

# Sources of Funding for Private Tahfiz Institutions in Kuala Selangor

Rohayu Yusop<sup>a\*</sup>, Radziah Mahmud<sup>b</sup>, Nurshamimi Sabli<sup>c</sup>, Nurul Fatma Aziz Awang<sup>d</sup>, Noorlaila Ghazali<sup>e</sup>, <sup>a,b,c,d,e</sup>Universiti Teknologi MARA Selangor, Puncak Alam Campus, Malaysia, Email:  
<sup>a\*</sup>[rohayu831@uitm.edu.my](mailto:rohayu831@uitm.edu.my), <sup>b</sup>[radzil32@uitm.edu.my](mailto:radzil32@uitm.edu.my),  
<sup>c</sup>[nurshamimi@uitm.edu.my](mailto:nurshamimi@uitm.edu.my), <sup>d</sup>[nurulfatma@uitm.edu.my](mailto:nurulfatma@uitm.edu.my),  
<sup>e</sup>[noorl278@uitm.edu.my](mailto:noorl278@uitm.edu.my),

This study intends to identify the existing and potential source of funds for Tahfiz Institutions (TIs) in Malaysia. Past literature suggested that sources of funding for non-profit organisations generally will contribute to sustainable funding for TIs survival. The main source of funding for TIs in Malaysia is fees. However, it is insufficient since the amount charged is minimal and most TIs are faced with the problems of uncollectible fees from the poor and needy students. Besides that, the challenge of getting a grant from the government, a lack of donations from the public, and giving free accommodation and fees to asnaf students has troubled TIs to maintain their cash in-flow. Therefore, TIs should seek other sources of revenue to generate sustainable financing, which can potentially lead to their long-term success. We conducted interviews with the top management of six TIs around Kuala Selangor. The findings show that among other sources of funds for the TIs are the contribution from public and corporate organisations, religious funds, and government and business income. In the future, we hope that there will be more government institutions and private sectors involved in the progress of TIs by contributing their expertise and funding to create a future holistic Tahfiz generation.

**Keywords:** *Religious Non-Profit Organisation; Private Tahfiz Institution; Revenue; Fund.*

## **Introduction**

Tahfiz Institutions (TIs) serve as an avenue for Islamic education that focusses on memorising the Al-Quran and is included in the religious non-profit organisations' group (RNPOs). These institutions are mushrooming due to the increasing awareness of Muslim parents about the importance of religious education (Ridza, Jalil, Sipan, & Y. Nukman, 2017). In Malaysia, the number of TIs has grown from only 58 in 1999 to 278 in 2011, with more than 91 per cent of them being privately owned (Bani, Katan, Mohd Noor, & Abdul Fatah, 2014).

Today, the role of this institution is increasingly crucial in the Islamic Community, as it is no longer seen as a place just for memorising the Quran. Many Muslim parents believe these institutions can build characters, strengthen religious beliefs and instil good moral values in their children. Tahfiz students are also expected to be excellent in the professional fields. As such, the aim of TIs is to produce tahfiz graduates that will be a part of the development of the nation's human capital (Hashim, Tamuri, & Jemali, 2013). This is in line with the National Education Tahfiz Policy introduced by the Government of Malaysia in 2018, which aims to produce 125,000 tahfiz graduates who have the skills and knowledge in various fields such as medicine, engineering, banking and others, by 2050.

Despite the increasing demand for TIs, there are numerous issues that affect the management of these institutions. One of the major challenges faced by private funded institutions, including Tis, is the financial constraint (Anas, Samori, Hamid, Zulkipli, & Mohd Noor, 2019; Gazali & Che Ismail, 2019). Thus, it is vital to ensure that TIs remain financially stable to accommodate the rising demand and at the same time, keep their cost of expenditures in check, which then leads to their survival in providing Islamic Education (Baxamusa & Jalal, 2016). This paper aims to identify the existing funds for private TIs and offer some recommendations of other possible sources of funding to diversify their revenue so as to ensure the stability of income, and eventually their sustainability.

## **Literature Review**

### ***Fund for Non-Profit Organisations***

The needs of financial resources are more critical to non-profit organisations (NPOs) as compared to business organisations. Unlike business entities who generate their own revenues, NPOs, as addressed by Weerawardena, McDonald and Sullivan (2010), strive for financial support from various resources in order to deliver social value to their clients. Bibua, Lisetchia, and Brancua (2013) stated that securing funding is required for the proper functioning and success of an organisation. Meanwhile, Barzanti and Giove (2012) highlighted that the management of non-profit organisations is strongly related to successful

fundraising strategies. According to Said, Mohamed, Sanusi, and Syed Yusuf (2013), many non-profit organisations, regardless of their continuous effort to serve the communities, do not last long due to the inadequate and inefficient management of funds.

Realising the importance of NPOs, as they are not only beneficial for public welfare but also for contributing to the country's economic development, many studies related to NPOs financial resources have been conducted. Some studies examined the relationship of revenue diversification and financial stability. Carroll and Stater (2009) discovered that revenue diversification exhibited a significant influence over the volatility revenue structures of NPOs. Their findings showed that the revenue diversification mainly on earned income, investment, and contributions can help to stabilise the NPOs financially and lead to better survival.

NPOs raise funds from various sources, and it differs from organisation to organisation. The funds include both the public and private sources, such as individual and corporate donations, government grants, and fees and sales activities (Bibua et al., 2013). Barzanti and Giove (2012) classified NPOs financial resources into three categories: private contributions, government funding, and commercial incomes.

### ***Sources of Funding for Private Tahfiz Institutions***

Malaysia is unique due to the multi-races, cultures, and religions of its citizens. Consequently, there are many types of registered NPOs in this country, and one of them is the religious non-profit organisation (RNPO). As part of the RNPO, TIs also require funds and resources to operate and accomplish their goals. Sulaiman, Elisin, and Yunus (2016) reported that funds and resources are essential for promoting Islamic education if it is expected to perform its required function. Therefore, ensuring a stable financial source is a paramount task, especially for private TIs. Gazali and Ismail (2019) reported that financial strain is among the major challenges for private Islamic religious schools in Malaysia. Similarly, this notion was shared by Mohamed, Masrek, Mohd Daud, Arshad, and Omar (2014) in their study on mosque fund management. They stated that one of the key challenges of managing mosques was to ensure efficient and proper financial management practices are observed.

The principal source of funds for private TIs in Malaysia is tuition fees. Nowadays, charging fees has become increasingly common in the primary education system (Sakaue, 2018). Abdul Rahim, Aminurraasyid, and Mohd Farihal (2018) suggested that private tahfiz schools in Malaysia relied heavily on tuition fees to finance the school cost of management and administration. Likewise, Raj (2016) found that most private schools generated their funding from school fees and other fundraising initiatives. Singh and Bangay (2014) explained that private schools depend heavily on users' fees to ensure their financial sustainability.

Charging fees is also associated with the quality of education services. It helps the school management provide better facilities to their students. A study by Gray (2012) concluded that a low fees implementation by private schools resulted in financial instability and insufficient funds to provide a conducive learning environment.

TIs also relied heavily on donations and sponsorship from individuals and corporate organisations. Such initiatives are similar to other religious institutions, such as mosques that received funds from government, corporate agencies, and public donations (Mohamed et al., 2014). This practice is generally applied by other NPOs as well, in which they also rely on donations from beneficiaries, including individuals and corporations. Carroll and Stater (2009) revealed that NPOs primary source of income is charitable donations. In a similar vein, Moore (2000) mentioned that non-profit organisations depend on donors, members, and volunteers who provide “charitable contributions of money, time, and material”. In addition, TIs also receive contributions from other sources of Islamic funds, such as *zakat* and *waqf*. Amuda (2013) highlighted the finding that many Arabic schools in Nigeria need financial support from *waqf* endowment to improve the quality of the schools. Ahmad, Albasri, Arsad, and Said (2018) concluded that *zakat* and *waqf* contributed greatly to small *pondok* institutions’ sustainability and survival.

The government is also concerned on the development of TIs by providing monetary assistance. For instance, in 2017, the Malaysian Government allocated RM30 million to registered TIs for Tahfiz education development, including infrastructure improvement, to meet the specified standard (Abas, 2017). Even though this one-off funding is not sufficient to cover the operating costs of the institutions, the government’s assistance in the form of cash or goods helped in the continuity of TIs’ activities and operations (Gazali & Ismail, 2019). This is corroborated by Young, Wilsker, and Grinsfelder (2010), who explained that government funding was one of the NPOs’ significant fund-raising methods. However, Bingham and Walters (2013) highlighted that charities that are heavily relying on government grants are at risk of political leadership instability and financial uncertainty.

Apart from donation and contribution, TIs are also taking initiatives to generate income through trading activities. Income diversity will help to secure the institutions’ financial feasibility, increase the quality of the services provided, solve the ongoing concerns of the institutions, and eventually prevent TIs’ cases of failure. Kadir and Sarif (2015) suggested private Islamic schools to find a mechanism to generate funds through a social enterprise model to ensure sustainability. Anas et al. (2019) proposed the formation of the Tahfizpreneur Model to overcome the lack of financial resources among the private tahfiz institutions. Aydin (2015) emphasised that NPOs, especially RNPOs, should consider applying the axiomatic foundation of Islamic social business if they want to become a social enterprise in order to generate their own income. The reason is, that compared to the free-

market, capitalism Islamic economics have a better alignment with the social business model due to the assumption of multiple dimensions of human nature. Thus, the provision of *zakat*, *sadaqah*, and benevolent loans will ease the social well-being and sustainability of NPOs. Also, several TIs raise funds by providing religious lecture services to the local community. This fundraising approach is also used by other NGOs, as reported by Besana (2012), that one of the sources of revenues received by an organisation is money generated from the services rendered.

### **Research Methodology**

This study employed a qualitative approach through interviews conducted at six registered TIs in Kuala Selangor. They were selected from 28 TIs in Kuala Selangor after they agreed to be interviewed (Maahad Tahfiz Kuala Selangor, 2019). The interviewees were asked questions based on two themes; the private TI profile and the source of funds. The interviews were conducted in the Malay language at the respected TIs' premises on separate days, and each session lasted about one hour. The interviews were done either with the management's representative or a treasurer of the selected TIs. Specific questions were used by the researchers, followed by a sequel of questions to obtain detailed information. Relevant information, according to the objective of the study, was then extracted from the transcribed audio. The analysed data was then linked to past literature and documented.

### **Results and Discussions**

The interviewees of the selected private TIs mentioned that their funds came from various sources. Following Lenaghan (2006), sources of funds can be internally and externally generated. School fees collected from the students are regarded as an internally generated source of funding, whereas other sources of funds, such as donation, sponsorship, religious funds, namely *zakat* and *waqf*, government aid, and entrepreneurial activities, are externally generated funds.

#### ***Internally Generated Source of Funding — School Fees***

The main source of funds for private TIs is tuition or school fees. This is in line with the fee-for-service model proposed by Alter (2007) as cited by Abdul Kadir and Sarif (2015). It was found from the interviews conducted that the annual fee charged varies between new and existing students. New students are charged registration fees while existing students paid the development fees only. The monthly fee charged among the TIs also varies, ranging from RM280 to RM600 depending on the size, human resource, and educational system adopted by the TIs.



*“The financial source comes from the students’ monthly fee. RM280 per month, complete meals, accommodation, and study. We are the cheapest in Malaysia.” (TI 2)*

*“Monthly fee of the student is RM400, including complete meals and accommodation” (TI 3)*  
*“School fees is RM600 monthly for both tahfiz and academic” (TI 1)*

Although TIs imposed fixed fees, different TIs adopted different policies based on fees paid by their students. Since the TI is considered a RNPO, and concerns arise about the study continuation of the students who cannot afford to pay the fees, most of the schools consider the parents’ financial capability as the basis for the school fees. In the instances of students who cannot afford to pay, such as orphans and zakat recipients, the respective TIs will provide free education. TIs will attempt to find numerous ways to bear the cost, and one of the ways is by getting sponsorships.

*“Fees are based on the financial capability of the parents. There are few categories, those with salaries of RM3,000 and above is encouraged to pay RM250 to RM400. While those who are less capable with salaries less than RM3,000, it is advisable to pay a fee of RM100 to RM250 per month. The capable family account for 10% – 15% of the students”. (TI 5)*

*“For the orphans and zakat recipient or asnaf, they joined the tahfiz free of charge. Many students who can’t afford to pay the tuition fees came from the asnaf group as well”. (TI 5)*

All respondents stated that the monthly fees incurred are for the cost of meals, accommodation, and education. Consistent with the finding of Abdul Rahim et al. (2018), private tahfiz schools in Malaysia rely heavily on tuition fees to finance the cost of the management and administration of the school.

### ***Externally Generated Source of Fund Donation and Sponsorship***

The findings of this study are in line with the findings of Bani et al. (2014), that TIs received numerous contributions from both individuals and companies. Contributions received were in the form of monetary and non-monetary items, such as food, education resources, health care, social and physical support. A similar approach was used in a few well-established TIs in Indonesia, in which they received contributions in the form of food and daily needs (Pohl, 2006):

*“Donations or infaq from individuals around RM2,800, while from companies around RM1,000 – RM1,800 during the month of Ramadhan; we received a lot from big companies”. (TI 5)*

*“Alhamdulillah we received food supplies, such as rice from JKM Puchong, chicken from nearby chicken supplies and some sponsored cooking oil to us”. (TI 5)*

*“... In addition, the buildings and equipment here are fully sponsored by the Raffelin Foundation.... Around 11 students are sponsored”. (TI 1)*

Although the contribution received is not regular, it helped to reduce the TIs operating costs. Thus, systematic management is required to ensure that the contributions received are properly managed. The call for financial support from the public and parents were made through a WhatsApp group or during a talks' invitation. Also, the establishment of a fundraising committee or mechanism eased the collection procedure. This is supported by Raj (2016) who stated that the fundraising activities are expected to be the sole responsibility of the school management, where the provision of proper fundraising mechanisms would ease the running of those activities.

### **Zakat**

The selected TIs declared that they received zakat either from the Zakat Centre or from individuals. This finding is consistent with previous literature that zakat is regarded as one of the main sources of funds for TIs (Meerangani, 2019). As mentioned by a few selected TIs, zakat funding received is categorised as “*fisabilillah*” as well as the payment to “*amil*” (collector Zakat):

*“... We are also in collaboration with JAIS for zakat distribution since this TI is not an authorised zakat collector, known as “amil”. (TI 1)*

*“... Zakat Perlis gives a certain percentage to us as this TI is appointed as amil”. (TI 2)*

*“... We have applied to be the appointed amil for Puncak Alam area... 10% of the collected zakat will be given to the TI.... Zakat from individuals is received from community in Puncak Alam”. (TI 5)*

The zakat contribution also goes directly to the individual students who were able to memorise certain juzu' of the Al-Quran. Such an incentive is a good motivation for students to achieve the set target:

*“... we also receive contributions from the Zakat Centre. Selected students will receive monthly contribution of RM150 if they manage to memorise 3 juzu' regardless of whether they are poor or asnaf”. (TI 4)*

*“...application for Hufaz Scholarship of RM150 will be made to Zakat Centre for students who memorised 30 juzu”. (TI 6)*

Thus, it seems that TIs could greatly rely on zakat as its major source of funding since they are regarded as one of the rightful zakat recipients under the *fisabilillah* category. The funds will be used to cover the shortage of school fees. The appointment as an authorised zakat collector or *amil* will further improve the accessibility of TIs to zakat distribution. Through a systematic zakat distribution and proper fund management, TIs should be able to improve their operations in providing quality education since education is an important path in transforming the lives of the asnaf (Meerangani, 2019).

### ***Waqf***

This study also found that *waqf* plays an important role in ensuring the sustainability of TIs in Malaysia. Similar to the finding of Ahmad et al. (2018), all TIs received contributions in the form of *waqf* to sustain their operations. Most of the *waqf* received was in the form of non-monetary items. This is in line with Mujani, Mohd Taib, and Rifin (2016), who mentioned that among others, *waqf* assets take the form of land, buildings, and mosque:

*“The building that is currently occupied and the furniture inside the building are waqf”. (TI 1)*

*“....The land ...and... the building are waqf from the public”. (TI 2)*

*“This building is waqf under Bukit Belimbing Mosque”. (TI 4)*

Furthermore, *waqf* received in monetary terms eases TIs financial burdens. The funds received from the coupon system are generally used for infrastructure purposes rather than management purposes:

*“...money from waqf assists us...we are in collaboration with JAIS in this matter”. (TI 1)*

*“We only have waqf using coupon system to build the mosque”. (TI 2)*

*“Waqf using coupon system was introduced last year for development or infrastructure purposes”. (TI 3)*

It is apparent that *waqf* assets, either monetary or non-monetary, eased TIs burdens in facing a higher operational cost and providing a good quality environment. *Waqf* does not only solve

various educational issues in TIs, but also provides opportunities for Muslims to do good deeds effortlessly (Mujani, Mohd Taib, Rifin, & Khalid, 2018).

### **Government**

The findings of this study supported a study by Gazali and Che Ismail (2019), that TIs received government assistance in terms of monetary and non-monetary funds for development purposes. The amount received from either the Federal Government, State Government, or even the government agencies varies between TIs and depending on the number of students. Although the amount received may not be sufficient, it still contributes to the development of the TIs:

*“We have received allocation money of RM100,000 before from central government. Through JAKIM, the government will give based on percentage of schools and teachers (70:30). It depends on the number of students”. (TI 2)*

*“For development funds, we do seek assistance from the government around RM100,000 to RM200,000, but we only received one-tenth of the applied amounts (RM10,000 – RM20,000)”. (TI 3)*

*“We also received financial assistance from the central government. Not necessarily once a year but the condition for a successful application is to support the infrastructure of the TI”. (TI 4)*

Apart from financial assistance, the government also extends non-monetary assistance, such as providing safety equipment. This assistance is crucial in improving the quality of TIs building safety and reducing risky cases, such as fire occurrence in TIs:

*“There is non-monetary assistance given by government agencies, such as MARA as an allocation from the central government. They provide us with fans, fire extinguishers. They do ask us to list down any other necessities that they can provide”. (TI 3)*

*“This year, we received physical and technical support from Giat Mara to do the wiring, installing and maintaining works. Everything is free as we registered under PITAS and PITAS will deal with JAIS and the state government”. (TI 1)*

### **Entrepreneurship**

Based on the interviews, TIs also raised funds by venturing into entrepreneurship. This is in line with the suggestions made by Kadir and Sarif (2015), for private Islamic schools to

generate funds through a social enterprise model. Among the selling items were food and clothing:

*“We get the cooking oil from the Association for RM16.50, we sell at RM20, while the other TIs sell at RM19 ...”. (TI 3)*

*“We are currently in the process to sell Sayang Coffee where the Tahfiz Center will be the centre for distribution...We also have small tyre business”. (TI 5)*

*“My former students help me sell Muslimah T-Shirt”. (TI 4)*

The main targeted customers for their sales are students and external customers. For students, some TIs managed small grocery shops in the school compound selling food and daily necessity products. Other groups of customers are the local communities and the parents of the TIs' students. TIs sell their products, such as bread and Muslimah t-shirts at the mosque or surau. Meanwhile, the sales of other products, such as chicken and fish, are based on the orders received from the parents and communities:

*“We sell honey and bread. Ustaz will bring and able to sell about 30 bread whenever he went and gave talk outside ... We sell the chicken and fish to the parents and Muslim, but it must be pre-ordered”. (TI 3)*

*“Hiraq Niaga is the operator for our food canteen. They also provide catering services and bakery whenever there are orders”. (TI 1)*

Even though TIs have regular customers, they are facing some problems in catering for the increasing demand. Among the problems are an insufficient workforce and inadequate equipment to produce a large production to meet the customers' orders. They will need more capital injection to buy additional materials and advanced equipment to expedite the production process. Furthermore, as this method has become increasingly popular among NPOs, including TIs, they need to be involved in the market and industry investigation, product and service research and development, operation management, and customer relationship, which contribute to sustainable funding (Kerlin & Pollack, 2010).

## **Conclusion**

Based on the findings from the interviews discussed, it is concluded that the main sources of funding for TIs are from school fees as the internally generated fund, while the external source of funds is from donations, sponsorship, Islamic funds, such as *zakat* and *waqf*, and government assistance. Besides, fund generation through trading or entrepreneurial activities



has become a popular way among TIs to ensure financial stability and sustain their operation. However, despite all the efforts and initiatives taken to generate funding, these sources of revenue are still insufficient to ensure their sustainability in the long run.

These findings are invaluable to TIs management, stakeholders, and policymakers. For the management of TIs, they should analyse their current sources of funds, and strategise on how to exploit each of the fundraising initiatives and activities in the best way possible. For the TIs stakeholders, the improvement of the financial condition of TIs will help to provide a better learning environment and infrastructures for the tahfiz students. Also, the findings of this study can provide useful insights to the policymakers in planning and executing the necessary activities, and training or guidelines for TIs. The mobilisation and engagement of potential contributors from the nation by the government are also important in helping the sustainability of TIs and creating a holistic future generation.

As this study focusses only on the identification of funds in TIs, future research should embark on the financial management practices among TIs, as good financial management will enhance public confidence and trust towards TIs' operations.

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