

Determinants of Cash Waqf Donation to Support Islamic Schools in Thailand

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ABSTRACT

This study explores the evolving landscape of waqf donations in Thailand, specifically their transition towards supporting educational initiatives. Focusing on cash waqf for establishing Islamic schools, it examines the socio-economic and motivational drivers behind donation decisions. Using the Contingent Valuation Method and regression analysis, data from 404 donors in Thailand's southern provinces was examined. The findings highlight that lower-income individuals within the Thai Muslim community tend to donate less to cash waqf, contrasting with their higher-earning counterparts. Similarly, those with lower debt burdens show a greater inclination to donate. Experience in waqf activities positively correlates with the willingness to donate. Notably, religiosity emerges as the primary motivational factor encouraging donations. This research underscores the significance of economic status, debt, experience, and religious devotion in influencing donation behavior. Recommendations emphasise targeting financially stable, experienced individuals and leveraging religious significance in fundraising efforts for Islamic education.

Keywords- Religiosity, Cash waqf, Thailand, Willingness to donate (WTD), Islamic schools

INTRODUCTION

In many regions, fundraising through endowments has long been associated with supporting religious activities, including the establishment and maintenance of educational institutions such as Islamic schools. These endowments, known as 'waqf' in Islamic terms, play a vital role in sustaining these educational centers. While predominantly present in Muslim-majority nations, the tradition of waqf extends to non-Muslim countries like Thailand [1],[2], where it involves donating property or funds dedicated to the advancement of public education.

However, in Thailand, the practice of waqf fundraising for Islamic schools encounters obstacles, notably delays in fundraising initiatives and limited donor participation [3]. These challenges hinder the effective financing of Islamic educational institutions, leading to financial strains and accumulating debts for school administrators [4],[5]. Existing studies on waqf in Thailand have primarily highlighted issues related to local understanding and legal complexities, emphasising the need for a donor-centric fundraising model that gauges donors' willingness to donate (WTD), considering intrinsic values and influencing factors.

Prior investigations into Islamic philanthropy have often focused on factors influencing the intention to donate rather than delving into the economic value of the willingness to donate (WTD). For instance, management-related factors influence cash waqf donations [6], while religiosity, attitude, and norms drive zakat donations [7]. Despite the prevalent use of the contingent valuation method (CVM) in various

economic studies, its application in waqf research remains scarce, constituting a significant knowledge gap [8].

Notably, while cash waqf models have proven effective in financing various assets in countries like Malaysia, Indonesia, and Singapore, their adoption for supporting Islamic schools in Thailand has been limited. This is particularly significant as the Muslim communities in Thailand's southern provinces possess knowledge of waqf principles, but they have yet to adequately apply this understanding to comprehend the socioeconomic and motivational preferences of donors.

This study aims to bridge these gaps using evidence from Thailand, specifically investigating the variables impacting the willingness of Thai Muslim donors to contribute to Islamic schools through waqf. The objective is to shed light on Thai Muslims' willingness to donate waqf for the advancement and sustenance of Islamic education. The subsequent sections encompass a comprehensive review of the literature, the methodology adopted in this study, a discussion of models and statistical analyses, a presentation of findings, and an in-depth analysis. The study culminates in a summary and offers policy recommendations.

LITERATURE REVIEW

A. Islamic Education in Southernmost Provinces of Thailand

The southernmost provinces of Thailand, which include Pattani, Yala, Narathiwat, Songkhla, and Satun, have a predominantly Muslim population, making Islamic education facilities an important part of the local education system. These facilities are divided into two types: traditional Islamic schools (pondok schools) and government-run Islamic schools. Traditional Islamic schools, which are usually run by local communities, offer religious education in subjects like Arabic, Islamic studies, and Quranic recitation [5]. In contrast, government-run Islamic schools provide a more comprehensive curriculum that includes secular subjects like mathematics, science, and English, in addition to religious education. Table 1 indicates that in these provinces, there are 489 traditional religious schools, 146 Islamic integrated private schools, and 1,934 Islamic kindergartens [9]. Many Islamic integrated schools were once traditional religious schools that transitioned and registered with the private education office to access government financial aid. However, the expanding number of Islamic schools brings about construction costs, particularly for private Islamic schools that do not receive full funding from the Thai government.

Despite the presence of Islamic education facilities in southern Thailand, Muslim students in the region face several challenges. One of the main challenges is the security situation, as the region has been plagued by a long-standing unrest situation. The ongoing unrest has resulted in limited infrastructure development and insufficient resources for these schools, impacting the quality of education provided to Muslim students. Additionally, the reluctance or inability of the government to allocate adequate funding has forced many Islamic schools to rely heavily on alternative means of financial support, including community donations and, in some cases, external contributions from charitable organizations or individuals. To ensure that Muslim students have access to quality education, such initiatives called cash waqf for education can contribute to improving the overall education system in the region and promote greater social and economic development.

Table 1. The Number of Religious School in the Southernmost Provinces of Thailand [9]

Province	Traditional Religious School (Pondok)	Islamic Integrated Private School	Islamic kindergarten (Tadika)
Satun	9	16	209
Songkhla	42	5	N/A

Pattani	248	64	639
Yala	124	41	444
Narathiwat	66	20	642
Total	489	146	1,934

B. Willingness to Donate (WTD) Cash Waqf

Waqf donations have increased due to the rise of Islamic schools. This situation occurs in various Muslim-majority areas, including Thailand's southern provinces. Understanding willingness to donate (WTD) in the context of cash waqf donations is crucial for these educational institutions. Similarly, it matters to comprehend what motivates Muslim donors to donate a portion of their assets to support the long-term survival and expansion of these schools. The WTD cash waqf demonstrates a commitment to the preservation of public services, particularly Islamic schools. Understanding elements such as their perspective, social norms, economic condition, and religious beliefs that influence cash waqf will assist charities in designing more focused campaigns [10].

This concept has been applied to assess the valuable of non-market services in various domains, including environmental studies [11],[12], agriculture, fishing, wildlife [13],[10],[14], healthcare [15],[16], and public economics [8]. Schools and educational institutions in the region function as communal public goods, accessible to all members of the community. It has been discovered that there is a consistent need for fundraising in several regions to support construction and maintenance projects. Thus, this research used this notion to investigate the drivers of those donor's WTD to educational objectives.

C. Cash Waqf Determinants

1) Demographics and Past Behaviour: Demographic factors play a crucial role in evaluating the effects of donations in various studies. These factors have been observed to exert both influential and non-contributory effects. Prior research has revealed that an individual's propensity to donate is significantly impacted by their gender [17],[18], age [19],[20], and economic status [21],[22],[23]. Nevertheless, certain studies have posited that the act of donating is not significantly influenced by factors such as gender [24],[25],[26], age [27], and income [28],[29]. Due to the unresolved nature of this relationship, the researchers aimed to examine the impact of such variables on waqf donations. Because economic characteristics, including debt and income, are significant determinants of human behaviour, including charitable donations. Debt hinders one's capacity to donate, whereas an increase in income enhances one's capacity to spend and donate.

Furthermore, previous research has demonstrated that past behaviour significantly influences the probability of future donations, particularly in the context of philanthropy [29],[30],[31],[32]. Donations from experienced donors are more prevalent than those from inexperienced donors. Nonetheless, according to a number of studies, past behaviour might not dependably influence donations. A study conducted by Abdam and Osman [33] found that prior contributions do not exert a significant impact on the willingness of Muslims to pay zakat on employment income. Existing donation variability may be related to the impact of previous donation experiences.

2) Religiosity: Religiosity, reflecting one's devotion and adherence to religious principles, has consistently emerged as a prominent factor influencing charitable contributions across diverse cultural and religious contexts. Thornton and Helms [34] examined this relationship, unveiling a strong correlation between the motivation for afterlife rewards and the act of donation, underscoring how religious doctrines significantly sway decisions regarding charitable giving. This connecting of religious beliefs with philanthropic behaviour has been further interpreted in studies such as Osman et al.'s [7] exploration of Islamic banking clients in Malaysia. Their findings revealed that variables like perceived ihsan, Islamic egalitarianism, and

overall religiosity directly correlated with contributions to cash waqf, highlighting the pervasive impact of religiosity on altruistic financial practices. Moreover, Mokhtar's [35] examination of Muslim staff at a university in Malaysia highlighted the profound role of religion in shaping attitudes towards cash waqf contributions, a trend echoed across multiple studies exploring the relationship between religion and charitable actions in various cultural settings.

Furthermore, the academic discourse emphasizes the crucial role that religiosity plays in inspiring people to donate to charity, thereby supporting the relationship between religious rewards and philanthropic behavior. The research consistently identifies religiosity as the primary motivators driving contributions to charitable causes like cash waqf. This recurrent theme reinforces the notion that religious doctrines and beliefs significantly shape individuals' perceptions of charitable giving, with the promise of spiritual rewards serving as a powerful catalyst for philanthropic behaviour. This phenomenon has been observed in various studies, including those examining the behaviour of Muslim donors in major cities of Saudi Arabia [36], the zakat payment practises of university staff [37], the role of Buddhism and donation in Thailand [38], and Muslim giving in the Netherlands [39]. Recent studies notably emphasise the robust positive impact that religion devotion carry on individuals' willingness to participate in cash waqf contributions.

3) *Muslim Identity Saliency*: Aligned with identity theory, individuals often shape their behaviour based on their perceived identity, which encompasses various facets like social standing, self-perception, and personal values. Phalet et al. [40] observed that within Dutch Muslim communities, the expression of political views varied significantly, hinging on the prominence of their religious identity. Specifically, Moroccan Muslims tended to rally behind religious causes when their Muslim identity held greater significance, indicating the substantial influence of this religious identity on attitudes and proactive behaviour.

Moreover, Chapman et al. [19] validated the alignment of donors' contributions with deeply ingrained personal values, guiding their selection of charitable organisations based on communal priorities and norms. In Malaysia, Allah Pitchay et al. [6] observed a positive correlation between the inclinations of Muslim workers and their engagement in charitable acts. According to Osman and Muhammed's [41] findings, there were similar tendencies among Muslim contributors in Selangor. Additionally, Boenigk and Helmig [42] established a correlation between the prominence of identity and donation behavior. They highlighted that, in terms of monetary contributions, both organisational identification and identity saliency exerted a more significant combined effect on donor loyalty than donor satisfaction. However, within the domain of blood donation, donor satisfaction held greater sway over loyalty.

Additionally, Weangsamoot [43] studied the impact of peer behaviour on individual donations to public goods by running an experiment with two different groups: generous contributors and those who contributed less. The research highlighted a significant propensity to fit in with social circles, with individuals in both groups generally having a predisposition to emulate the actions of their peers. These results support earlier studies by demonstrating the important influence of peer behaviour in influencing individual behaviour and the noteworthy effect of social context on patterns of contribution to public goods.

4) *Warm Glow*: Happiness may develop instantly when a donor contributes anything, whether in the form of money, time, or goods. Thus, the joy of giving or warm glow is a determinant that found in various studies. Bruhin and Winkelmann [44] discovered that this form of incentive exists in German families. The joy of giving compelled parents to send funds to their children. Furthermore, Ferguson et al. [45] assessed the motivation of Dutch blood donors using a dictator game as an experimental strategy. The findings indicated that the motivations of each donor group varied. The beginner donors looked to be motivated by hesitant altruism, whereas the experienced donors tended to be motivated by warm-glow and altruism. Another research discovered only warm-glow incentive in donors' donations [46].

Additionally, Luccasen and Grossman [47] discovered that the warm glow might rise and diminish based on

the donor's earned endowment and decision to take. Imas [48] also found that when individuals worked for charity with minimal incentive stakes, they demonstrated altruistic motivation. Surprisingly, when being offered larger incentive stakes, individuals tended to put in more effort while working for themselves but not when working for others. These indicate that people tend to care more about others if the incentive is minimal.

Furthermore, Cappellari et al. [49] discovered that warm glow and reputational concern positively influenced money and time donations. Various studies on donating have discovered warm-glow incentives. Nunes and Schokkaert [50] used the contingent valuation approach to detect the warm glow effect in the willingness to pay for three distinct Alentejo Natural Park preservation schemes in Portugal. They discovered that the respondent's willing price included the warm glow. It is indicated that the warm glow effect and the utilisation value were included in the cost that paid for each programme. Lee et al. [51] confirmed the evidence of the warm glow effect in the donation for public libraries in Korea. Moreover, the factors that had significantly affected their donation for libraries are income and education, but not for gender, age, and satisfaction. The results showed that the rich and educated people are more willing to pay for public library services. Interestingly, the big donors were the ones who had high warm glow motives.

METHODOLOGY

A. Sample and Data Collection

The study employed the Contingent Valuation Method (CVM) and ordinal logistic regression to examine the factors influencing individuals' willingness to donate. Using a validated questionnaire, data was collected from 404 waqf donors in Thailand's southern provinces. The survey, conducted among working-age Muslims in Satun, Songkhla, Pattani, Yala, and Narathiwat, aimed to gather cross-sectional data. Determining the sample size followed Cochran's formula, suggesting a minimum of 350 responses. A 5-point Likert scale from 'strongly disagree' to 'strongly agree' was utilized. Adhering to ethical guidelines, consent was obtained, and respondent anonymity was ensured. A pilot test gauged reliability and initial donation bids. Spanning over two months, the survey yielded 404 usable responses at an 80.80% response rate. Assessing willingness to donate utilised the double-bound closed-end question method, starting with a THB500 (Thai Baht) bid, doubling for positive responses, and halving for negatives. Figure 1 illustrates the CVM process for gauging cash waqf donation willingness for educational projects.

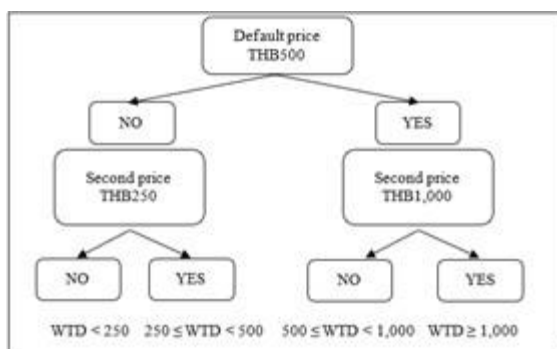


Fig. 1. Describing double bound closed-end question method

B. Model

The goal of this research is to compute the willingness to donate (WTD) and investigate the factors affecting it. When the dependent variable is categorical, an ordinal logistic regression model is used for precise estimation. This model extends from the binary response model to accommodate responses with multiple levels [52]. The researcher proceeded with implementing this model for analysis.

$$\text{logit}[P(WTD)] = \ln \left[\frac{WTD_{ij}}{(1 - WTD_{ij})} \right] = \alpha_i + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + u$$

Here are the components used in the equation: P(WTD) represents the probability of the event occurring; WTD_{ij} denotes the response indicating willingness to donate cash waqf for education projects, while (1 - WTD)_{ij} represents other responses for this willingness. α_i stands for the equation's constant at each cut point, and β_(1 to 10) represents the coefficients of individual predictor variables. The error term is denoted by 'u'. The predictor variables (X₁ to X₁₀) include gender, age, monthly income, debt, donation experience, waqf experience, waqf property utilisation, religiosity, Muslim identity salience, and warm glow. Additionally, the researcher used odds ratio estimation to enhance the comprehensibility of the results.

$$\frac{WTD_{ij}}{(1 - WTD_{ij})} = e^{\alpha_i + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + u}$$

C. Assumption Testing

The goodness of fit for the logistic model was assessed using the Hosmer-Lemeshow (ordinal HL) and Lipsitz tests to ensure their suitability. A model is considered suitable for analysing the study data when the statistical probability (p-value) exceeds 0.05. In Table 2, both the ordinal HL and Lipsitz tests exhibited insignificant p-values (0.2919 and 0.8627, respectively), indicating an excellent fit for our model.

D. Likelihood Ratio Test and Pseudo R-square

The initial focus for the researcher involves assessing how the independent variables potentially influence the dependent variables before detailed analysis of each specific variable. To tackle this, the researcher utilized the likelihood ratio test (LR test) to gauge the hypothesis's significance.

As demonstrated in table 3, the LR test's p-value (prob>chi2 = 0.001) appears significant, indicating that the independent variables indeed impact the response variable within this model. Moreover, the log likelihood stood at -526.94957, and the pseudo R-square registered at 0.043.

Table 2. Goodness-of-Fit Tests for WTD to Islamic Schools

Model: proportional odds Number of observations = 404				
Tests	Number of groups/patterns	Statistic	df	P-value
Ordinal HL	10	29.429	26	0.2919
Lipsitz	10	4.662	9	0.8627

Table 3. Likelihood ratio, pseudo R-square, and log likelihood of WTD to Islamic School

Ordered logistic regression		
Number of obs = 404		
Test	Statistic	Prob > chi2
LR chi2(20)	47.252	0.001
Pseudo R2	0.043	

Log likelihood	-526.94957
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FINDINGS

A. Characteristics of the Cash Waqf Donors

Figure 2 presents the demographic breakdown of education cash waqf donors. Both genders are represented in nearly equal proportions, with 54.46% male and 45.54% female respondents. The majority of participants (46.04%) fell within the 31–40 age bracket, followed by 21.78% between 41 and 50 years old, 20.79% between 20 and 30 years old, 11.14% over 50 years old, and a minimal 0.25% under 20 years old. Marital status showed that 76.73% of respondents were married, 21.04% were single, and only 2.2% were divorced or widowed. Regarding education, 53.71% held a bachelor’s degree, 30.69% had a master’s degree, 13.37% had a higher than master’s degree, and 2.23% had an education level below a bachelor’s degree.

In terms of monthly income, the largest group (30.94%) fell within the THB10,001-20,000 bracket, followed by THB30,001-50,000 (26.98%) and THB20,001-30,000 (21.78%), while both below THB10,000 and above THB50,000 groups accounted for 10.40% each. Respondents’ debt profiles comprised groups with debt less than a quarter of their income (39.36%), no debt (25.74%), debt less than half of their income (23.27%), and debt more than half of their income (11.63%).

Regarding donation experience, all respondents had experience, with 54.21% donating monthly, 37.87% donating 3-5 times annually, and only 7.92% donating 1-2 times a year. In terms of waqf experience, 43.81% donated 3-5 times annually, 34.16% donated less than twice a year, 18.81% donated monthly, and 3.22% had no waqf donation experience.

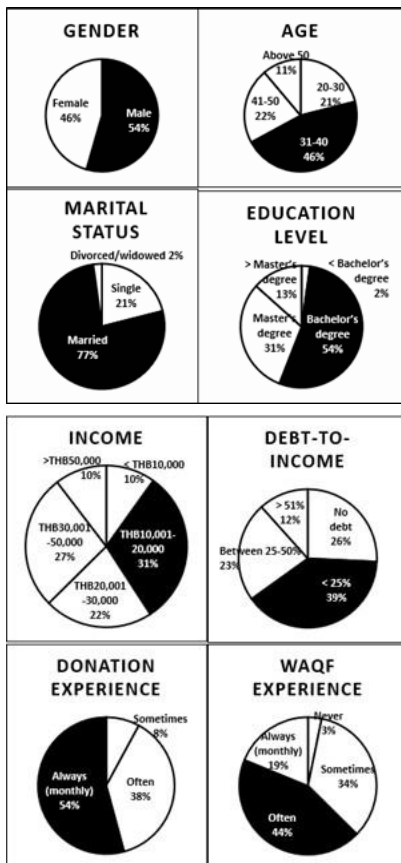


Fig. 2. Socio-demographic profile and corresponding population data (n=404)

B. Response Format

This research employed a simulated CV questionnaire to help participants grasp the hypothetical scenario before gauging their willingness to donate towards constructing and maintaining Islamic schools. A total of 404 respondents, hailing from the southern border provinces (Satun, Pattani, Yala, Narathiwat, and Songkhla), took part in this study.

The questionnaire was initiated with a donation amount of THB500. Those inclined to contribute this sum were presented with a doubled offer of THB1000, while those initially uninterested were asked to contemplate a reduced sum of THB250. Employing this double-bound CVM method is expected to yield more precise results compared to other intention-based approaches [8],[10],[51]. The outcomes regarding respondents' WTD, along with their response patterns, are summarised in Table 4.

Almost one-third of the respondents (31.68%) rejected both offers (no-no), while 27.72% agreed to the first offer but declined the second (yes-no). Subsequently, 23.27% accepted both offers (yes-yes), and 17.33% declined the first offer but accepted the second (no-yes). Additionally, the average willingness to donate towards public facility cash waqf being THB1592.20.

Respondents were asked to rate statements concerning their motivations for charitable donations using a 5-point Likert scale (1 indicating strong disagreement, 3 neutrality, and 5 strong agreement) as depicted in Table 5. The responses across all statements fell within the range of 1 to 5. Interestingly, the mean responses for these statements showed remarkable similarity, lacking any statistical variance. This suggests a notable consistency in respondents' replies. The overall methodology yielded an average score of 4.804, indicating a substantial level of motivation among respondents for all four types of waqf donations.

Table 4. Summary statistics distribution by response format

Response patterns	yes-yes	yes-no	no-yes	no-no	Total
Percentage	23.27	27.72	17.33	31.68	100
Mean (THB)	550	750	375	125	1592.20

Table 5. Summary statistics on the motivation variables with the cash waqf donation

Variable	Mean ^a	[95% conf.interval]	
Waqf property utilisation	4.751	4.707	4.794
Religiosity	4.804	4.751	4.858
Muslim identity salience	4.446	4.393	4.499
Warm glow	4.498	4.444	4.551

^a Mean value measured based on five-point Likert scale (1 =strongly disagree, 3 =neutral, 5 =strongly agree)

C. Determinant of WTD Cash Waqf

Using the above logistic regression equation, the researcher examined the impact of independent variables from both demographic and motivational variables in this section. Only four (income, debt, waqf experience, and religiosity) of the ten variables used to determine influence on the willingness to donate (WTD) cash waqf for the Islamic schools were found to be statistically significant, while the remaining six variables were found to be insignificant (see Table 6). These findings would be described as follows.

Table 6: Results of proportional odds ratio for ordinal logistic regression model estimation

Variable	Est. Coef.	Std. Er.	t-value	p-value	Sig
Gender					
Male	1	.	.	.	
Female	.772	.147	-1.36	.174	
Age					
Below 20	1	.	.	.	
20-30	0	.001	-0.03	.976	
31-40	0	.001	-0.03	.977	
41-50	0	.001	-0.03	.977	
Above 50	0	.001	-0.03	.976	
Monthly income					
Below THB10,000	.492	.23	-1.52	.129	
Between THB10,001 and 20,000	.452	.168	-2.14	.033	**
Between THB20,001 and 30,000	.414	.158	-2.31	.021	**
Between THB30,001 and 50,000	.553	.195	-1.68	.094	*
More than THB50,000	1	.	.	.	
Debt					
No debt	3.231	1.114	3.40	.001	***
Not exceeding 25% of Income	2.699	.858	3.12	.002	***
Between 25-50% of Income	2.212	.748	2.35	.019	**
More than 50% of income (base)	1	.	.	.	
Donation experience					
Sometimes (1-2 times in a year)	1	.	.	.	
Often (3-5 times in a year)	.755	.293	-0.72	.469	
Always (monthly)	.677	.265	-1.00	.32	
Waqf experience					
Never	1.779	1.095	0.94	.349	
Sometimes (1-2 times in a year)	1	.	.	.	
Often (3-5 times in a year)	1.5	.332	1.83	.067	*
Always (monthly) (base)	1.757	.521	1.90	.057	*
Waqf property utilisation	.93	.236	-0.29	.774	
Religiosity	1.524	.312	2.06	.039	**
Muslim identity salience	1.342	.287	1.37	.169	
Warm glow	1.233	.265	0.98	.329	
cut1	-9.653		.	.	
cut2	-8.846	442.494	.	.	
cut3	-7.519		.	.	
Remark: ***p < 0.01, ** p < 0.05, * p < 0.1					

These stated that the respondents who had a monthly income between THB10,001 and THB20,000 had a lower chance of WTD cash waqf to education projects than those who had a monthly income above

THB50,000 by 54.8%. Besides, the respondents with a monthly income between THB20,001 and THB30,000 had a lower odds ratio of WTD cash waqf for education projects than those with a monthly income of more than THB50,000 by 58.6%. Moreover, the respondents with monthly income between THB30,001 and THB50,000 had a lower odds ratio of WTD cash waqf to education projects than those with monthly incomes greater than THB50,000 by 44.7%. This explanation was done by specifying other variables unchanged.

The respondents with no debt have an odds ratio of 3.231 times greater than the ones who have debt over 50% of their income. While the respondents with debt less than 25% of their income have an odds ratio of 2.699 times greater than the ones who have debt over half of their income, Moreover, the ones with debt ranging from 25% to 50% of their income have an odds ratio of 2.212 times more than those whose debt level exceeds 50% of their income. This interpretation comes with the condition that other variables in the model are held constant.

Additionally, the significant statistics in waqf experience showed that the respondents who often donate waqf have a 1.5 times greater odds ratio of WTD cash waqf for education projects than those who have less experience in waqf (sometimes). While the respondents who always donate waqf have a 1.757 times higher odds ratio of WTD cash waqf for education projects than the base, Thus, the donors with more experience in waqf (often and always) have a greater chance of having over 1.5 times more WTD cash waqf for education projects than those who have less experience in waqf.

Interestingly, the religiosity variable in this model was also significant. The odds ratio statistics in Table 6 were 1.524. This explained that an increase in afterlife incentives would have a 1.524 times greater odds ratio of WTD cash waqf for education projects if other variables were unchanged.

In sum, the willingness to donate cash waqf for educational projects was impacted by four dependent variables: income, debt, waqf experience, and afterlife incentive, respectively.

D. Discussion

The findings of this study revealed that income is one of the drivers of Thai Muslims' WTD cash waqf to Islamic schools in the southernmost provinces. It is supported by the study of Wiepking & Bekkers [53] who mentioned that income is the predictor of donation. They argue that the individual will need more money to give away. The more money a household earns and holds, the more it possibly be spent on charity. In addition, this study discovered that Thai Muslim with low- and middle-income donors were 45% to 58% less likely to be willing to donate than high-income donors, consistent with the study of Khan et al. [23] who found similar results in Malaysia. He highlighted that the wealthy women were more compassionate and willing to help disadvantaged people than other groups in society.

Numerous studies have found that household debt has a wide range of impacts, such as Chucherd [54] found that household debt had a positive effect on consumption in Thailand, Hiilamo & Grundy [55] stated that debt caused the depression of elderly in European countries, Liu et al. [56] discovered that debt did affect the happiness of the Chinese people, and Zabai [57] reported that household debt affected the stability of the macro economy as well. However, it rarely found studies regarding the impact of debt on willingness to donate. Hence, the new contribution from this study to the donation literature is that donors with no debt and low debt are more likely to be willing to donate to Islamic schools 2 to 3 times more than those who bear debt for more than half of their income. Debt indeed affects the individual's WTD.

Furthermore, the results indicate that Islamic schools will have a higher likelihood of receiving cash waqf donations from experienced waqf donors if they establish a community network and maintain contact with previous donors. Because compared to donors with less expertise, this segment is more likely to be willing

to donate cash waqf.

As for the religiosity, it affected the WTD cash waqf for educational projects. It was found that the religiosity increased the likelihood of WTD cash waqf to educational project was approximately 1.5 times. The finding suggests that an increase in the religiosity, the willingness to donate for Islamic schools among Muslims in the southernmost provinces of Thailand is approximately doubled. As discussed earlier, Thai Muslim donors view waqf donation like zakat and sadaqah (another type of Islamic donations). So, it is not surprised to receive the result showing that religious motivation factor played the significant impact on willingness to donate cash waqf to Islamic schools. This result is consistent with the findings of Thornton & Helms [34] who discovered that religious doctrine has a profound influence on the donor's decision to donate a charitable gift. Likewise, the study of Opoku [36] which observed the religiosity as the primary motivation for donating in Saudi Arabia.

There is also a wide range of studies that have found the relationship of religious motivation with both religious and other donations. Indeed, the afterlife incentive is a motive linked to Islamic teachings which recognizes any kinds of donation are part of religious acts. According to Islamic teachings, the religious merit of waqf donation will continue return to the waqf's donor even after the donor's death. As a result, it is found that religious variables drive donors more willing to donate. Therefore, if the religious preaching is continued persuade donors with the merit rewards in the afterlife, it would increase the chance of willingness to donate cash waqf for improvement of Islamic schools in the southernmost provinces of Thailand.

CONCLUSION

The findings from this study, notably supported by empirical evidence, shed light on the critical determinants influencing the willingness of Thai donors to contribute cash waqf in support of Islamic schools. Income emerges as a prominent factor, mirroring the trend observed in prior research, wherein higher income levels significantly correlate with a greater propensity to donate. Moreover, the impact of household debt on donation willingness, a relatively unexplored area, surfaces as a crucial revelation. Donors devoid of or with minimal debt exhibit a substantially higher inclination to support Islamic schools through cash waqf, revealing a tangible connection between financial stability and donation intent. Additionally, the pronounced influence of religiosity on donation willingness echoes the findings from various contexts, emphasising the pivotal role of religious beliefs in shaping donation behaviours among Thai Muslim donors.

These research findings contribute substantially to bridging both theoretical and practical gaps within the realm of Contingent Valuation Method (CVM) studies. They enrich the understanding of how socio-economic variables such as income and debt intertwine with donors' willingness to contribute through cash waqf. Additionally, the exploration of the impact of religiosity on donation behaviour expands the scope of knowledge in this domain, highlighting the significance of religious motivations in fundraising for educational endeavors. The application of CVM in this context not only advances academic discourse but also provides actionable insights for Islamic schools seeking innovative fundraising methods through cash waqf.

The implications of these findings extend beyond academic discourse, carrying significant weight in fostering sustainable development for Islamic schools and advancing education in Thailand. By describing the factors that shape donation intent, this research equips educational institutions with valuable knowledge to tailor fundraising strategies. Encouraging donations from financially stable individuals, emphasising the significance of religiosity, and establishing networks with experienced donors emerge as viable pathways to augment funding for Islamic schools. Ultimately, these insights contribute to the sustainability and growth

of Islamic education, thereby enriching the educational landscape of the country.

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