communal living, that is, the allocation and reallocation of resources determined by a central planning authority in which all the resources belong to the society as a whole. Everybody is expected to contribute to the society based on his capacity or ability, while the society is expected to pay back according to his needs. "From each according to his ability, to each according to his needs" (Marx, 1875).

Islam has its own peculiar economic system that is derived from the Quran, the *Sunnah* and other sources of the *Shariah*. The main distinctive feature of the Islamic economic system is the elimination of all forms of injustice and exploitation. Believers are expected to acquire resources through *Shariah* - compliant sources as in line with *hadith* reported by Ibn Majah from the narration of Abdullahi Ibn Abbas that 'there should be neither harm nor malice'.

All the principles of Islamic contracts should be based upon this tradition. Legitimate sources of wealth include trade on *Sharia* compliant products (Q2:275/4:28), hire of labour or usufruct of property (Q28:26-28), dowry for women (Q4:4), inheritance (Q4:11/12) and blood money compensation (Q4:27), among others.

Although the Islamic economic system does not promise equality, but it employs all the necessary measures to narrow the gap that exists between haves and have-nots to ensure poverty is alleviated in Muslims societies, as Allah discourages the excessive accumulation of wealth by a few individuals (Q59:7).

The Islamic economic system has dual means of the reallocation of resources, which are *Infaq* (charity) and conventional taxes. Classical Islamic economists, such as AbuYusuf, Ibn Kaldum, Ibn Taymiyah, Al Gazali and a host of others agree that it is legitimate by government to collect conventional taxes if its sources of income are not enough to run the government, while *Infaq* is the second means of resource reallocation in Islam. In the noble Qur'an, right from (Q2:4 to Q107:7) Allah the Highest keeps enjoining believers to feed the needy (redistribute/reallocate of resources). These injunctions are in line with Prophet Muhammad (Peace be upon Him) economic and political principles when the Islamic state was established in Medina. The Prophet (Peace Be upon Him) employed all forms of *Infaq*, such as *Zakah*, *Zakkatil-Fitr*, *Sadaqa*, *Khaffarah*, *Wasiyyah*, *Maniah* and *Awqaf*, among others, so as to ensure transfer of resources from haves to have-nots.

*Waqf* is among the essential forms of *Inqaf* that has been very functional with regard to socio-economic realms. *Waqf* is the act of sacrificing one's own property or cash, in which the usufruct/income generated is given as charity to his family members, a defined group of people or the general public without exhausting the original property or principal for the purpose of obtaining *Ridhallah* (i. e., the ultimate pleasure of Allah in this world and the hereafter). *Waqf* as an instrument of *Infaq* plays an important role in the reallocation of resources in Islam since its introduction by the Prophet (Peace Be upon Him). "*Waqf* system is the most dominant economic actor besides the government and the primary vehicle for financing Islamic society" (Babacan, 2011) <sup>[10]</sup>. During the early times of Islam, the companions were encouraged to satisfy the needs of the poor through creation of *waqf*. For instance, when the Prophet (Peace be upon Him) observed that there was shortage of water to the extent that many of companions could not afford it, he (The prophet Peace Be Upon Him) suggested to Othman (R.A) to purchase the well belonging to a Jew called Rummah (*Bi'rRumah*), which was the main source of water then, and gave it as *Waqf* to general public. The Prophet (Peace Be upon Him) also advised Omar and Abuthalha (R A) to give out their orchards as *Waqf* in Khaibar, and (*Bairaha*), respectively. The Prophet gave out his seven orchards as *Waqf* too, (Khaf, nd). It has been reported that due to enlightenment, encouragement and the advice of the prophet on *Waqf* creation there was no wealthy companion of the Prophet (Peace be upon Him) who did not make *Waqf* (Wakili, Bello and Yusha'u, 2016) <sup>[43, 45]</sup>. The increase in the number of *Aqwaqf* was achieved due to the commitment of the Prophet (Peace be upon Him) in educating his companions on the importance of *Waqf*. The prophet (Peace Be Upon Him) also trained the Muslim society to be trustworthy and simplified the ways of participation in *Waqf* (i.e., convenience). Since then, *Waqf* has become the

prominent instrument of poverty alleviation and plays an important role in narrowing the gap between haves and have-nots in Islam. The prodigious achievement of *Awqf* institutions in the history of Muslim dominated societies has shown its systematic impact and ability to transfer the resources from haves to have-nots for the purpose of narrowing the gap between them. And its possibility to meet one's needs is shown by providing goods and services that enhance the well-being of the society such, as roads, hospitals, bridges, orphanages, mosques, schools, ransom for prisoners, scholarship, settlement of debt and so on. Throughout the history of Islamic Civilization, it is obvious that the scope, effect, magnitudes and viability of *Waqf* have been far greater than any other voluntary institutions, such as *Sadaqa*, *Hibah*, *Wasiyya*, *Qard* and the like, (Islahi, 2002) <sup>[24]</sup>. During the Ottoman Empire, *waqf* was the main contributor to the financing of education, health and welfare of the general public (Saifuddin *et al*, 2004). "Thanks to the flourish of *Awqf* institutions, a person could be born in a house belonging to *Waqf*, dwell in it, eat and drink from *Waqf* food, read its books, becomes a teacher in its school, earns his living from the salary paid by *waqf* school, die in a *Waqf* house, carried in a *Waqf* coffin and buried in a *Waqf* cemetery" (Bakar and Mahmood, 2004).

Despite the fact that *Waqf* is an important instrument of poverty alleviation in Muslim dominated societies, with high prospects of making significant contributions in the reallocation of resources, in Kano State *Waqf* Philanthropy is uncommon. This motivated the current study to examine the extent to which awareness, convenience, perception, and trust in *Awqf* institutions determines philanthropy *Waqf* participation by the entrepreneurs in Kwari and Singer Markets of Kano Metropolis.

Despite the achievement of *Awqf* in Muslim societies, Muslims in Northern Nigeria and Kano state in particular narrow their perception of *Waqf* to religious purposes like building mosque and Islamic schools, among others and neglect the other segment of *Waqf* that deals with the enhancement of public well-being (i.e., philanthropy *Waqf*). Although, the *Waqf* institution has become the mechanism for development of Muslim cities, today Kano city lacks infrastructure provided by *Waqf* (Muhammad and Abdullahi, 2016). There is dearth of *Waqf* knowledge among the public. This limitation leads to lesser participation in *Waqf* philanthropy (Danladi, 2015) <sup>[17]</sup>. According to Yassar (2013) <sup>[44]</sup> merchants in Kano build bore-holes, mosques and Islamic schools, but generally there is a poor attitude of the rich toward *Waqf* philanthropy. Becker (2014) opines that hardly in Northern Nigeria does one find *Waqf* for public services, such as sponsoring science education, building new villages, establishing small scale industries, commercial shops, schools and clinics as *Waqf* founders did in the Ottoman Empire.

As a result of the narrow perception of *Waqf* by Muslims in Kano state, donors restrict their *Waqf* to religious purposes. This makes *Awqf* institution in Kano state becoming skewed in favor of religious *Waqf*, against *Waqf* philanthropy. Thus, one may find large number of mosques in Kano. This situation leads to a lot of problems in both religious and socio-economic settings of the society. Building too many mosques fosters disunity and misunderstanding among Muslims and removes the feeling of reverence for Friday prayer as described by (Q9:107-110), and (Q62:9) respectively.

The attitude of paying more attention to religious *Waqf* at the expense of philanthropy *Waqf* by donors in Kano state results in shortage of infrastructural facilities, whereas government is left solely to provide basic infrastructure. The expectation of many people is that it is the responsibility of government to provide the entire needed infrastructure. But in reality, it is not possible, considering the complexity of societal needs and revenue constraints, particularly with issue of fluctuation in the global oil price, which leads to a fall in state statutory allocation and other grants from the Federal Government. This perception leads to lesser participation of individuals in providing infrastructure (i.e., *Waqf* philanthropy). Therefore, the poor live in abject poverty.

As a result of the lesser participation in *Waqf* philanthropy education is characterized with a lack of teaching and learning equipment. Poverty reaches an extreme to the level that many poor parents could not afford the token charged by public schools to maintain their inadequate equipment; as such some of them resort to dropping out of schools. Despite the importance of education to help the poor to climb up the economic ladder and obtain political voices, *Waqf* revenue supports education it enables the poor to climb up the economic ladder and at the same time attain a higher level of political power (Abattoy & Hassani, (n d).

Moreover, the issue of food security is another serious problem in Kano, because many people cannot afford balanced diet. Some of the poor could not afford three square meals; even many of those who can, they eat food with low calories and therefore suffer from malnutrition. Malnutrition among Nigerian children is a serious problem. Each year about one million children die before their fifth-year birthday. Malnutrition contributes nearly half of this death (UNICEF, 2013). The percentage of children in Nigeria who are under weight or too thin to their height has steadily increased over the last decade, rising from 11% in 2003 to 18% in 2013, respectively (John *et al.*, 2013). According to World Health Organization (W.H.O) report (2009), 24 per cent of Nigerian children less than 5 years are under weight for their age.

Furthermore, many of the poor do not have access to decent houses for healthy living, because their income is not enough for payments of rent for such houses. Thus, they are forced to squat in houses with poor infrastructural facilities. In tribunal courts, the case of eviction is common due to the failure of some tenants to pay their rent on or before the due date. Also, some street beggars' dwell in markets. Falade (2007) <sup>[19]</sup> reported that presently urban centers are characterized by a shortage of housing and quantitatively are characterized by slum dwelling, squatter settlements, inadequate infrastructural amenities, squalor, overcrowding and general poor living condition. Charles (2003) <sup>[15]</sup> added that the problems of squatting, eviction and homelessness are common phenomena in Nigeria especially in urban centers, such as Lagos, Kano, Port Harcourt, Ibadan and Kaduna. The housing problem in rural areas is connected with qualitative deficiency like degree of goodness and value of the house.

In addition, access to medical care is among the problems that face the society, as the poor cannot afford medical treatment. Insufficient medical personnel and equipment resulted ill-health in Nigeria at large and Kano state, in particular. According to Ibekare (2017), the doctor patient ratio in Nigeria is 1:6000. Under investment in health systems has resulted in poor infrastructure, inadequate modern equipment and technology and a mix of health workers. These have resulted in the absence of key specialist services, poor quality

of health care and loss of confidence in general health services, especially in the management of non-communicable diseases (M S H N, 2015). There are only 600 consultants' pediatricians to manage the care of 70 million children. The above situation forces Nigerians who can afford it resort to medical tourism, especially for surgery. This increases the cost of medical care in Nigeria, such that the poor of the society cannot afford it. The situation necessitates many of them to look for alternative ways of alleviating their sufferings but the only alternative to some is to beg. Thus, begging becomes rampant at mosques, markets, schools, streets, Ministries, traffic lights and radio stations among, others.

A lot of efforts were made from both government and researchers to overcome the above-mentioned problems. For instance, the Kano State Government employed Islamic and conventional means of fiscal policy through the revival of Internally Generated Revenue institution and established the *Zakah and Hubs (Waqf)* Commission. But these efforts did not significantly affect the well-being of the citizens in the state; because wealthy people are not ready to comply. Available information reveals that, since the establishment of the Kano *Zakah and Hubus (Waqf)* Commission in November 2003 to march 2019 only 27 people had participated in *Waqf* (Ibrahim, 2019) <sup>[23]</sup>. This situation called the attention of researchers to conduct more researches on *Waqf* institutions. For instance, Islahi (1999), Danlidi (2015), Yasar (2013), Backer (2014) <sup>[12]</sup>, Ileife (1998) and Muhammad and Abdullahi (2016) among others discovered a preponderance *Waqf* among *Waqf* donors in Kano state (i.e., *Waqf* donors embrace religious *Waqf* at the expense of (*Waqf* philanthropy). Thus, there is the need for further studies on the factors that motivate Kano state people to embrace holistic *Waqf* culture. Therefore, this study attempted to examine the determinants of *Waqf* philanthropy participation by entrepreneurs in Kwari and Singer Markets of Kano Metropolis.

### Objectives of the study

The main aim of the research is to examine the determinants of *Waqf* philanthropy participation by entrepreneurs in Kwari and Singer markets of Kano Metropolis while the specific objectives are to:

1. Assess the extent to which awareness has influenced, in *waqf* philanthropy participation by entrepreneurs in Kwari and Singer Markets of Kano Metropolis.
2. Examine the extent to which convenience has influenced, on participation in *Waqf* philanthropy by entrepreneurs in Kwari and Singer Markets of Kano Metropolis.
3. Examine the extent to which perception has influenced in motivate *waqf* philanthropy participation by entrepreneurs in Kwari and Singer Markets of Kano Metropolis.
4. Examine the extent to which trust in *Aqwf* institutions has influence participation in *waqf* philanthropy by entrepreneurs in Kwari and Singer Markets Kano Metropolis.

### Hypotheses of the study

**H01:** Awareness does not significantly determine *Waqf* philanthropy participation by entrepreneurs in Kwari and Singer Markets of Kano metropolis.

**H02:** Convenience does not significantly determine *Waqf*



philanthropy participation by in by entrepreneurs in Kwari and Singer Markets of Kano Metropolis.

**H03:** Perception does not significantly determine *Waqf* philanthropy participation by entrepreneurs in Kwari and Singer Markets of Kano Metropolis.

**H04:** Trust in *Awqf* institutions does not significantly determine *Waqf* philanthropy participation by entrepreneurs in Kwari and Singer Markets Kano Metropolis.

### Empirical Literature Review

Abdul, Intah, Abdulaziz & Sabril (2017) investigated the consequences towards participation in cash *Waqf*. The study reveals that religiosity, trust in *Awqf* institutions and convenience are the factors that influence participation in cash *Waqf*. Based on the above, the current study is motivated to examine the extents to which convenience and trust in *Awqf* institutions determines *Waqaf* philanthropy participation by entrepreneurs in Kwari and Singer Markets Kano Metropolis.

Atan and Johari (2017), review the on-line literature of *Waqf* for poverty alleviation from 2006 to 2016. The study found 289 and used SPSS to analyze the data. It reveals that the highest subject with the highest interest among the researchers within the study period are cash *Waqf* (19.4%), *Waqf* property (13.8%) and *Waqf* concept (12.5%). However, the issue related to poverty alleviation contains only 4.8%. This shows that need to conduct more research. Particularly on poverty alleviation (*Waqf* philanthropy), Moreover, out of the 289 articles, only 5 researches were conducted in Nigeria. Thus, the above study shows the necessity of more empirical studies on *Waqf* all over the world and Nigeria in particular, especially on the determinants of *Waqf* participation.

Khan (2017) in his work on the instrument of poverty alleviation Bangladesh aims to analyze the effectiveness of *Waqf* globally and in Bangladesh in particular. The study also analyses the effectiveness of development plan and poverty alleviation in three decades in Bangladesh. The researcher made comparative analysis among *Waqf* and the conventional instrument of poverty alleviation and opined that *Waqf* is a more effective instrument of poverty alleviation. As such the study made some recommendations among which included, the motivation of rich people to participate in *Waqf* is necessary or otherwise this institution will be lost. The above encourages the current study to examine the determinants of *Waqaf* philanthropy participation in Kano Metropolis.

Ahmed *et al.* (2014) in their work on online *Waqaf* acceptance and determining factors used descriptive statistics to analyze the profile of the respondents and level of significant. The study reveals that there is no difference between the respondents' gender, higher level of education, position in university, monthly income, working period and the dependent variables of on line *Waqaf* acceptance. The study looks at the demography of the respondents alone; there is the need to use other variables from demography.

Nurudeen and Abdullahi (2016) conducted research on *Waqf* culture among the Hausa ethnic group. The research uses documentary analysis and personal experience and highlights the general attitude of the Hausas towards endowing *Waqf* that does not meet the fundamental objective of Islam (Maqasid al-Shariah). The research recommends attitude toward endowing *Waqf* that meets up with Maqasid al-shariah, which enables the society to benefit from socio-economic products and services and ensures the protection of *Waqf* property from encroachment. The result of the study

reveals a preponderance *Waqf* culture (i.e., religious orientation *Waqf* among the Hausa). Further empirical investigation by using necessary statistical tools to identify the socio-philosophical factors that change the donor's value and attitude towards embracing holistic *Waqf* culture is needed. Based on the existing gap the current study was carried out to examine the determinants of *Waqaf* philanthropy participation by entrepreneurs in Kwari and Singer Markets of Kano Metropolis.

Yahya, Dauda and Usman (2016) in their study on financing tertiary education through *Waqf*, the aim of the study was too looked into the possibility of applying *Waqf* in financing indigenous tertiary education, the data obtained was analyzed by using SPSS. The study reveals that majority of the respondents were aware of the impact of *Waqf*, but they did not benefit from its contribution of *Waqf*. However, the study did not explain the reasons behind not benefiting from *Waqf* (i.e., whether because of insufficient *Waqf* contribution or lack of awareness of the existing *Awqf*).

Fa'iz, Omar and Amin (2015)<sup>[18]</sup> in their study titled analysis of cash *Waqf* participation among young intellectuals. The aim of the study was to assess the determinant of intention to participate in cash *Waqf*, the study employed the theory of planned behavior as the theoretical framework, and a questionnaire was constructed to measure donors' intention behavior. The study reveals that attitude subjective norm and perceived behavioral control are instrumental to determining cash *Waqf* participation, Religiosity also tends to have a significant effect on behavioral intention. There is the need for further study on the determinants of *Waqf* participation in Muslim communities.

Jelili and Hidayat (2015) in their study, on the Implementation and commercialization of cash *Waqf* in Nigeria drew a sample from three major Nigerian ethnic groups (i.e. the Hausa, the Yoruba and the Igbo). The aims of the study are to discover the breadth and extent of poverty among Nigerian Muslims. The study reveals that many Nigerian Muslims suffer an abject poverty; and suggested the establishment of *Awqf* institutions all over the country to help in alleviating poverty. The study recommended many lucrative businesses on which *Waqf* management would invest *Waqf* money. But the study did not prove to readers that cash *Waqf* exists in Nigeria or not, but only existing cash *Awqf* that leads to thinking where to invest the cash realized. Saifuddeen *et al.*, (2014) conducted research on the role of *Waqf* in poverty alleviation with the objective of the potentiality of the integration of *Waqf* with a poverty alleviation initiative. The study reveals that increasing public awareness is among the factors that contribute rapidly toward the development of cash *Waqf* in Malaysia. As result, the current study is motivated to examine the extent to which, awareness determines *Waqf* philanthropy participation by entrepreneurs in Kwari and Singer Markets of Kano Metropolis.

Jelili (2013)<sup>[25]</sup> in his paper on the empowerment of Nigerian Muslim households through *Waqf and Zakkat*, examined the roles and efficiency of *Waqf* property, *Zakkat*, *Sadaqat* and public funding in poverty alleviation among less privileged Nigerian Muslims. The study observed that the majority of Nigerian Muslims are wallowing in abject poverty due to their insufficient and unsustainable means of income. In light of these, the researcher opines that the integration of *Waqf*, *Zakat*, *Sadaqa* and public funding play pivotal and commendable roles in poverty reduction among Nigerian

Muslims. This study paved the way for further studies, since it proves the existence of poverty as well as the effectiveness of *Waqf*, *Zakat*, *Sadaqa* and public funding integration on poverty alleviation. The study is exploratory by nature; therefore, there is the need for further empirical investigation to find out the significance of the above instrument in poverty alleviation.

Amin *et al.*, (2014) <sup>[8]</sup> in their work on the determinants of online *Waqf* acceptance, employed the technology acceptance model as the theoretical framework (TAM) and the data of the survey were analyzed using the partial least square (PLS) approach. The study reveals that perceived usefulness, perceived ease of use; perceived religiosity and the amount of information are instrumental to influence one's decision to perform online *Waqf*.

## Methodology

### Research Design

Research design serves as a roadmap to the attainment of research objectives. Zikmund, (2003) <sup>[46]</sup> identified three basic type of research design, namely exploratory, explanatory/causal and descriptive research designs and posits that the decision on which to use depends largely on the research problems.

Descriptive survey research design will be employed in this study. Cross sectional data through questionnaire will be used in this study to ask the entrepreneur in Kwari and Singer markets about the relationship between awareness, perception, convenience and trust in *Awaqaf* institutions as determinants of *Waqaf* participation in *Waqaf* philanthropy.

### Population of the Study

The population size of this study are entrepreneurs in Singer market which estimated at 60,000 (Yakasai 2019) and entrepreneurs in Kwari market who are also estimated as 140,000 (Kwari trader's association, 2019) all in Kano state. Therefore, the total population of the study is 200,000. The reason for choosing entrepreneurs in Kano metropolis is that Kano state are multi-dimensional therefore if randomly selected from any Kano state might lead to choosing those who are not economically fit. But many of the entrepreneurs are expected to be relatively and economically suitable pursuance of the idea. Therefore, if Kano state entrepreneurs embrace *Waqaf* philanthropy the impact of *Waqaf* will easily be seen within the Kano state.

### Sample size and sampling Techniques

In determining the sample size, the confidence level used in this study is 95% ( $Z=1.96$ ) and taking the margin of error to

be 5% which signifies how accurate the sample size represent the population. Finally, the proportion of the total population in this study is 70% of the population are in Singer market and 30% are in Kwari market.

Based on this information, the study will use Bertlett *et al.*, (2001) sample size formula as adopted in Mensah (2016).

$$n = S^2(X)(Y)/E^2$$

Where n= sample size

S= confidence level of 95% ( $Z=1.96$ )

X= proportion of the entrepreneurs in singer market (70%)

Y= proportion of the entrepreneurs in kwari market (30%)

E= margin of error (5%)

$$n = (1.96)^2(0.70)(0.30)/0.05^2 = 322.69 \approx 323$$

Therefore, sample size of the study is 323.

### Method of Data Collection

Primary data will be employed using self-administered questionnaire. The use of questionnaire for data collection in a study of this nature is well documented for its rapidity and cost effectiveness. Data collected by use of questionnaires are also more easily amenable to analyses. The adaption of questionnaire for data collection is therefore justifiable within the context of the research problems being targeted and because of the nature of the study population. The study will adopt five likert scale hence, the five-point Likert-scale that will be adopted for this study has the following ratings: strongly agree = 5, agree = 4, neutral = 3, disagree = 2, strongly disagree = 1, The questionnaire shall be divided into two sections, Section A shall be on the demographic information of the respondent, section B will measure the variables of the study namely the determinants of *Waqaf* philanthropy participation as the dependent variable and followed by independent awareness, convenience, perception and trust in *Awaqaf* institutions.

### The Variables of the Study and their Measurements

The questionnaire items were extracted from selected studies. Questionnaire items were adapted from prior studies, which are described as follows: Trust in *Awaqaf* institutions and Convenient (Abdul. *et al.*, 2017) <sup>[2]</sup>, Perception and Awareness (Auwal 2016) <sup>[9]</sup> in the questionnaire, the respondents were required to rate their level of agreement with statements and/or propositions on a 5-point Likert Scale, ranging from '1' representing 'strongly disagree' to '5' representing 'strongly agree'.

**Table 1:** Variable and their measurement

Variables	Item	Source
Awareness	(i) I am aware of <i>Waqaf</i> philanthropy?	(Auwal 2016) <sup>[9]</sup>
	(ii) I know some existing institution that operate <i>Waqaf</i>	(Auwal 2016) <sup>[9]</sup>
	(iii) I will not participate in <i>Waqaf</i> philanthropy because I preferred participation in <i>Waqaf</i> that deals direct with worship.	(Auwal, 2016) <sup>[9]</sup>
	(iv) I am aware that my participation in <i>Waqaf</i> philanthropy is rewarding	
Convenience	(i) I believe that it is easy for me to participate in <i>Waqaf</i> .	(Abdul, <i>et al.</i> , 2017) <sup>[2]</sup>
	(ii) There are many channels for me to participate in <i>Waqaf</i> .	(Abdul, <i>et al.</i> , 2017) <sup>[2]</sup>
	(iii) It is very convenience for me to participate in <i>Waqaf</i> philanthropy	(Abdul, <i>et al.</i> , 2017) <sup>[2]</sup>
	(iv) I will participate in <i>Waqaf</i> if the institution is available around me	(Abdul, <i>et al.</i> , 2017) <sup>[2]</sup>
Perception	(i) I am aware that every individual Muslim can participate in <i>Waqaf</i> philanthropy	(Auwal, 2016) <sup>[9]</sup>
	(ii) I know the importance of the existing institutions that operates <i>Waqaf</i> philanthropy.	Auwal, 2016) <sup>[9]</sup>

	(iii) I am aware that my participation in providing infrastructure is form of charity known as <i>Waqaf</i> philanthropy	(Auwal, 2016) <sup>[9]</sup>
	(iv) I will participate in <i>Waqaf</i> philanthropy if I have the means	(Auwal, 2016) <sup>[9]</sup>
	(v) My Participation in <i>Waqaf</i> philanthropy removes hardship to some ones.	(Auwal, 2016) <sup>[9]</sup>
	(vi) I am aware that the reward of <i>Waqaf</i> philanthropy continues even after the death of donor	(Auwal, 2016) <sup>[9]</sup> (Develop by the researcher 2022)
<b>Trust in <i>Awqaf</i> institutions</b>	(i) I am satisfied with trust worthiness of <i>Waqaf</i> managers in Kano state	(Abdul, <i>et al.</i> , 2017) <sup>[2]</sup>
	(ii) I am of the believes that the <i>Waqaf</i> managers might not divert the <i>Waqaf</i> funds	(Abdul, <i>et al.</i> , 2017) <sup>[2]</sup>
	(iii) I do satisfy in the information provided by the <i>Waqaf</i> institutions in Kano State	(Abdul, <i>et al.</i> , 2017) <sup>[2]</sup>
	(iv) I do satisfy with effective management of <i>Awqaf</i> institutions managers in Kano State	(Abdul, <i>et al.</i> , 2017) <sup>[2]</sup> (Develop by the researcher., 2022)
<b>Determinants of <i>Waqaf</i> philanthropy participation</b>	(i) I do understand that participating in providing basic infrastructure is a form of charity known as <i>Waqaf</i>	(Abdul, <i>et al.</i> , 2017) <sup>[2]</sup>
	(ii) I do understand that my participating in providing infrastructure is rewarding	(Abdul, <i>et al.</i> , 2017) <sup>[2]</sup>
	(iii) I do understand that participating in providing infrastructure is an expected voluntary act to all Muslim	(Abdul, <i>et al.</i> , 2017) <sup>[2]</sup>
	(iv) I do understand that individual resourceful could generate funds that help in alleviate the suffering of poor.	(Abdul, <i>et al.</i> , 2017) <sup>[2]</sup> (Abdul, <i>et al.</i> , 2017) <sup>[2]</sup>

Source: Adopted from (Abdul, *et al.*, 2017, Auwal, 2016) <sup>[2, 9]</sup> and

**Techniques of Data Analysis**

Descriptive statistics, using charts and tables, was employed to analyse the demographic information while for inferential statistics the techniques for data analysis for this study is ordinal logistic regression, ordinal logistic regression is used to predict an ordinal dependent variable that is continuous in nature given one or more independent variables both the descriptive and inferential statistics will be analysed with help of Statistical Package for Social sciences (SPSS version 22)

Boamah and Hufsteller (2015) in their study used ordinal logistic regression to predict social trust with five demographic variables from a national sample of adult individuals who participated in the General Social Survey (GSS) in 2013. Thus, the logit regression model to be used in this study is given below.

$$\text{Prob (event)} = \frac{\text{Exp} \{ \beta_0 + \beta_1 X_1 + \dots + \beta_n X_n \}}{1 + \text{Exp} \{ \beta_0 + \beta_1 X_1 + \dots + \beta_n X_n \}}$$

Where  $X_{ij}$  is the value of variables  $X_j$  which are the same for all items in the group. In this way the variable  $X_i$  to  $X_n$  is allowed to influence the probability of a positive response which is assumed to be the same for all items in the group, irrespective of the positive responses or the negative responses of the other items in that or any other group. Similarly, the probability of a negative response is defined as  $1 - \pi$ , for all items in the group (Anderson, 1997).

**3.8 Model Specification**

The Ordinal Probit regression model is usually presented in the form:

$$Y = F(X) \tag{3.1}$$

$$Y_t = F( AWR_t, CV_t, PC_t, TAI_t ) \tag{3.2}$$

$$DWPP_t = \beta_0 + \beta_1 AWR + \beta_2 CV_t + \beta_3 PC_t + \beta_4 TAI_t + e_t \tag{3.3}$$

Where:

DWPP<sub>t</sub>=Determinant of *Waqaf* Philanthropy participation

AR<sub>t</sub>=Awareness at time t.

CV<sub>t</sub>= Convenient at time t.

PC<sub>t</sub> = Perception

TIA<sub>t</sub>= Trust in *Awqaf* institutions at time t

$\beta_0$ =Intercepts/ autonomous variable. It depicts the degree of the dependent construct even without the existence of independent constructs.

$\beta_1, \beta_2, \beta_3$  and  $\beta_4$  = are parameter estimates or coefficient of independent constructs, it depicts the degree of factors that motivate participation in *Waqaf* philanthropy by applying the independent variables (AR, CV, PC and TAI).

$e_t$ =the error term or the amount which account for other possible factors that could influence  $Y_t$  that are not captured in the model.

**Data presentation and Analysis**

**Demographic Characteristics of the Respondents**

The survey questionnaire that is distributed to targets respondents required them to answer five demographical questions reflecting their gender, age groups, level of education, number of dependents and level of income, out of three hundred and twenty tree (323) distributed questionnaires, three hundred and twenty-one (321) were retrieved which represented 99% of the total responses rate and hence legitimizes representation in this study.

**Table 2:** Gender of the Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	316	98.6	98.6	98.6
	Female	5	1.4	1.4	100.0
	Total	321	100.0	100.0	

Source: field survey (2022) and computed using SPSS version 22

Table 1 above demonstrates that 316 of the respondents are males which is equivalent to (98.6 %), and only 5 female’s respondents are found to be only (1.4 %), the larger males in the study was due to the cultural norms and values of respondents that businesses within the market’s premises are mainly for males, and normally females used to conduct their petty trades inside their husband houses. During this work the researcher observed that even the few females found in the markets are widows, divorces, or unmarried ladies. Also, their main business in the markets is food retailing.



**Table 3:** Respondents' Age Group

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	18-29	93	29.0	30.0	30.0
	30-59	208	64.7	67.1	97.2
	60 And above	8	2.7	2.8	100.0
	Total	213	96.4	100.0	
<b>Missing</b>	System	12	3.6		
<b>Total</b>		321	100.0		

Source: field survey (2022) and computed using SPSS version 22

Table 2 above shown that 93 which is equivalent to (29%) of the respondents are within (18-29) age group, while (30-59) age bracket consists of 208 equivalents to (64.7%) of the respondents and only 8 respondents fall within 60 and above

age group. This signifies that the markets are occupied by active working forces since the majority of the target population are within the productive age bracket of 18-59.

**Table 4:** Respondent's level of Education

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	Primary	20	6.3	6.6	6.6
	Secondary	109	33.9	35.2	41.8
	Tertiary	180	56.1	58.2	100
	Total	213	96.4	100	
<b>Missing</b>	System	12	3.6		
<b>Total</b>		321	100		

Source: field survey (2022) and computed using SPSS version 22

Table 3 above reveals that only 20 of the respondents equivalent to (6.3 %) obtained primary certificate, while 109 of them equivalent to (33.9 %) of them obtained secondary

certificate, also 180 (56%) of the subjects have attended tertiary institution. This signifies that majority of the respondent are literate.

**Table 5:** Number of Dependents

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	0-2	106	33.0	33.0	33.0
	3-6	161	50.2	50.2	83.3
	7 and above	54	16.7	16.7	100.0
	Total	221	100.0	100.0	

Source: field survey (2022) and computed using SPSS version 22

Table 4 above reveals that 106 of the respondents which is equivalent to (33%) have 0-2 dependents, while 161 equivalents to (50.2 %) are taken care of 3-6 dependents, and

lastly 54 equivalents to (16.7 %) of the respondents have 7 and above persons.

**Table 6:** Average Monthly Incomes Earned

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	100,000 and below	241	75.1	75.1	75.1
	101-200,000	51	15.8	15.8	91
	201,000 And above	29	9	9	100
	Total	321	100	100	

Source: field survey (2022) and computed using SPSS

Table 5 above reveals that 241 of the respondents equivalent to (75 %) have earned an average income of 100,000 and below monthly, while 51 of the respondents equivalent to (15.8 %) have earned an average income of N101,000 -

200,000 monthly and only 29 of the respondent's equivalents to (9%) have earned an average monthly income of N201,000 and above. This indicates that majority of the target respondents are live with relatively small income level.

**Reliability Test**

**Table 7:** Cronbach Alpha

Variables	Number of Items	Cronbach's alpha
PWP	4	.748
Awareness	4	.843
convenience	4	.632
Perception	5	.896
Trust in <i>Waqaf</i> institutions	4	.817

Source: field survey (2022) and computed using SPSS



Table 6 above indicate that Cronbach's Alpha reliability coefficients for all the variables are above the yard stick 0.6. Therefore, the internal consistency of the variables is better, since the closer the coefficient to 1.0 the better the result, Sekaran (2006).

Before proceed to main analysis of the study, there is need

for normality taste, normally is pre-requisite for many inferential statistical techniques, because, result may be bias or even invalid if the variable departs significantly from its normal distribution. The table 4.4 below shows normality test of the study.

### Assessment of Normality

**Table 8:** Normality Test

	Statistic	df	Significant
PWP	.897	185	.000
Awareness	.954	185	.000
Convenience	.962	185	.000
Perception	.958	185	.000
Trust in <i>Waqaf</i> Institutions	.957	185	.000

Source: field survey (2022) and computed using SPSS version 22

The Table 7 above demonstrates that all the constructs of the study are normally distributed, since Kolmogorov-Smirov

significant value that is less than 0.05.

**Table 9:** Level of Significant test and Parameter Estimates

Pseudo R-Square	Estimate	Std. Error	Sig.	95% Confidence Interval	
	Nagelkerke			Lower Bound	Upper Bound
Awareness	0.276	0.217	0.083	0.801	0.05
Convenience	0.398	0.165	0.016	0.075	0.721
Perception	2.365	0.29	0.000	1.797	2.933
Trust in <i>Awqaf</i> Institutions	-0.272	0.142	0.044	0.55	0.006

Source: field survey (2022) and computed using SPSS version 22

### Test of Hypothesis

In this sub-section the analysis of hypothesis that earlier formulates in chapter one is presented.

#### Awareness and *Waqaf* philanthropy participation

The hypothesis was formulated as: Awareness has no significant influence on *Waqaf* philanthropy participation. The result in Table 8 above shows the probability of awareness in explaining of *Waqaf* philanthropy participation in kwari and Singer markets is outside the acceptance region of study since the level of significant is greater than 5 per cent ( $>0.05$ ) thus, it is statistically insignificant, therefore, the null hypothesis is acceptance, which is equivalent to rejecting of alternative hypothesis. This finding is contrary to Abdul *et al.*, (2017) <sup>[2]</sup> who find that awareness has influence cash *waqaf* acceptance in Malaysia.

#### Convenience and *Waqaf* philanthropy participation

The hypothesis was formulated as: convenience does not have significant influence on *Waqaf* philanthropy participation. The result in Table 8 reveals that explanatory power of convenience on *Waqaf* philanthropy participation is 0.376 at 98 per cent confident interval the level of significant is less 0.05, this signifies that convenience fall within the acceptance region of the study. Therefore, the probability of convenience in explaining *Waqaf* philanthropy is statistically significant. Hence, the null hypothesis is rejected and alternative hypothesis was accepted. This finding is consisted with previous findings of Amin *et al.* and (2014) <sup>[8]</sup> Abdul *et al.* (2017) <sup>[2]</sup> who say that perceived ease or convenience increase participation in *Waqaf* respectively.

#### Perception and *Waqaf* philanthropy participation

The hypothesis was formulated as: perception does not have

significant influence on *Waqaf* philanthropy participation. The result in Table 8 above shows that explanatory power of perception in explaining *Waqaf* philanthropy participation is 2.37 and the level of significant is  $0.000 < 0.05$ , this signifies that perception is fall within the acceptance region of the study. Thus, the explanatory power of perception on *Waqaf* philanthropy is statistically significant at 99% confident interval. Therefore, the null hypothesis is rejected which is the same of accepted of alternative hypothesis. This finding is consisted with finding of Faiz, Amin and Omar (2015) <sup>[18]</sup> and Abdul *et al* (2017) <sup>[2]</sup>.

#### Trust in *Waqaf* Institutions and *Waqaf* philanthropy participation

The hypothesis was formulated as: Trust in *Awqaf* institutions do not has significant influence *Waqaf* philanthropy participation. Table 8 above reveals that explanatory power of trust in *Waqaf* institution on *Waqaf* philanthropy is 0.272 the level of significant is 0.044 or  $<0.05$ . This signifies that trust in *awqaf* institutions is fall within the acceptance region of the study. Hence, the explanatory power of trust in *awqaf* institutions is statistically significant at 96 per cent level of confidence interval level. Therefore, the null hypothesis is rejected and alternative hypothesis was accepted. This finding is consisted with finding of Faiz and Abdul *et al* 2017 <sup>[2]</sup>.

#### Result Parameter Estimate

The Table 8 above indicates that awareness and participation in *Waqaf* philanthropy have positive relationship; this signifies that awareness has explained 28% changes in *waqaf* philanthropy participation, convenience explains 40% variation in *waqaf* philanthropy participation in Kwari and Singer markets. Perception has the power to explain 2.37

variations in *Waqaf* philanthropy participation in Kwari and Singer markets. And finally, 27% changes in *waqaf* philanthropy participation were explained by trust in *Waqaf* institutions in Kwari and Singer market Kano metropolis.

### Result of Regression Analysis

Regression analysis is a powerful statistics method that allows one to examine the relationship between two or more variables of interest. While there are several types of regression analysis but they all examine the influence of one or more variables on dependent variable. Thus, the study proposed ordinal Logistic regression to analyses the influence of four independents variables, namely, Awareness, Convenience, Perception and Trust in *Awqaf* institutions on dependent variable determinants of *Waqaf* philanthropy participation.

The subsequent standardised regression model was generated:

### Result of Pseudo R-square

The result from Table 8 Above reveal that R-square indicates the estimate of the predictors of *Waqaf* philanthropy participation was (0.512 = 51%). In other words, the error variance of *Waqaf* philanthropy participation is approximately (49%), this signifies that awareness, convenience, perception and trust in *Waqaf* institutions influence *Waqaf* philanthropy participation by 51%, while other 49 changes in *Waqaf* philanthropy are cause by other variables that are not stated in the model which are represent by error terms.

$$WPP=f(AWR_t + CVN_t + PCP_t + TAI_t) \quad (4.1)$$

$$WPP=0.38\beta_1+0.38\beta_2+2.37\beta_3+(-0.27\beta_4) \quad (4.2)$$

$$\text{Where Pseudo R square} = 0.512 \quad (4.3)$$

### Summary of Finding

The aim of this study is to examine the determinants of *Waqaf* philanthropy participation by entrepreneurs in Kwari and Singer markets in Kano metropolis, the specific objectives of the study are to examine whether, awareness, convenience, perception, and trust in *Awqaf* institutions have significant effects in *Waqaf* philanthropy participation in Kano metropolis.

Hypothesis one which state that awareness has no significant influence on *Waqaf* philanthropy participation in Kwari and Singer markets Kano metropolis. From Probit and logit result for the relationship between awareness and *Waqaf* philanthropy participation the coefficient was found to be positive but level of significant is greater than acceptance region that is the confident interval is less than 95 per cent. Therefore, the result of the study shows that awareness is not among the determinants of *waqaf* philanthropy participation in study area that is Kwari and Singer markets Kano metropolis.

Hypothesis two which state that convenience has no significant influence on *Waqaf* philanthropy participation by entrepreneurs in Kwari and Singer markets Kano metropolis. From the Probit and Logit result for the relationship between convenience and *Waqaf* philanthropy participation shows that convenience has explains 40% *Waqaf* philanthropy participation in Kwari and Singer markets Kano metropolis at significant value of 0.016, which is <0.05 hence, the null hypothesis is rejected while the alternative hypothesis is accepted. Therefore, convenience is among the determinants

of *Waqaf* philanthropy participation in Singer and Kwari markets Kano metropolis.

Hypothesis three, which state that perception has no significant influence on *Waqaf* philanthropy participation by entrepreneurs in Kwari and Singer markets Kano metropolis. From the Probit and Logit regression result for the relationship between perception and *Waqaf* philanthropy participation the coefficient was found to be very strong, at less 5 per cent significant level (< 0.05), so the null hypothesis is rejected and alternative hypothesis is accepted, hence, perception is among the determinants of *Waqaf* philanthropy participation in Kwari and Singer markets Kano metropolis.

Hypothesis four was stated as trust in *Awqaf* institutions has no significant influence on *Waqaf* philanthropy participation. Result from the Probit and Logic regression for relationship between trust in *awqaf* institutions and *Waqaf* philanthropy participation level of significant is <0.05(0.044). Therefore, the null hypothesis is rejected and alternative hypothesis is acceptance, hence, trust in *Awqaf* institutions is among the determinants factors of *Waqaf* philanthropy participation in Kwari and Singer Kano metropolis.

### Conclusion

The aim of this study is to examine the determinants of *Waqaf* philanthropy participation, while the specific objectives of the study are to examine whether, awareness, convenience, perception and trust in *Awqaf* institutions are among the determinants of *Waqaf* philanthropy participation by entrepreneurs in Kwari and Singer markets Kano metropolis. To address this data were collected and analyzed. From the result obtained the following conclusions were drawn.

The result of the study shown that independent variables namely awareness, convenience, perception and trust in *Awqaf* institutions where able to explains 51% changes in *Waqaf* philanthropy participation, hence, 49% changes were explaining by other variables that are not capture in the model represented by error terms. Therefore, this concluded that the model of the study is enough and desirable as it explains 51 % variation of the dependent variable i.e., *Waqaf* philanthropy participation.

The expectation of the study is that the higher the awareness the higher the participation in *waqaf* philanthropy. But the result of the study shows that the probability of awareness in explaining *waqaf* philanthropy participation in Kwari and Singer markets Kano metropolis is greater than 0.05 level of significant, despite the positive relationship found to exists between them. Therefore, the study concluded that awareness does not determines *Waqaf* philanthropy participation among entrepreneurs in Kwari and Singer markets, Kano metropolis. It might be among the determinants somewhere else in Kano metropolis, but in the Kwari and Singer markets the case is different.

The result of the study shows that the probability of convenience in explains *waqaf* philanthropy participation in Kwari and Singer markets is fall within the acceptance region of the study, since the level of significant is <0.05. Therefore, the study concluded that convenience is one the determinants of *Waqaf* philanthropy participation among the entrepreneurs in Kwari and Singer markets Kano metropolis.

The results of the study show that the probability of perception in explain *Waqaf* philanthropy participation has fall within the acceptance region of the study, since the level of significant is <0.05. Thus, the study concluded that

perception is one of the determinants of *Waqaf* philanthropy participation, among entrepreneurs in Kwari and Singer markets Kano metropolis.

The result of the study also shows that the probability of trust of *Awqaf* institutions in explain *Waqaf* philanthropy participation fall within the acceptance region of the study. Therefore, the study concluded that trust in *Awqaf* institutions is one of the determinants of *Waqaf* philanthropy participation among entrepreneurs in Kwari and Singer markets Kano metropolis.

### Recommendations

Based on the research findings of study the following recommendations were made:

The study recommended that, Kano *Zakah* and *hubus* (*Waqaf*) commission in conjunction with council of *Ulamah*, preachers and *Jummat* mosques *Immas'* organization to enlighten/improve the perception of Kano *ummah* concerning *Waqaf* philanthropy participation. At the same time the *Ulamah* are advised to suggest their *haves'* followers to create *Awqaf* in such sectors that help in alleviate the suffering of the poor, like hospital, scholarship for poor students, water among others, as it is practice by prophet (peace be upon Him) in Medina who suggested Othman to purchased *Rumah's* well and create *Waqaf*.

There is need for *Awqaf* institutions to introduce convenience ways of participation in *Waqaf*, like cash *Waqaf* that allow people to participate with token say recharge card, considering the nature of respondent's income level that majority of them live with relatively small income level.

This study recommended that *Awqaf* managers should need to build trust within themselves by demonstration of their trust worthiness through accountability and transparency. This could be achieved by use of media, like printing their annual accounting report in some selected newspapers, because this might assist them in bridging the information gap that exists between them and Kano metropolis people especially entrepreneurs in Kwari and Singer markets.

### Frontiers for further study

This study was examining the determinants of *waqaf* philanthropy participation in Kano metropolis but limited its scope to entrepreneurs Kwari and Singer markets. Therefore, there is needed to widen the scope of the study to others entrepreneurs in the remaining markets within the metropolis and beyond. Also, there is need to conduct the same study to income earners from other economic activities within the metropolis and beyond, such as salary earners, craftsmen, farmers and alike; for the purpose reaffirm the current findings or otherwise which may lead to generalization. Furthermore, there is also needed to conduct another study within the same markets with different variables for the purpose of discover the remaining variables that determine *waqaf* philanthropy participation which are not capture in current study.

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