



## Establishment of Waqf to Alleviate Poverty Among Muslims in Oyo State South-West, Nigeria: Test of Theory of Planned Behaviour

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### ABSTRACT

Poverty is on the increase in Africa in general and specifically in Nigeria despite the numerous poverty alleviation programs of successive governments. Lamentably, most poverty alleviation initiatives have failed to produce meaningful outcomes despite billions of Naira committed to them. Nigerians and Nigeria still ranked among the poorest, with the poverty rate rising since the 1980s. Base on the theory of planned behavior, this study examines the influences of attitude, subjective norm, perceived behavioral control, Religiosity, and available information on the intention to establish Waqf in Oyo state, southwestern Nigeria. Survey data from 218 Islamic scholars revealed that all the variables, as mentioned earlier, except available data, have a significant positive influence on the intention to establish Waqf according to the respondents. Based on the results, the study made relevant policy recommendations regarding how authority can explore Waqf's institution as a formidable alternative to government-driven poverty alleviation programs in the interest of the Nigerian Muslims and the Nigerian Muslims, the larger population cutting across different religions.

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## 1. Introduction

In many regions of the world, poverty alleviation drives have yielded positive results with Africa's exemption, where poverty persistently ravages the inhabitants, leading to serious concerns. The current trends show that about 9 out of 10 extremely poor would be in Africa by 2030 (Ziyaviddinova & Sagdullaevich, 2020). In Nigeria, the most populous African nation, 70% of the population lives below the poverty level despite abundant human and mineral resources (Okoroafor & Nwaeze, 2013). Thus, one of Nigeria's problems is poverty prevalence affecting a large percentage of the population. The effects of poverty on Nigerians have attracted authorities and scholars' attention to look for ways to combat the menace. In the last three decades, successive civilian and military governments had formulated and implemented different policies to alleviate the scourge of poverty among Nigerians. Lamentably, most poverty alleviation initiatives have failed to produce meaningful outcomes despite billions of Naira committed to them. Both Nigerians and Nigeria still ranked among the poorest, with the poverty rate rising since the 1980s (AbdulKareem, Ogunbado, AbdulGaniyy, & Mahmud, 2019; Alaro & Alalubosa, 2019). World Bank reports projects that by 2050, Nigeria is set to become the world's third-biggest poverty afflicted nation (Kazeem, 2018).

Reports and literature evidence have demonstrated that Waqf is one of the powerful instruments to mitigate poverty. An excellent way to alleviate poverty is through the Waqf institution, which has played significant roles in overcoming the poverty problem. Waqf institution is one of the Islamic alternatives aimed at bridging a sustainable gap between the rich and the poor within the holistic framework of brotherhood, mutual care, and concern for the psycho-physical enrichment and survival of those who are in need (Ali, 2009). Waqf can eradicate poverty (Yusuff & Nor Aziz, 2013) by taking care of the underprivileged, regardless of their religion, sect, gender, tribe, or color.

Waqf has the objective of poverty alleviation, similar to Zakat. Waqf is instrumental in poverty alleviation. However, there is agreement among Islamic scholars that that performing waqf is not compulsory compared to Zakat, which becomes mandatory on a Muslim when his/her wealth reaches a specific amount. Because of its voluntary status, this study proposes to examine the intention to establish Waqf for poverty alleviation in Oyo State, southwestern Nigeria using an extended theory of planned behavior (TPB) with a sample drawn from the Muslim population. In addition to attitude, subjective norm, and perceived behavioral control specified as the determinants of intention in TPB, the framework of the study was extended with the inclusion of Religiosity and amount of information as influencing factors towards

establishing Waqf for poverty alleviation. The paper is organized as follows. After the introduction, Section 2 discusses the literature review, the history of poverty alleviation initiatives in Nigeria, and Waqf's concept and its roles in alleviating poverty. Section 3 explains the methodology of the study. Section 4 states the findings of the study, while Section 5 states the conclusion.

## 2. Literature Review

### 2.1 Poverty

The concept of poverty is defined in different ways by scholars from different perspectives. Hence, there is no universal definition of poverty. Poverty is the inability to attain a minimum standard of living and deprivation of the fundamental necessity of life and well-being (World Bank, 1990, 2001). Ziyaviddinova and Sagdullaevich, (2020) defined poverty as "a living condition in which an individual cannot take care of his basic needs like clothing, food, shelter, inability to meet social and economic obligations." Ajayi (2009) postulated that poverty incorporates not having sufficient food to eat, poor nutrition, low drinking water, high rate of infant mortality, unfit housing, poor environmental condition, low life expectancy, inferior educational opportunities, low level of energy consumption, inadequate health care, absence of essential infrastructure. Poverty is a lack of material and money needed to empower the people to sustain living a good life (2007). Ziyaviddinova & Sagdullaevich (2020) assert that poverty may deny the fulfillment of five basic human requirements in terms of religion, self, intellect or knowledge, offspring, and wealth in life a Muslim. The deprivation from poverty leads to a sense of helplessness, over-dependence, lack of opportunity, self-respect, and self-confidence on the poor (John and Bright, 2012).

### 2.2 Poverty Alleviation Programmes in Nigeria

To alleviate the increasing poverty rate in Nigeria, successive governments have adopted different poverty alleviating programs like most other countries. In 1972 the government of Yakubu Gowon set up the National Accelerated Food Production Programme (NAFPP) and the Nigerian Agricultural and Cooperative Bank (NACB) aimed at ensuring adequate agricultural production in the country. In 1976, when General Olusegun Obasanjo took over as the head of State, "Operation Feed the Nation" was initiated (Udofia & Mkpaa, 2016). Likewise, the civilian administration headed by Alhaji Shehu Shagari introduced the "Green Revolution" in 1980 to reduce food importation by boosting crops and fiber productions in the country, among other objectives. After the overthrow of General Muhammadu Buhari by the

military regime headed by General Ibrahim Babangida, the People's Bank was established to offer soft loans to the citizens. Babangida's administration also established the "Directorate of Food, Roads, and Rural Infrastructure" to reduce poverty to develop rural communities (Orokpo & Mutong, 2018).

In 1997 during the regime of General Sani Abacha, attempts were also made to reduce poverty in the country by introducing the "Family Support Programme." With Nigeria's return to democracy in 1999, President Olusegun Obasanjo, the "National Poverty Eradication Programme," was also introduced to address poverty among the populace. In a renewed effort to alleviate poverty to lessen the Nigerian masses' suffering, the democratic administration of Late President Musa Ya'adua came up with a 7 point plan in 2007. One of the agendas aimed to improve the conditions of life for Nigerians, impoverished people. In a similar vein, President Ebele Goodluck Jonathan came up with the dual strategic programs of "Subsidy Reinvestment Empowerment Programme" in 2010 and "You Win Programme" in 2013, to create jobs for thousands of unemployed graduates and assist women to secure business grants (Tunji 2013). The current government of President Muhammad Buhari has also initiated some poverty alleviation programmers via various government initiatives, particularly in the agricultural sector.

With the exemption of the poverty alleviation programs of the current administration that are too early to be judged, other poverty alleviation initiatives have failed to translate to meaningful impacts on average Nigerians' lives (Alaro, & Alalubosa, 2019). Besides the successive regime's efforts as mentioned above, different non-governmental organizations programmed established to alleviate poverty in the country have also not yielded substantially noticeable results in terms of poverty alleviation (Alaro, & Alalubosa, 2019). None of those mentioned above program produced tangible outcomes concerning alleviating poverty in Nigeria (Dansabo, 2015; Tunji, 2013). Achuonye (2017) asserted that poverty alleviating programs had been handled with so much noise with little or no result to show. As of 2016, 85%t of Nigerians lived in poverty (The Nation Newspaper, 2016). Thus, most Nigerians wallow's in abject poverty while very few live in wealth as the menace of poverty in Nigeria has become so endemic. The failure of the government-driven poverty initiatives in Nigeria could be attributed to the possibility that such initiatives are proposed as a mere norm to achieve populist agenda despite the quantum amount of resources committed to the initiatives (AbdulKareem, AbdulGaniyy, Mahmud & Yazid, 2020; AbdulKareem, Mahmud & Ganiyy, 2020). To this end, this study examines the intention to establish the Islamically induced

(individual and non-governmental) concept of Waqf towards poverty alleviation in Oyo State, southwestern Nigeria.

### 2.3 Waqf and Poverty Alleviation

Waqf involves holding assets, properties, or belongings in the custody of an Islamic entity meant to specifically see the needs of the poor and needy (AbdulKareem et al., 2019). Alaro and Alalubosa (2019) defined Waqf as the "confinement of immovable or movable property from the ownership of the founder and the dedication of its usufruct in perpetuity to needs that may arise in the different Muslim societies in a way that it cannot be revoked, bequeathed or sold." Similarly, Mannan (2005) stated that *Waqf* could be defined as an act of refraining from the use and disposal of any asset from which one can benefit or use it for a long time except through charity purpose. *Waqf* is different from Zakat and donation. *Zakat* is one of the essential pillars of Islam that Allah (SWT) ordained and made compulsory (*wajib*) on all the believing Muslims. The receivers of Zakat are clearly stated in the Quran. On the other hand, *Waqf* is a charitable act that is not compulsory, unlike Zakat.

The core objective of Waqf is to provide for the less privileged members of the society such as the poor, needy, orphans, widows, wayfarers, students, and others to improve their standard of living, economic status, health, and education to make a difference between truly living and merely living (Alaro & Alalubosa, 2019). *Waqf* is a pious endowment in Islam grounded on the Islamic principle of charity (Mahmood, 2006). Binti Saifuddin et al. (2014) identified that Waqf effectively establishes "income generating activities that are suitable to be operated by disabled people, single mothers, illiterate and unskilled workers. The income-generating activities will significantly benefit these individuals who might find difficulty securing other jobs (p. 174).

### 2.4 Theoretical Framework and Hypotheses Development

The study is underpinned by the theory of planned behavior (TPB) proposed by Ajzen (1991) as a revision of the Theory of Reasoned Action (TRA) (Ajzen and Fishbein, 1980). TPB gives a reason for performing a particular action (Osman et al., 2016). The theory explains human behavior from a set of behavioral beliefs, normative beliefs, and control. The theory holds that an intention to take action is driven by three essential antecedents of attitude, subjective norm, and perceived behavioral control, which influence the choice to perform certain behaviors. The intention to act is affected either by the person's attitude, the intensity

of social pressure (subjective norm), and the degree of control a person possesses while performing a given action (perceived behavioral control). Positive attitude and subjective norm serve as enhancers to perceived behavioral control that strengthens the intention to act for consideration. Nevertheless, since a good deal of behavior can be challenging to execute and thereby limit volitional control, it is imperative to consider perceived behavioral control and intention (Shah Alam and Sayuti, 2011). This study expands the TPB with Religiosity and the amount of information as the antecedents of intent to establish Waqf for poverty alleviation.

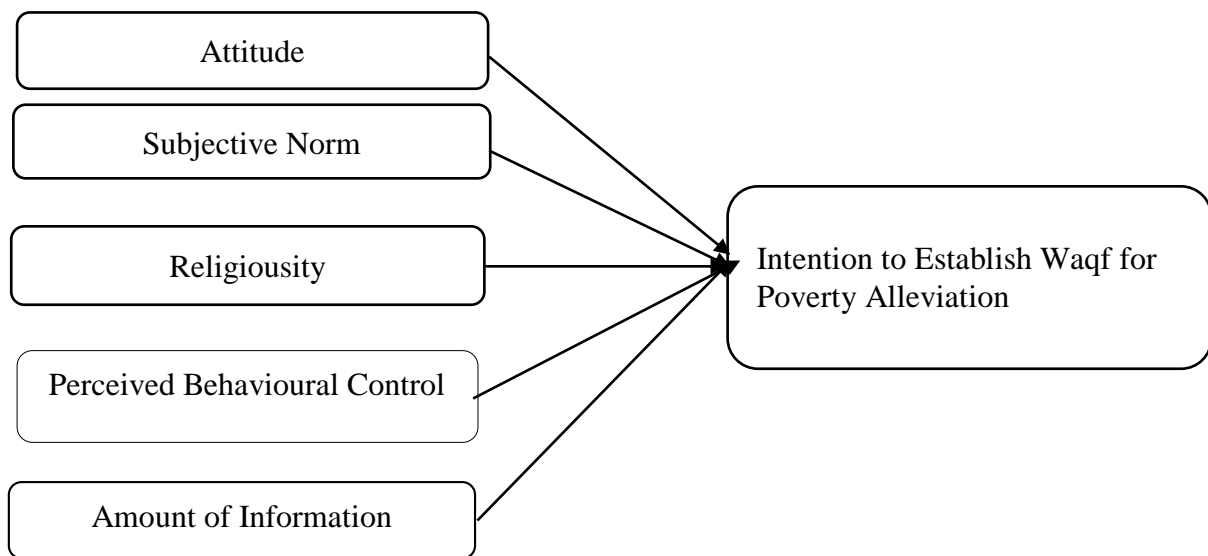


Figure 2.1 Research framework

#### 2.4.1 Attitude

Attitude has long been acknowledged as a construct that guides upcoming behavior or the intention to finally see through to a specific action (Ajzen and Fishbein 1975). Besides, Ajzen (1991) affirms that attitude is characterized as the psychological tendency that is communicated from the favorable or unfavorable assessment of a specific substance. By implication, the more ideal a person's attitude towards the *Waqf* establishment, the more probable it is likely to participate in the *Waqf* establishment. Many studies have shown a significant association between *Waqf* and poverty alleviation (Shih Fang, 2004; Lada et al., 2008; Amin & Chong, 2011). Thus, we hypothesized as follow:

H1: There is a significant positive relationship between attitude and intention to establish *Waqf* for poverty alleviation.

#### 2.4.2 Subjective norm

Subjective norm refers to the individual thinking that others want them to be involved in a specific behavior. Almost every individual is being encouraged by deeds, advice, and others (Ajzen and Fishbein 1975). A subjective norm is the perceived influence of friends or relatives regarding whether specific behavior should be performed. It alludes to an individual's view of others' appropriate options to execute particular action (Ajzen, 1991). This study argues that subjective norm is a key factor that explains the intention to establish Waqf to alleviate poverty, as stated in the hypothesis below:

H2: There is a significant positive relationship between subjective norm and intention to establish Waqf for poverty alleviation.

#### 2.4.3 Perceived Behavioral Control

Perceived Behavioural Control assumes that an individual believes that they cannot perform a specific behavior (According to Ajzen 1991). It explains the degree to which an individual has physical and mental control over his/ her behavior and how self-confident he/she feels about acting (Ajzen, 2011). Hence, this study hypothesized that perceived behavioral control is predicted to have a significant relationship with the intention to establish *Waqf* for institution poverty alleviation:

H3: There is a significant positive relationship between Perceived Behavioural Control and intention to establish Waqf for poverty alleviation.

#### 2.4.4 Religiosity

Religiosity refers to how believers practice their religious faith in their commitment to daily life (Amin et al., (2011). Legenhausen (2016) defines Religiosity as the degree to which a person follows their religious values, practices, and beliefs and practices them daily. And the obligation to religious activities is called Religiosity. Thus, Muslims with a higher level of Religiosity would participate more in establishing Waqf than those with low Religiosity. Therefore, when an individual is committed religiously, his behavior is likely based on Religiosity than just religious affiliation (Ahmad et al., 2008). Religiosity as a concept has been applied in psychology and sociology fields, and it is yet to be fully explored in *Waqf's* research (McDaniel & Burnett 1990; Ahmad et al. 2008). Several studies have reported evidence suggesting that religion will influence behavior (Abdullah & Abd-Majid, 2003; Mokhlis, 2009). However, few scholars have considered the importance of Religiosity in participating

in particular to Waqf. This study finds Religiosity as one factor that influences the intention to establish Waqf among wealthy Muslims. Therefore, it is hypothesized that:

H4: There is a significant positive relationship between Religiosity and intention to establish Waqf for poverty alleviation.

#### **2.4.5 Amount of information**

According to the Merriam-Webster Dictionary (1828), information can be defined as knowledge that one obtains about something or someone or knowledge gain from inquiry instruction or study. The importance of information in the acceptance of any new things cannot be over-emphasized. It is more so in favor of religious activities like Waqf. The rationale for choosing this construct is based on the fact that the availability of information helps to enhance understanding of the usefulness of Waqf among Muslims. Pikkarainen et al. (2004) have argued that the quantity of available data will determine the level of acceptance of certain products. Minimal studies have linked the importance of information available to the behavior of a particular system. This position seems to have been established by Sathye (1999), who also confirmed the significant relationship between the information and the establishment of a particular system. Contrarily, Ramayah et al. (2006) found no significant relationship between the amount of information and intention to use internet banking. Therefore, it can be argued that the amount of information on Waqf available to wealthy Muslim individuals will determine whether they would establish Waqf to alleviate the poverty of not. The hypothesis is thus stated as follow:

H5: There is a significant positive relationship between the amount of information and the intention to establish Waqf for poverty alleviation.

### **3. Research Method**

This study used a cross-sectional design conducted through a survey. The instrument of data collection is an open-ended questionnaire with a 5-point Likert response ranging from strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5). The study's constructs' questionnaire items were adapted from the previous study (see Table 1). The study population was obtained from the Secretariats of all the thirty-three Local Government Oyo State covering from masjid that performs Friday and daily prayers with an average number of five hundred (500) Islamic scholars (Alfas) across the thirty-three local government of Oyo State, Nigeria. The sample size was selected from the population using Krejcie and Morgan (1970) Table for the determination of sample size. Based on the table, the minimum sample is



217. In order to have a representative sample from all the 33 local governments, a proportionate stratified random sampling was used, where all the Islamic scholars (*Alfas*) obtained from the Secretariats of all the thirty-three Local Government from masjid that performs Friday, and daily prayers were represented proportionately to the population size of scholars from the local governments (see Appendix 1). The study utilized the Statistical Package for Social Science (SPSS) Software to analyze both inferential and descriptive statistics. Hypotheses were tested with multiple linear regression techniques.

Table 3.1 The Measurement of constructs

Constructs	No. of items	Sources
Attitude	5	Rmayah et al. (2009) and Gopi and Ramayah (2007)
Subjective Norm	3	Rmayah et al. (2009) and Gopi and Ramayah (2007)
Perceived Behavioural Control	4	Shih and Fang (2004)
Religiosity	6	Adapted from Faiz (2014)
Amount of Information	4	Amin et al. (2014)
Dependent Variable Establishment of <i>Waqf</i> as a way of Poverty Alleviation	5	Ramayah et al. (2009) and Gopi and Ramayah (2007)

An overview reveals that Oyo State is one of the South Western states in Nigeria, with over five million. Oyo state has an absolute poverty rate of 51.8% for poor people and a relative poverty rate of 60.7% for poor people (National Population Commission, 2010). It has thirty-three Local Governments area councils. Oyo State is one of Yorubaland along with Lagos, Ekiti, Ondo, Ogun, Osun. The State is one of the oldest states in Nigeria. The State bounded on the north side by Kwara state, on the east side by Osun state, south by Ogun State and, on the west by the Republic of Benin. Oyo State covers around 28454 square kilometers of landmass (Adeyonu Oni, Okoruwa & Omonona 2012).

## 4. Result

### 4.1 Response Rate

A total of 218 questionnaires were retrieved and used in the data analysis. This indicates a response rate of 72.6% out of the 300 questionnaires administered. From Table 4.1, Respondents' Demographic Profile indicates that out of a total of 218 respondents, male respondents (96.3%) dominated the female (3.7). Respondents' age distribution showed that

39.9 were less than 30 years of age; those between 30 and 39 were 20.2%; 40-49 were 10.6%; 50-59 were 14.2%; while those between 60 and above constitute 15.1%. Married respondents were 48.2%; single respondents were 26.6%, while other marital status accounted for 25.5%. Based on the level of education, respondents with primary education amounted to 43.6% of the sample; those with secondary education constituted 19.3%. Respondents with tertiary institution qualification took 18.3% of the sample population, while others accounted for 26.1%. On the basis of respondents' occupation, civil servants are 44.5%; those in business are 12.4%; farming (18.3%); self-employed (5.5%); academics/teachers (19.3%).

Table 4.1 Demographic Data of respondents Profiles

	Frequency	Percent (%)
<b>Gender</b>		
Male	210	96.3
Female	8	3.7
<b>Age</b>		
Less than 30	87	39.9
30-39	44	20.2
40-49	23	10.6
50-59	31	14.2
60 and above	33	15.1
<b>Marital status</b>		
Married	105	48.2
Single	58	26.6
Others	55	25.2
<b>Level of Education</b>		
Primary	95	43.6
Secondary	26	19.3
Tertiary institution	40	18.3
Others	57	26.1
<b>Occupation</b>		
Civil servant	97	44.5
Business	27	12.4
Farming	40	18.3
Student	-	-
Retired	-	-
Unemployed	-	-
Self-employed	12	5.5
Academic/teacher	42	19.3
Others		

## 4.2 Descriptive statistics of constructs

Table 4.2 presents the mean and standard deviation of the study variables, which fell between 4.54 and 6.760. This information indicated that the variables' scores fell between moderately high (3.0) to highest (7.0). Attitude had the highest mean score (6.76) with the standard deviation of 0.72, Perceived behavioral control had the high mean score also (5.94) with a standard deviation of 0.97, Religiosity had the medium mean score (5.62) with the standard deviation of 0.98. The amount of information had the medium mean score (5.51) with a standard deviation of 1.06, and while the Subjective norm had the lowest mean score (4.54) with a standard deviation of 0.94.

Table 4.2 Descriptive Statistics for the variables

Descriptive Statistics for Latent Variables			
Constructs	No. of Items	Mean	St. Deviation
PBC	4	5.94	0.97
SUB-NORM	3	4.54	0.94
INFO	4	5.51	1.06
ATT	5	6.76	0.72
REL	6	5.62	0.98
WAQF	5	4.90	0.96

Note: PBC= perceived Behavioural Control, SUB-NORM= Subjective Norm, INFO= Amount of Information, ATT= Attitude, REL= Religiosity, *Waqf*.

## 4.3 Reliability Test of the Constructs

This test ensures the reliability of the collected data. According to Sekaran & Bougie (2003), all data must be tested to verify that the results are reliable. From the Sekaran & Bougie (2003) point of view, data with reliability of 0.5 and above is considered reliable for further analysis. The reliability of the data collected was shown in Table: 4.3, The Cronbach's alpha ranges between .633 to .854, signifying that the data collected are reliable and thus, can be concluded to have internal consistency.

Table 4.3 Reliability Statistics

Measure	No. of Items	Cronbach's Alpha
Attitude	5	.807
Subjective Norm	3	.721
Perceived Behavioural Control	4	.800
Religiosity	6	.854
Amount of information	3	.633

Attitude is found to be .807; the subjective norm is found to be .721; perceived behavioral control is found to be .800; Religiosity is found to be .854 and amounts of information variable is .633, although an item (info 3) was deleted from this variable, item 3 was deleted in order to achieve the acceptable level of Cronbach Alpha value which is 0.6 based on Sekaran's (2003). With item 3, the Cronbach alpha does not reach sufficient loadings. So, it was deleted in order to get the acceptable loading.

#### **4.4 Correlation statistics and multicollinearity**

Correlation analysis was used to examine the degree of relationship among the independents (Attitude, Subjective Norm, Perceived Behavioural Control, Religiosity and Amount of Information) and a dependent variable examined in this research work. According to Cohen (1988), the coefficient of correlation ( $r$ ) is small if the value range between 0.1 and 0.29; it is medium if  $r$  is between 0.3 and 0.49, and large if  $r$  is from 0.5 to 1.0. From the analysis results, the variables under investigation are positively correlated, meaning that they have positive relationships with one another. Table 4.4 shows the correlation analysis of the sample of the study. It can be deduced that all the independent variables (Attitude, Subjective Norm, Perceived Behavioural Control, Religiosity, and Amount of Information) are positively correlated with others. It also has a positive correlation with the dependent variable (intention to establish Waqf for poverty alleviation).

The overall conclusion that can be discerned from the information in the above table is that the connection between this study's variables is not so strong as to lead to multicollinearity threat. Also, Durbin Watson's value for this study is 2.316, which falls between the accepted range of 1.5 and 2.5 is obtained. According to Lukacs, Burnham, and Anderson (2010), the purpose of checking Durbin Watson is to investigate the issue of multicollinearity. And it has been demonstrated that this study is free from multicollinearity that might occur at random as the Durbin Watson value falls within the accepted value of 1.5 to 2.5.

Table 4.4 Correlations

		PBC	ATT	INFO	NORM	REL	WAQAF
PBC	Pearson	1					
	Correlation Sig. (2- tailed)						
ATT	Pearson	.458**	1				
	Correlation Sig. (2- tailed)	.000					
INFO	Pearson	.450**	.282**	1			
	Correlation Sig. (2- tailed)	.000	.000				
NORM	Pearson	.332**	.267**	.645**	1		
	Correlation Sig. (2- tailed)	.000	.000	.000			
REL	Pearson	.404**	.225**	.734**	.594**	1	
	Correlation Sig. (2- tailed)	.000	.001	.000	.000		
WAQAF	Pearson	.569**	.427**	.530**	.474**	.508**	1
	Correlation Sig. (2- tailed)	.000	.000	.000	.000	.000	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Note: PBC= perceived Behavioural Control, SUB-NORM= Subjective Norm, INFO= Amount of Information, ATT= Attitude, REL= Religiosity, Waqf.

#### 4.5 Regression Analysis

From the regression results displayed in Table 4.5, the value of  $r^2 = .460$  and F value of 38.002 signifies that the variable is under consideration (attitude, subjective norm, perceived behavioral control, Religiosity, and amount of information) altogether significantly explain the model. However, they can only explain 46% of the variance of Waqf's establishment for poverty alleviation.

Table 4.5 Regression Analysis

Variable	B	Sig.
Attitude	.169	.003
Subjective Norm	.144	.034
Perceived Behavioural Control	.322	.000
Religiosity	.161	.035
Amount of Information	.127	.122
R	.687	
R <sup>2</sup>	.473	

Note: PBC= perceived Behavioural Control, SUB-NORM= Subjective Norm, INFO= Amount of Information, ATT= Attitude, REL= Religiosity, Waqf.

**Table 4.6 Regression Analysis Testing for H<sub>1</sub> H<sub>2</sub> H<sub>3</sub> H<sub>4</sub> H<sub>5</sub> H<sub>6</sub>**

Variables	Hypotheses	Beta ( $\beta$ )	T- Score	Sig
(Constant)			.023	.000
Attitude	H <sub>1</sub>	.169	2.982	.003
Subjective Norm	H <sub>2</sub>	.144	2.131	.034
Perceived Behavioural Control	H <sub>3</sub>	.322	5.270	.000
Religiosity	H <sub>4</sub>	.161	2.122	.035
Amount of Information	H <sub>5</sub>	.127	1.555	.122
R Square	.473			
Adjusted R Square	.460			
F Value	38.002			
Durbin Watson	2.316			

Table 4.6 indicates the results of samples surveyed in the study the significance level of factors influencing the establishment of the *Waqf* institution as a way of poverty alleviation. From this table, it is observed that all relationships are the significant. H<sub>1</sub> ( $\beta = .169, t = 2.982$ ); H<sub>2</sub> ( $\beta = .144, t = 2.131$ ); H<sub>3</sub> ( $\beta = .322, t = 5.270$ ); H<sub>4</sub> ( $\beta = .161, t = 2.122$ ); H<sub>5</sub> ( $\beta = .127, t = 1.555$ ). The results show that all hypotheses are positively significant except, H<sub>5</sub>.

## 5. Conclusion

The study examines the influence of attitude, subjective norm, perceived behavioral control, Religiosity, and amount of information on the intention to establish *Waqf* in Oyo State Nigeria. The study found that the entire antecedents are significantly influential in establishing *Waqf* in line with the theory of planned behavior. The study theoretically contributes to the stream of literature that affirms the efficacy of the theory on the behavioral intention from the Islamic Shariah perspective, focusing on *Waqf* as an instrument of poverty alleviation. To this end, the study recommends that the horizon of poverty alleviation drive needs to pay special attention to *Waqf* in addition to governmental efforts. The findings also reveal that integrating *Waqf* into poverty alleviation drive will benefit all stakeholders irrespective of religious backgrounds. Lastly, the government will benefit significantly from it as poverty has been a threat to the development of any nation could be challenged from a broader perspective. Thus, the achievement of poverty alleviation objectives would be strengthened.

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## Appendix Number of General Mosques in the State

S/No	Local government areas	Mosques/ Islamic scholars
1	AFIJIO	15
2	AKINYELE	20
3	ATIBA	20
4	ATISBO	18
5	EGBEDA	24
6	IBADAN NORTH	22
7	IBADAN NORTH EAST	25
8	IBADAN NORTH WEST	25
9	IBADAN SOUTH EAST	25
10	IBADAN SOUTH WEST	21
11	IBARAPA CENTRAL	18
12	IBARAPA EAST	15
13	IBARAPA NORTH	13
14	IDO	13
15	IREPO	19
16	ISEYIN	24
17	ITESIWAJU	18
18	IWAJOWA	17
19	KAJOLA	20
20	LAGELU	23
21	OGO OLUWA	18
22	OGBOMOSO	17
23	OGBOMOSO SOUTH	16
24	OLORUNSOGO	18
25	OLUYOLE	25
26	OORELOPE	18
27	ONA ARA	19
28	ORIRE	17
29	OYO EAST	20
30	OYO WEST	20
31	SAKI EAST	21
32	SAKI WEST	20
33	SURULERE	19

Based on available information gathered by the researcher by the time of conduct the study