

ISLAMICHERITAGE
LEADS THE TRANSFORMATION OF THE UMMAH

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Editors

Hasan Bahrom
S. Salahudin Suyurno
Abdul Qayyum Abdul Razak

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Perpustakaan Negara Malaysia

Data Pengkatalogan-dalam-Penerbitan

Hasan Bahrom

Proceedings of the 1st international Islamic heritage conference / Hasan

Bahrom, S.Salahudin Suyurno, Abdul Qayuum Abdul Razak

978-967-0637-13-6

1. Islamic Heritage 2. Civilization I. Hasan Bahrom

II. S.Salahudin Suyurno III. Abdul Qayuum Abdul Razak

Reka bentuk kulit : Mohd Zaid bin Mustafar

Dicetak di Malaysia oleh :

AKADEMI PENGAJIAN ISLAM KONTEMPORARI (ACIS),

UNIVERSITI TEKNOLOGI MARA MELAKA,

KM 26 JALAN LENDU,

78000 Alor Gajah, Melaka, Malaysia

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Prakata

Sejarah warisan Islam telah memberikan impak yang cukup besar kepada perkembangan dunia hari ini. Ia bukan sahaja memberi sumbangan kepada aspek kerohanian malah turut menyumbang kepada aspek ekonomi, politik, pendidikan, sosial, kesenian, kebudayaan, sains dan teknologi. Perkembangan ini memperlihatkan bahawa pentingnya ketamadunan ilmu kepada ketamadunan dunia. Perkara ini selaras dengan tuntutan al-Quran yang menyatakan dengan jelas bahawa Allah SWT memuji sesiapa yang berusaha menuntut ilmu dan juga bertaqwa kepadaNya. Namun sejak akhir-akhir ini, sumbangan hasil pensejarahan Islam sering dipandang sepi oleh generasi muda. Sejarah warisan Islam tidak lagi dijadikan panduan dan iktibar dalam melebarkan ketamadunan ilmu Islam. Mereka lebih tertumpu kepada ketamadunan Barat yang dikatakan ‘kaya’ dengan khazanah ilmu. Sedangkan kemajuan hari ini seharusnya berlandaskan kepada ketamadunan Islam.

Penelitian atau pengkajian mengenai warisan Islam perlu direncanakan sebagai ketamadunan dunia. Idea-idea baru mengenai sejarah warisan Islam perlu diketengahkan, Oleh yang demikian, menerusi *1st International Islamic Heritage Conference (IsHeC 2015)* dilihat akan dapat membantu kepada perkembangan produksi seterusnya menjana idea-idea baru khususnya untuk memperkayakan kajian dalam bidang sejarah warisan Islam kepada masyarakat. Dengan penganjuran seminar ini secara tidak langsung membantu untuk menjalinkan hubungan antara para sarjana dalam bidang sejarah warisan Islam. Ini adalah satu cabaran dan membuka peluang baru untuk membina satu perpaduan intelektual merentas sempadan dunia.

Buku ini merupakan kompilasi diskusi ilmu antara para ilmunan yang terlibat secara langsung dalam pembentangan kertas kerja mereka dalam *1st International Islamic Heritage Conference (IsHeC 2015)* daripada pelbagai platform ilmu Islam antaranya Kesenian, Ketamadunan, Komunikasi, Pendidikan, Kewangan, Sains dan Teknologi dan lain-lain lagi. Semoga curahan ilmu melalui penulisan ini mampu memberi sumbangan dalam menambah khazanah ilmu Islam kepada masyarakat.

Editor,

1st International Islamic Heritage Conference (IsHeC 2015),

Akademi Pengajian Islam Kontemporari,

UiTM Melaka.

Kata Aluan Rektor UiTM Melaka

Dengan Nama Allah Yang Maha Pemurah Lagi Maha Pengasih
Assalamu'alaikum warahmatullahi wabarakatuh

Segala puji bagi Allah, Tuhan seru sekalian alam, dengan limpah kurniaNya serta keizinanNya, kejayaan penganjuran *1st International Islamic Heritage Conference 2015* yang berlangsung di Hotel Mahkota Melaka pada 11-12 November 2015, telah menghasilkan banyak kertas kerja yang amat bermutu. Justeru, buku ini mengumpulkan puluhan penulisan para ilmuan dan cendekiawan dari dalam dan luar negara untuk bacaan semua.

Pelbagai isu telah dikupas termasuklah perihal seni Islam, budaya, politik, gendar, pendidikan, sejarah, kemasyarakatan, sains dan teknologi, ekonomi, kewangan, falsafah, bahasa dan komunikasi, kedermawanan dan pengurusan. Pembaca juga akan mendapati buku ini memuatkan kajian-kajian yang komited melaksanakan usaha mengintegrasikan antara ilmu duniawi dan ukhrawi. Ini membuktikan kesegaran keilmuan tamadun Islam itu sendiri.

Semoga perkongsian ilmu ini dapat meningkatkan komitmen umat dalam memartabatkan perintah Ilahi dalam kehidupan duniawi sebagai jambatan ukhrawi. Sekaligus ia bakal memberi manfaat pada alam sejagat.

Pihak UiTM Melaka merakamkan setinggi-tinggi tahniah dan ucapan terima kasih atas segala sokongan dalam bentuk material, tenaga dan sebagainya dalam merialisasikan seminar ini. Buat semua penaja yang telah memberikan sumbangan kepada wacana ini, sekalung penghargaan diucapkan. Semoga seminar dwi tahunan ini akan terus diperkasakan demi mengangkat martabat umat melalui kecemerlangan tamadun Islam yang diakui telah terbukti diseluruh jagat.

Sekian, terima kasih. Wassalam

PROF. MADYA DR MOHD ADNAN BIN HASHIM

Rektor ,
UiTM Melaka.

AWARENESS OF CASH WAQF AMONG THE MALAYSIAN MUSLIMS

Wan Musyirah Binti Wan Ismail¹
 To' Puan Prof Dr Rokiah Binti Embong²
 Nur Hayati Binti Abd Rahman³
 Noor Rafhati Binti Romaiha⁴
 Nur Hazwani Binti Mohamad Roseli⁵

ABSTRACT

Waqf is an Arabic word that comes from the root word Waqafa which means stop. Waqf is not compulsory, but it is much needed in Islam. One of the types of Waqf is Cash Waqf. Cash Waqf is a collection of fund to support services to mankind in the name of Allah. This study is looking into the awareness of Cash Waqf among Muslims in Malaysia. The objectives of this study are to investigate how far Muslims in Malaysia are aware and have knowledge about Cash Waqf and to identify important factors related to Cash Waqf that can influence the public to contribute in Cash Waqf. A set of questionnaires were distributed to 240 people in Klang Valley. Besides that, interview had also been conducted to get a clear picture on implementation of Cash Waqf in Selangor by Perbadanan Wakaf Selangor. The research found that 40% from 240 respondents had knowledge about Cash Waqf. A small percentage of only 13.8 % involved in Cash Waqf. However, 93.8% from the respondents were interested to learn more about Cash Waqf. About 85% of them agree that the knowledge of institution of Cash Waqf is an important factor to increase Muslim's awareness to Cash Waqf, followed by the knowledge of the process of collection and distribution of Cash Waqf and the role of Cash Waqf. Thus, we assume that when people know about the institutions of Cash Waqf in their country, they would be more interested to get more information about Cash Waqf and gain more knowledge about the process of Cash Waqf. Furthermore, this will encourage Muslims to contribute in Cash Waqf.

Keywords: *Cash Waqf, knowledge, awareness, Muslim, institution*

INTRODUCTION

Waqf means giving something for the benefit of others. It can be defined as a charity or *Sadaqah*. It also can be defined as a religious endowment that someone volunteers to give something for the benefit of others.. It can be in the form of many types of assets such as land, money, house and school. One of the verses in the Quran that can be related to the encouragement of Waqf is in Surah Al-Imran, verse 92;

"By no means shall you attain to righteousness until you spend (benevolently) out of what you love; and whatever thing you spend, Allah surely knows it". (4:92)

The history of Waqf started in the time of the Prophet Muhammad S.A.W, where Saidina Umar r.a obtained a land in Khaibar. This story is stated in the hadith narrated by Al-Bukhari, according to Abdullah ibn Omar r.a, Omar obtained a land lot in Khaibar; he came to the Prophet S.A.W asking for advice. He said: "Ye Apostle of Almighty, I obtained a land in Khaibar. I never obtained a property more precious to me than this. What do you advise me? He said: "If you want, you can bequeath it, and give it as charity; provided that it should not be sold, bought, given as a gift or inherited." He said, and then Omar gave it as a charity to the poor people, relatives, slaves, wayfarers, and guests. There is no harm to the person who is responsible for it to feed himself or a friend from it but for free.

General Authority of Islamic Affairs and Endowments (2010) defines Waqf as an irrevocable dedication of one's wealth or a portion of it in cash or kind (such as a house or a garden), and its disbursement for Shariah compliant projects (such as mosques or religious schools).

The Waqf is considered as a virtuous act where the action will get the rewards in hereafter because the act is in the path of Allah. Therefore, Muslims will grab this opportunity to help each other, besides to get the reward from Allah. Imtiaz, (2009) said in his research, wherever one travels in the Islamic world, from West Africa to the Philippines, wherever there is an established Muslim community, one can find Waqf property.

Nowadays, one of the common Waqf is Cash Waqf. Cash Waqf is a distribution of wealth in terms of cash for using the development of something for the benefits of a society or community. Nowadays, Cash Waqf is flourishing and Malaysia is one of the countries that implement this Islamic wealth management in order to get the rewards in the hereafter. In fact, Cash Waqf now is a popular mode of Waqf not only in Malaysia but also in other countries such as Syria, Turkey, South Africa, Singapore, Pakistan and Egypt.

All the cash from the contribution of people can be used to build mosque, universities, school, hospital and other buildings where the benefit is for the people, like one of the well known buildings, built by Cash Waqf funds is Al-Azhar University in Cairo, established in 972.

According to Chowdury (2011), Cash Waqf is collecting a fund in order to support services to mankind in the name of Allah. The fund comes from the public who has the intention to spend their money in the right path. The Waqf capital was transferred to the institution of Waqf that actually used the capital for the purpose of Waqf. The principal plus a certain "extra" amount were then spent on all sorts of pious and social purposes.

1.1 PROBLEM STATEMENT

Waqf is one of the charities demanded by Islam since the Prophet S.A.W time. However, the growth of Waqf contribution has become slower in recent time. It is maybe because of the condition of people who do not have the properties to contribute in Waqf, or might be because of lack of knowledge and exposure regarding Waqf. In this century, the number of the population has highly increased, but real property has not increased. Consequently, many Muslims cannot get the chance to participate in Waqf endowment. Based on the observation, not having property, however is not the only reason for lack of participation in Waqf endowment among the Muslims. But, there is also a wrong perception among Muslims that the Waqf endowment can only be in the form of land or properties and not in cash. It can be seen that the traditional endowment of lands or other physical properties has lost its relevance in the modern days (Chowdury et. al., 2011).

The majority of people know very well about Waqf. Waqf is common for the people as it is one of the practices that encouraged by Islam. For many people, Waqf is just putting something for the use of others. However, not all the people know about Cash Waqf, they may think that Cash Waqf is giving the cash for the use of others or for the benefit of people. They did not know exactly all about Cash Waqf. Practitioners, bankers and students who are studying Islamic studies might know about this Islamic practice. However, there is still a lack of knowledge regarding Cash Waqf among the people. Therefore, this study aims to identify how far the people are concerned about Cash Waqf as well as identifying the most important knowledge that the people should know in order to encourage them to participate in Cash Waqf.

According to (Amirul, Sheila, and Mustafa, undated), awareness and understanding of cash Waqf among the public is still low in Malaysia. One of the factors that shows lack of awareness and understanding among the Muslims in Malaysia is because the amount of cash Waqf collected is still at infancy level. Besides that, the amount collected is not sufficient to carry out a program with impact as compared with Singapore. Singapore is a small country and a small number of the population. However, the cash Waqf fund collected is significant and cash Waqf shows the positive sign in that country.

In Malaysia, the awareness regarding Cash Waqf is still lagging behind in comparison to other countries such as Indonesia and Middle Eastern countries. It is because; Malaysia still focuses more on Waqf land, mosque and building. Besides that, Cash Waqf is

not aggressively practiced nowadays due to lack of awareness and promotion held by the involved agencies (Haslindar, Eliza, Jorlah, 2013).

In order to increase the awareness of Cash Waqf among Muslims, it is suggested that some knowledge or information should be highlighted by the Muslims. The most important knowledge that the Muslims have to know in order to encourage them to contribute in Cash Waqf are the institutions involved in Cash Waqf, the process of collection and distribution of Cash Waqf and the roles of Cash Waqf in Malaysia. This knowledge is important to increase the awareness of the public. By this way, it will help people because Muslims always have the intention to do something beneficial to the public, and at the same time to get the reward from Allah. Therefore, by having some information about Cash Waqf, people may be interested in doing so as it is one of the best practices in Islam.

The knowledge which people should know in order to attract them to involve in Cash Waqf are the institutions, the process of collection and distribution of Cash Waqf and also the role of Cash Waqf in Malaysia. This is because, sometimes they want to do Cash Waqf, but they do not know where to go. Thus, to know the institutions that manage the Cash Waqf is important for them. In fact, once they know the institutions involved, they might refer to those institutions if they have any queries.

Besides that, some people are interested to know how the management of Cash Waqf, as well as its modus operandi. This knowledge will attract people and assure them to contribute in Cash Waqf. They may want to ensure that the money will spend in the right way and will not be any misuse form their cash.

Last but not least, the roles of Cash Waqf and its contribution to Malaysia are also important for the public to know. They will understand more on Cash Waqf and no doubt can contribute in it.

All these three knowledge of Cash Waqf are important to the people. Thus, the purpose of this study is to evaluate how far these three dependent variables will influence the awareness of the people to take part in Cash Waqf. It is also identifies among these three things which one of them is the most important one.

LITERATURE REVIEW

2.1 HISTORY OF WAQF

Waqf was being practiced all over the Islamic world. It started during the Prophet S.A.W time, where a man, who is Jewish, named Mukhairiq made a will to give his seven orchards in Madinah to the Prophet S.A.W after his death. Four years later, Mukhairiq passed away and Muhammad S.A.W took that seven orchards and made it as a Waqf property. Then this practice followed by the companion of the Prophet S.A.W where it has become one of the important deeds nowadays (Kahf, undated, p.2).

There is also the hadith narrated by Al- Bukhari related to the history of Waqf, which, according to Anas (May Allah be pleased with him), there was the richest Ansari man near Madina called Abu Talha. He had a property which he cherished most, and called "Bir Ha'e" (a palm tree orchard near the Prophet's Mosque). When the verse revealed from Allah in Surah Al-Imran; 92 "*You will not attain unto piety until you spend of that which you love. And whatsoever you spend, Allah is aware thereof*", Abu Talha went to the Prophet S.A.W and said that the most cherished property he had is "Bir Ha'e". He gave that palm tree orchard to the Prophet as Waqf as a charity, and was wishing goodness and preservation (Imtiaz Ali, 2009).

The practice of Waqf grew by leaps and bounds after the demise of the Prophet S.A.W. In fact, Waqf endowment became a pillar in the religious, social, cultural, economical, and political life of Islamic communities.

The verse in Surah Al-Baqarah; 261 is encouraged Muslims to contribute to charity as well as Waqf. The verse is:

"The likeness of those who spend their wealth in the way of Allah, is as the likeness of a grain (of corn); it grows seven ears, and each ear has a hundred grains. And Allah gives manifold

increase to whom He wills. And Allah is All-Sufficient for His creatures' needs, All-Knower". (Qur'an 2:261)

The verse shows that when a Muslim gives charity or spends his or her wealth in the way of Allah, then his/her wealth will increase. It is indirectly how Allah will return us and we never know how Allah increased our wealth, but Allah will help us when we help others. Therefore, from this verse, one can find out that, do not ever afraid to give our wealth such as assets and money for donation or charity, because our wealth will not decrease. In contrast, Allah will give us more.

Many types of properties or assets can be considered as a Waqf, from the small things to the landed property. Islam has not required for Waqf such big and expensive assets only, but anything that can be beneficial to other people can consider as a Waqf. For example universities are for public education, mosque for use of Muslims, hospitals for the people, houses for the poor people, orphanage for the needy children, public bath, goods for the uses of Muslims in mosque, books and stationeries in library, and computer in schools. Therefore, it is not burdened with the Muslims to contribute in Waqf because the small things such as slippers can be Waqf in the mosque for the use of Muslims.

It is clear that Waqf properties are really useful for the people of a society. According to Baskan (2002), the Ottoman societies are fully depending on their finances to the Waqf system into their health, education and welfare. During the Ottoman Empire, where the Waqf system flourished in that time, the Ottoman society can be said that they are born in the Waqf house, slept in the Waqf cradle, ate and drank from the Waqf properties, read Waqf books, studied in the Waqf schools, received their salary from a Waqf administration, and when they passed away, placed in a Waqf coffin and buried in a Waqf cemetery.

2.2 DEVELOPMENT OF CASH WAQF IN MALAYSIA

Originally, Waqf is involved in contribution of immovable properties such as land and building. Then the contribution of Waqf can has more variables like to donate the Al-Quran in the mosque, books in the library and computer for the school. With the consideration that not many people have the tangible assets to contribute, therefore Cash Waqf is introduced. It is for helping Muslims who want to contribute in Waqf, but not have assets to donate. Moreover, it is more easy and affordable to those who have small incomes to still do the practice which can get rewarded for a long time from Allah S.W.T. Thus, everyone can contribute in Cash Waqf if they want to do so. It is because, it does not matter how much money they give, as long as they are intended to give for the sake of Allah S.W.T blessing (Amirul, Sheila, Mustafa, undated).

The implementation of Cash Waqf in Malaysia is done after the decision made in 2007 in the meeting by the Malaysian Islamic National Council Ruling. The decision has dismissed any hesitation regarding Cash Waqf. Cash Waqf has been implemented in several states in Malaysia which are Penang, Selangor, Pahang, Melaka, Perak and Terengganu (Haslindar, Eliza, Jorlah, 2013). They also listed the six states implemented Cash Waqf with the minimum amount of price as below:

States	Minimum Waqf Price (RM)
Penang Waqf Fund Scheme	5
Selangor Waqf Shares	10
Pahang Waqf Shares	10
Johor Waqf Shares	10
Terengganu Cash Waqf Scheme	10
Melaka Waqf Shares	10

Table 1

Even though Cash Waqf is still not at the high achievement yet, but it is forecasted that it will has a potential to develop in the future. Based on the research by Muhammad Salleh (2009), Cash Waqf has the potential to develop and able to promote the development of Ummah. He estimated that the collection of Cash Waqf in Malaysia could reach RM 4.3 billion a year. He also stated that Penang has a very high potential to develop a Cash Waqf fund based on their planning and marketing strategy. He also estimated that collection of Cash Waqf funds can reach RM 7 million a year.

One of the examples for Cash Waqf application is a Selangor Waqf Fund. It was established by Majlis Agama Islam Selangor (MAIS), and administered by Jabatan Agama Islam Selangor (JAIS). This Waqf is used for the general public usages such as for the facilities and any help for the needy people in Selangor. The method is where the public can contribute this Selangor Waqf Fund either through cash payment or salary deduction. People who like to involve in Waqf are able to join this Selangor Waqf Fund because the minimum amount is RM10. Therefore, it is not only the wealthy people can do this charity, but the majority of the people in Selangor states are able to do so. It also gives the benefit to the endower because they will get the receipt issued by the Selangor Waqf Corporation, which can be used for tax deduction when filing the income tax.

According to Sadeq (2002), Cash Waqf may use to finance the project. Waqf certificate may use to establish income generating projects which are useful to help the single mothers, handicapped person, illiterate and unskilled workers. It will help people who have difficulty in finding a job. Waqf certificates are originated from the Waqf Administration Body (WAB). The certificates are bought by individuals or institutions.

Sadeq (2002) explains the mechanism of Waqf financing for planned projects. Firstly, WAB prepares profiles of the project, and then issue of Waqf certificates with different denomination before selling it in the market. The individual or institution will buy the certificate. After the Waqf proceeds, the money of Waqf will be used to establish the target projects. The planned projects are financed by raising Cash Waqf in an organized way. In order to ensure the projects which are established according to the plan, they need to establish secondary projects. It is because, with the secondary project income, it will make sure to generate the flow of income to bear the operating expenses in primary projects. For example, the school is the primary project using Cash Waqf project. In order to finance the expenses of the school, the secondary project, which is hospital, is established. The revenue generated from secondary projects will be used to generate the primary project.

2.3 INSTITUTIONS OF CASH WAQF

Knowledge regarding the institutions of Waqf is quite important for the public who have no idea at all regarding Waqf and may find the information in those places. Generally, Waqf is managed by the Islamic Religious Council of every state.

According to Imtiyaz (2009), institutions of Waqf are one of the divine alternatives which focus on the charity voluntarily of the public, where they concern of the brotherhood, mutual care and psycho physical enrichment to those who are in need. Institutions of Waqf play a big role in the society as they are responsible to sustain the development of public as a whole and to ensure poor people always get financial assistance. They have a significant role to help the growth of Muslim communities. Based on her research, the institutions of Waqf are increasing because people now have a spirit of cooperation and mutual assistance among Muslim in order to get the blessing from Allah. Besides that, the meaning in Surah Al-Baqarah, verse 261 and 262 stated that whoever spends their money into the way of Allah, will get a big reward;

“The likeness of those who spend their wealth in the way of Allah, is as the likeness of a grain (of corn); it grows seven ears, and each ear has a hundred grains. And Allah gives manifold increase to whom He wills. And Allah is All-Sufficient for His creatures’ needs, All-Knower.” (2:261)

“Those who spend their wealth in the cause of Allah, and follow not up their gifts with reminders of their generosity or with injury, for them their reward is with their Lord; on them shall be no fear, nor shall they grieve.”(2:262)

With this reason, an institution was established to manage the Waqf properties as well as the cash by the people. They follow that in the Quran to contribute generously for social development and for helping the needy in the society.

Refer to Malaysia administration and management of Waqf, all of the Waqf affairs are under the responsibilities of the Islamic Religious Council of each state. The Islamic Religious Councils play a role to administer which is related to all the matters regarding Waqf, accept the properties given by the public and manage the properties to the right one, and ensure all the transactions and action follows by the Shariah rules. There are 14 State Islamic Religious Councils, one for each of the 13 states such as Majlis Agama Islam Kedah (MAIK), Majlis Agama Islam Selangor (MAIS), and one for the Federal Territory which is Majlis Agama Islam Wilayah Persekutuan (MAIWP). Besides that, the government also have has own department for Zakat, Waqf and Hajj under the Prime Minister’s Department, which has been established on the 27th March 2004. The purpose of this department is to make the administration systematic and effective. However, it does not have an authority to administer and manage Waqf properties, but rather plays a role as a planning coordinator and observes the Waqf matter. (Zulkifli Hasan, Muhammad Najib Abdullah).

Regarding to the laws, in Section 21 of the Enactment, requires the Islamic Religious Council to establish a Waqf Management Committee to administer all matters pertaining to Waqf. The committee has authority to frame any policy, to supervise, to administer, to manage, to develop, and to improve any issue related to Waqf administration.

Instead of Islamic Religious Council, there is also an Islamic Religious Department such as Jabatan Agama Islam Selangor (JAIS) which managed upon Waqf. JAIS was introducing a Waqf share scheme which opens to individual or organization. They offered to purchase a few units of shares with the minimum value of RM10.00 per unit. Waqf shares in the form of a certificate with the necessary value that will be offered to the general public. The purchased of Waqf shares will be dedicated in perpetuity for the purpose of charity, thus the purchaser will not be given any dividend or profit.

Besides the Islamic Religious Council and Islamic Religious Department, there are also other institutions for managing and administrating Waqf. For example, Perbadanan Wakaf Selangor which is located in Shah Alam. The function is for managing and administrating Waqf property. It is recorded that Selangor income on estate Waqf in the year 2000 amounted to RM349, 5076. This practice is expected to be adopted by other states since it shows a lot of positive development especially in term of its administration. (Zulkifli Hasan).

In addition Johor has the largest Waqf land which amounted to approximately 28,000 hectares. The administration and management of this Waqf land in Johor is under Waqf Property Division, which its committee consists of the Waqf State Organizer, Waqf State Nazir, Waqf State Officer, Waqf District Nazir, and Waqf District Examiners.

Non Government Organizations also are the institutions that manage and administer the Waqf. For example, Pusat Pendidikan Al-Baraqah which was established by the well known person in Malaysia, Ustaz Kazim Elias. This institution accepted cash from public for the purpose of Waqf. The Waqf is used for the facility and development of the school and hostel. This is a direct channel to the Waqf properties or the development of properties, thus people could make sure that their money was spending only for the purpose of Waqf.

Yayasan Iqra also an institution that is managing and administrating the Cash Waqf. It is located in Kuala Lumpur. They aimed to bring the spirit of Waqf toward creating a dignified Ummah. Their mission is to empower the Ummah through wealth creation and education for their prosperity and well being. Yayasan Iqra is currently in the process of introducing corporate Waqf. They aim to be a catalyst business venture through Waqf, venture capital and investment instruments.

Waqf An-nur Corporation Berhad (Wancorp) is a limited company that established in the year 2000 to manage the assets and shares of Johor Corporation (JCorp) which was endowed by JCorp. They establish Klinik Waqf An-nur Berhad to manage the Waqf clinics and dialysis centre under JCorp which is managed by KPJ Healthcare Berhad.

Based on the institution existed currently, it shows a good sign to the practice of Waqf. All this voluntary institution of Waqf supplemented the state to fulfil its obligation toward the provision of public goods. After the establishment of various departments of the Islamic state, the practice of Waqf will not be diminished. It hopes that will remain and continue with improvements in the next generation.

2.4 MANAGEMENT OF CASH WAQF

The process of how Cash Waqf is operating is something vital to know in order to attract the public to contribute in Cash Waqf. This process may confide themselves that the money they were contributed being used on the right way and by the right person.

Generally, Cash Waqf is where the people contribute some money into the fund, and the fund is used to build a building for the public use. In addition, the revenues get from the business in the building will add to the fund for the next uses.

In Shah Alam, Selangor, the MAIS (Majlis Agama Islam Selangor) building in section 3, was developed by the Cash Waqf. There are few usages of Cash Waqf in Selangor, in fact Selangor become of the country that actively runs the Cash Waqf.

Based on the research by Zuraidah, Norhidayah and Rabitah (2011), in Malaysia, Waqf Management of Selangor which is managed by MAIS has introduced a scheme called Selangor Share Scheme. Their purpose is to encourage the public to purchase the share units which are offered by MAIS. The share bought by the public is as the Waqf and as it certificates in the name of Allah S.W.T. There will be no return to the investor, as their action is to get the blessing from Allah S.W.T. This scheme is established based on Section 17, Waqf Enactment (Selangor) 1999 with the main purpose of taking care of the importance and welfare of the Muslims. The collection of this scheme is then put into a Cash Waqf Group Fund, which is a group of money collected from the income which received from Waqf properties. The buyer of the share in this scheme must be a Muslim. Cash Waqf Group Fund collects all Waqf proceeds and will be distributed for the usage of Muslims that includes aspects such as economics, education, social and spiritual.

In Kedah, the Cash Waqf management that managed by Majlis Agama Islam Kedah (MAIK) was using a different method. It is in order to encourage the public to do good deeds. The method is by introducing a project called "Waqf Jemba". It is where Majlis Agama Islam Kedah will purchase a property or land for the purpose of this project. After that, MAIK will divide it according to Jemba and then will sell it to the public. The public in return will purchase the land that is divided for them for Waqf. An estimation of one Jemba is between RM5.00 to RM30.00, this project is still using at the present time. (www.maik.gov.my)

For the Waqf properties in the Federal Territory, refer to the website (www.maiwp.gov.my), the Cash Waqf fund is used to build the mosque, education centres, old folk's and orphanage, shelter centres, a 34 storey 'A' class office building which rented out, rental apartment, dialysis centre, and service apartments. In Federal Territory, there is actually quite high the number of poor people who have financial problems. Therefore, by developing Waqf property in those places, it helps a lot of people who need shelter and a place to stay.

Refer to Penang information, the Cash Waqf was used to build a few buildings which generally are for the benefits of many people. Some of the developments by the Cash Waqf in Penang are 21 storey of Menara UMNO, 8 units of commercial premises, 12 units of accommodation, 3 storey of treatment centre, 5 units of shop lots, and 9 units of office shops which managed by the Development of Majoodsaw Waqf. Besides that, there are also by the management of the Development of Khan Mohamad Waqf, which a proposed development of 32 units of medium cost apartment, and also Waqf managed by alimsahwaley waqf mosque,

which developed 56 units of accommodation premise, proposed development of 43 units of 2 storey terrace house and general land resources. (www.maip.gov.my).

Regarding the research by Zulkifli Hassan and Muhammad Najib Abdullah, the government has provided a tax incentive for any donation given in Cash Waqf. This enactment stated in Section 44 (6) the Income Tax Act 1967, in order to encourage people to dedicate property for a charitable purpose. Thus, by this way, it is expected that many more Waqf properties can exist to be used for the public and people in need.

According to Mohd Umar Mohd Marzuki, Shahida Shahimi, Abdul Ghafar Ismail and Zaini Embong (2012) the Waqf fund will be invested in its own Islamic financial portfolio that is well diversified to maximize the return and to ensure that the fund is exposed to minimal risk. Since the fund is “tied” up to the term Waqf, it must ensure its perpetuity of the fund, therefore the measures must take in order to make sure that any exposure to risk that can be detrimental to the value of the fund is minimized.

2.5 ROLES OF CASH WAQF

Cash Waqf plays a big role in economy and society in the country. In Malaysia, Cash Waqf is one of the alternative instruments that can overall improve the social welfare and reduce the poverty rate and at the same time, lessen the burden of the government. According to Umar, Shahida, Abdul Ghafar and Zaini (2012), most governments in the world nowadays have financial problem and faced with the crisis of insufficient fund to fulfill the public welfare and to ensure that all their citizens are in a good condition. The Malaysian government for an instance allocates RM 2.6 billion in its recent Social Safety Net Program called “Bantuan Rakyat 1 Malaysia”. Therefore, Cash Waqf can contribute to the development and stability of Malaysia.

In view of Islamic perspective, Cash Waqf holds an important role to develop *Ummah* or society. It is where the practice of Cash Waqf promotes mutual help and assistance among Muslims. This culture encourages the wealthier to always remember the poorer, lead them to contribute their money to Waqf fund. Allah likes people who like to help others, as in surah Al-Baqarah verse 261;

“The likeness of those who spend their wealth in the way of Allah, is as the likeness of a grain (of corn); it grows seven ears, and each ear has a hundred grains. And Allah gives manifold increase to whom He wills. And Allah is All-Sufficient for His creatures’ needs, All-Knower.” (2:261)

In Cairo, the establishment of University Al-Azhar in 972 is one of the examples of Cash Waqf whereby the development of the building and the expenses of it are funded by Cash Waqf. This is one of the examples that show us how Cash Waqf is very important in giving a benefit to the society. This university has produced many successful people around the world. Thus, it means that in terms of education, Cash Waqf can play a vital role.

Lahsasna (2010) mentioned the role of Cash Waqf in financing micro and medium sized enterprises (MMES). The Cash Waqf model is meant to develop and enhance the financial services for micro and medium sized enterprises (MMES). MMES are able to face their financial challenges and obligation in business and commerce by using the financial infrastructure based on the Cash Waqf model. The Cash Waqf model also can be used as a mechanism through its commercial and financial aspect to improve the MMES and facilitate their financial needs. Besides that, the Cash Waqf has the potential to improve the domestic economic growth and play an important role in the socioeconomic development by allowing the MMES to have access to the financial services.

Refer to share Waqf scheme, it plays its own role to help people who have intention to contribute in Waqf, but do not have properties or a lot of cash. Some people need to do charity to get reward from Allah, but they think that to do charity need to give a lot of money or a valuable property. Therefore, with this method, share Waqf scheme allowed the people to buy the shares as low as RM10. By buying the shares, it is considered as Waqf because the

money from the shares will go to the Waqf fund and will use to build building or property for the benefit of people.

METHODOLOGY

This research is conducted with the intention to get the feedback and response from the public to know the level of awareness among the Muslims toward Cash Waqf, to find the knowledge or information regarding Cash Waqf which is the most important to know in order to attract the Muslims to contribute in Cash Waqf. The knowledge or information consists of the institutions of Waqf, the process of collection and distribution of Waqf and the roles of Waqf. It is to identify which of the knowledge will more influence Muslims in decision making to involve in Cash Waqf. A questionnaire will be given to the public with various backgrounds and criteria to get different views from them.

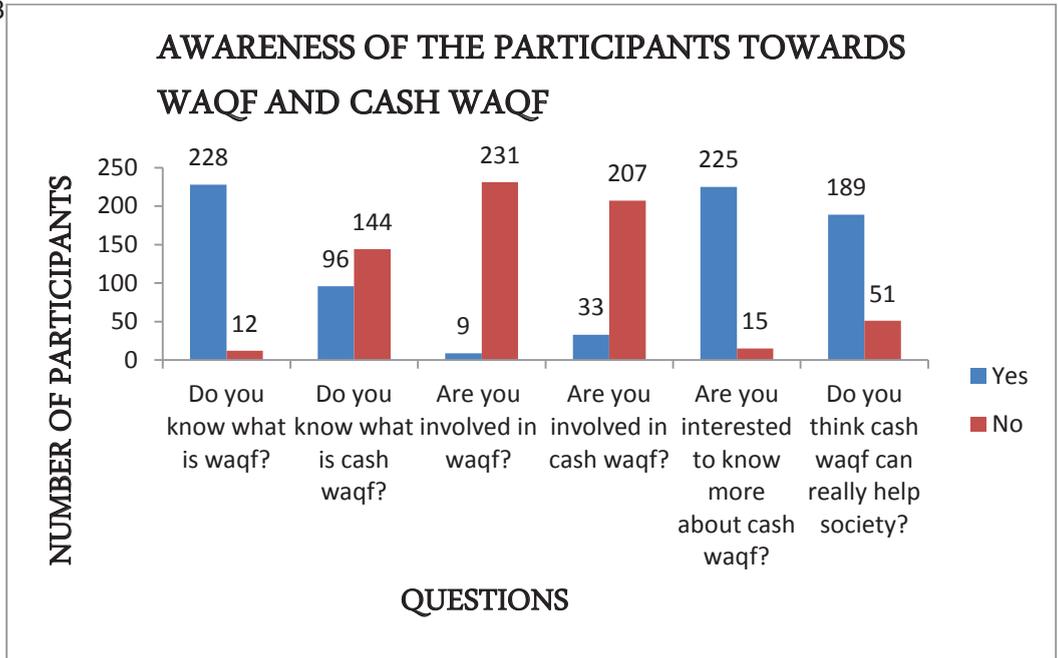
The questionnaire will be distributed randomly to students, workers in bank, private sector as well as the government sector. This is important as the study intends to analyze the behaviour of Malaysian toward contribution of Cash Waqf. The result then will be seen in the outcome of the importance of the knowledge of Cash Waqf on several variables.

Interview will also be conducted to the related person on Cash Waqf which is maybe from Perbadanan Wakaf Selangor. The person who will be interviewed may have data and his own perception towards the awareness of Cash Waqf among the Muslims in Selangor. Thus, I will interview him to get his view regarding the perception of public towards Cash Waqf, to know how good is to contribute in Cash Waqf from the public, and to get their view of the future of Cash Waqf. This is important to have mutual interaction, and information feedback.

The data that is used in the study is mostly derived from primary and secondary data. Some literature reviews have done regarding Waqf, as well as Cash Waqf. The research conducted based on the literature review and the analysis and findings are also based on the questionnaire and results are from the interview.

FINDINGS

From the data collected, majority of the respondents know about waqf, but not all of them know about Cash Waqf. It can be concluded that most of them agree that Cash Waqf really helps the society. This kind of thinking will encourage them to know more deeply about Cash Waqf. Besides that, the majority of them have an interest to know about Cash Waqf. Some of the Muslims who have interest to know more about Cash Waqf may find the information by themselves. Therefore, it is important to disseminate the information of Cash Waqf widely through the media and internet, like the advertisement in television, radio and information on the internet. In addition, the effective strategies need to be planned in order to increase the participation of the Muslims in Cash Waqf. It is not possible that one day Cash Waqf becomes one of the common medium to do charity, if the right strategies are implemented. The results from the questionnaire were:



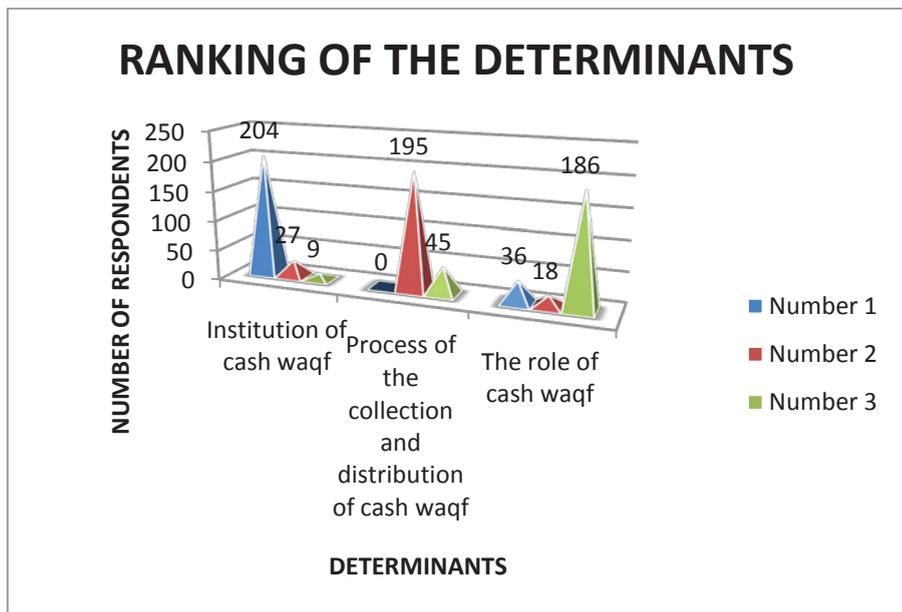
Graph 1

The research done is also to know the ranking of the determinants of those three variables in order to evaluate the most important knowledge that the respondents chosen. Based on the data collected, it is found that, the most important knowledge that the public should know to influence them to contribute in Cash Waqf is the institutions of Cash Waqf. It is because a lot of people do not know what Cash Waqf is. Therefore, they should know the place to ask the question and to get the information about Cash Waqf. Besides that, it is important for the Muslims to know how the process of Cash Waqf would be, what is the product or scheme offered by the institutions, and the benefit in contribution of Cash Waqf. All these questions may answered by the institutions of Cash Waqf. It is the roles of the institutions to promote themselves to the public as it will be easier to the Muslims to know more deeply about Cash Waqf.

Second highest rank is the process of collection and distribution of Cash Waqf. The respondents may choose this knowledge or information as number two because they think that the process or management of Cash Waqf is important to know. With this knowledge, the public may become more interesting to contribute in Cash Waqf as they know how Cash Waqf will use to help other Muslims. They will know how Cash Waqf is collected and the process until the end. This will attract them because they will be sure that the money that they contribute is used for the good purpose and in the right way. They will put their trust into the institutions to manage the money effectively. In addition, the knowledge of the process of collection and distribution will prevent the public from feel any doubt to the management of the institutions. The public may be interested in knowing the process and management of Cash Waqf, therefore some briefing and information about this knowledge should be spread by the institution.

The last ranking the respondents choose is the knowledge of the roles of Cash Waqf. In this research, it is less important may be because the other two knowledges are more important to know. People who are interested in knowing the roles of Cash Waqf may be because they want to know the function of Cash Waqf and its contribution to the country. With this knowledge, it will attract them to contribute their money in Cash Waqf. It is

important to the public as it will prevent them from any doubt to contribute in Cash Waqf. One of the roles of Cash Waqf is to develop the society with a better life. Based on this reason, it may encourage Muslims to contribute in Cash Waqf if they have a spirit of brotherhood and solidarity. It is interesting to know the roles of Cash Waqf to the society, country and Islam. As a Muslim, we need to help other Muslims. Therefore, the roles of Cash Waqf may attract people to contribute in Cash Waqf. However, it is the last ranking number after the other two knowledge. It maybe because people think that, it does not matter what the roles of Cash Waqf are, but what the most important is, they know that Waqf is to help other Muslims. They know that the Waqf is one of the charity ways in Islam, therefore the roles of Cash Waqf might be not as important as they want to know about the institutions and the process of collection and distribution of Cash Waqf. When they believe that Islam encourage Muslims to contribute in Waqf, thus it means that Allah S.W.T will reward Muslims for doing so. Besides that, they believe that Allah ask His mankind to do, for sure it will give a lot of benefit to the Muslims. The data can be concluded as follows:



Graph 2

CONCLUSION

Cash Waqf in Malaysia is not really well known as Waqf properties. It is because cash Waqf in Malaysia is something new compared to Waqf properties. Therefore, the awareness of Cash Waqf among the Muslims in Malaysia is still low. However, Perbadanan Wakaf Selangor expected that the awareness among the Muslims in Malaysia will increase in a few years. It is because in Selangor, the Cash Waqf fund was collected for RM 6.5 million for the year 2013. It shows that the awareness of Cash Waqf in Selangor is good. Therefore, it can give a good sign to the Cash Waqf in Malaysia as some few ways were taken in order to improve the collection of Cash Waqf funds in Malaysia. Even though currently the level of knowledge of Cash Waqf among the Muslims is still low, but it can be better in the future as well as Waqf properties. It needs a lot of effort by the institutions to promote themselves and introduce Cash Waqf to the society. In the survey conducted, the majority of respondents choose the knowledge of the institutions of Cash Waqf is the most important. Therefore, it is expected that when people know the institutions of Cash Waqf in their country, it will be easier for them to refer to Cash Waqf, and gain more knowledge about Cash Waqf. At the same time, it will encourage them to contribute in cash waqf.

As a conclusion, Cash Waqf is important to give facilities to the Muslims society. It will improve the Muslim's standard of living and give more benefit to the Muslims. Thus, a few steps need to be taken to improve the awareness of Cash Waqf among Muslims in order to ensure that Cash Waqf becomes the main deeds in Malaysia. It is expected that the awareness of Cash Waqf among the Muslims will increase when they have the knowledge of the institutions of Cash Waqf, the process of collection and distribution of Cash Waqf, and the roles of Cash Waqf in the society.

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