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ISLAMIC HERITAGE

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المؤتمر الدولي الثاني للتراث الإسلامي

"STRENGTHENING KNOWLEDGE, EMPOWERING ACHIEVEMENT"

EDITORS

MOHD FAIZAL P. RAMELI
ABDUL QAYUUM ABDUL RAZAK
MUHAMMAD TAUFIK MD SHARIPP
MOHD ZAID MUSTAFAR
MOHD KHAIRUL NIZAM MOHD AZIZ
RAWI NORDIN
S. SALAHUDIN SUYURNO
DZIAUDDIN SHARIF

**PROCEEDING OF 2ND INTERNATIONAL
ISLAMIC HERITAGE CONFERENCE
(ISHEC 2017)**



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Heritage Conference 2017



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Editors

MOHD FAIZAL P. RAMELI
ABDUL QAYUUM ABDUL RAZAK
MUHAMAD TAUFIK MD SHARIPP

MOHD ZAID MUSTAFAR

MOHD KHAIRUL NIZAM MOHD AZIZ
RAWI NORDIN

S. SALAHUDIN SUYURNO

DZIAUDDIN SHARIF

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ABDUL QAYUUM ABDUL RAZAK, MUHAMAD TAUFIK MD SHARIPP,
MOHD ZAID MUSTAFAR & MOHD KHAIRUL NIZAM MOHD AZIZ
Mel-e: qayyumfpi@yahoo.co.uk

Reka bentuk kulit oleh
Mohd Khairul Nizam Mohd Aziz
Mel-e: nizamiyah86@gmail.com

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2nd International Islamic
Heritage Conference 2017



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Foreword

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Bismillahirrahmanirrahim. All praise to Allah SWT. Blessing and Prayers be upon Prophet Muhammad SAW, and also to his family members, kindred's, companions and his followers who adhere faithfully to his teaching.

I would like to express my gratitude for this invitation to write a few words in conjunction of this proceeding. Heartiest congratulations go to the organizers of the 2nd International Islamic Heritage Conference 2017 (2nd IsHeC2017) that was held on 14th – 15th November 2017. Congratulations also to the editors for their efforts in publishing the articles presented at the 2nd IsHeC2017.

Proceeding of 2nd International Islamic Heritage Conference 2017 is a very noble effort as it adds to the corpus of literature on Islamic based research in various disciplines of knowledge. I hope that this proceeding can be a catalyst for the germination and strengthening of Islamic knowledge.

Finally, I wish to extend my sincere appreciation to all parties involved in the publication of this proceeding especially Academy of Contemporary Islamic Studies (ACIS) UiTM Melaka, Center for Islamic Philanthropy and Social Finance (CIPSF), Pusat Jaringan Industri, Komuniti dan Alumni (PJI & A) UiTM Melaka and the authors for their contribution.

DATUK PROF. MADYA SABARIAH MAHAT

Rektor,
Universiti Teknologi MARA Cawangan Melaka,
Alor Gajah, Melaka.



2nd International Islamic
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Preface

In the name of Allah, the Most Beneficent, the Most Merciful. All praise is due to Allah SWT, the Almighty. We all praise Him, seek His Help, and ask for His Forgiveness. We seek refuge with Him from the evil of our souls, and from our sinful deeds. He whom Allah SWT guides, no one can misguide him, and whoever Allah SWT misguides, no one can guide him. Blessings and prayers upon His Messenger Prophet Muhammad SAW. We would like to express our thorough and sincere gratefulness to Allah the Almighty, who has given us the opportunity to write, edit and complete the *Proceeding of 2nd International Islamic Heritage Conference 2017*.

We wish to extend our appreciation to YBhg. Datuk Associate Professor Sabariah Hj. Mahat, Rector of Universiti Teknologi MARA (UiTM) Cawangan Melaka for her full encouragement in ensuring the success of the 2nd IsHeC2017 and also the publication of this proceeding. Special thanks to YBrs. Associate Professor Dr. Shafinar Ismail, Deputy Rector of Research and Industrial Linkage UiTM Cawangan Melaka for her continuous support in 2nd IsHeC2017.

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This proceeding comprises the articles that were presented in 2nd IsHeC2017 which held on 14 hingga 15 November 2017 at Avillion Hotel Melaka.

Hopefully, the *Proceeding of 2nd International Islamic Heritage Conference 2017* will give a clearer view of various contemporary issues in Islamic-based research in this country and the Muslim world as a whole. Finally, we hope that this proceeding may inspire and motivate its readers in initiating attempts and contributions for the sake of Muslim ummah.

MOHD FAIZAL P. RAMELI
ABDUL QAYUUM ABDUL RAZAK
MUHAMAD TAUFIK MD SHARIPP
MOHD ZAID MUSTAFAR
MOHD KHAIRUL NIZAM MOHD AZIZ
RAWI NORDIN
S. SALAHUDIN SUYURNO
DZIAUDDIN SHARIF

Editor

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CROWDFUNDING: A NEW PHENOMENON OF PHILANTHROPIC METHOD

Nurzahidah Hj Jaafar,²⁰³ Siti Noorbiah Md Rejab², Sharifah Fadylawaty Syed Abdullah³, Mohd Zaid Daud⁴, Mazni Natasha Mohd Nasir⁵

ABSTRACT

Raising money for whatever purpose can be a daunting process. Great ideas without the financial clout that will turn them into profitable ventures inevitably fizzle out. Crowdfunding, a practice of funding a venture by raising money from a large number of people, has grown in popularity as of late and allowing entrepreneurially skilled individuals to request funding from the public or crowd, which in return will get the product. Yet, this philanthropic platform is still unfamiliar amongst Asian Community due to lack of understanding and technological development within this region. The primary objective of this article is to explain the application of the crowdfunding concept through selected established model for the benefit of society in order to be more aware of this platform. In conclusion, it is hope this article will give advantages for the betterment of socioeconomic and education in Malaysia.

Keywords: Crowdfunding, Donation, Malaysia, Education.

INTRODUCTION

In Islam, Muslims are brothers and described as a building for the mutual support between each other. Disclosure of the brotherhood is not simply in the form of aid in terms of energy or other assistance, but Islam teach its followers to help one another in many ways including fulfilling charitable grants, philanthropic, funding and so on. Preferably, Islam has encouraged sharing the wealth with others through a religious gift that granted the pleasure from of Allah SWT (Aliah Hanim *et.al*, 2015).

In economy, the existence of which redistributes wealth to others, is very significant since it can aid to reach the economic development of a country. Moreover, the practice of donation was instrumental in developing the human concern to the public interest as well as to educate people to be generous, corrosive selfishness, cultivate love, love for the nation, strengthen Islamic

²⁰³ Lecturer, Academy of Islamic Contemporary Studies, UiTM Cawangan Selangor, Kampus Puncak Alam, email: nurzah8883@puncakalam.uitm.edu.my.

² Senior Lecturer, Academy of Islamic Contemporary Studies, UiTM Cawangan Selangor, Kampus Puncak Alam, email: sitinoorbiah@salam.uitm.edu.my.

³ Lecturer, Academy of Islamic Contemporary Studies, UiTM Cawangan Selangor, Kampus Puncak Alam, email: mujahidah_0982@yahoo.com.

⁴ Lecturer, Academy of Islamic Contemporary Studies, UiTM Cawangan Selangor, Kampus Puncak Alam, email: mohdzaidaud@yahoo.com.

⁵ Student, Diploma of Muamalat, Academy of Islamic Contemporary Studies, UiTM Cawangan Selangor, Kampus Puncak Alam, email: mazninatasha.mn@gmail.com.

brotherhood and instilling property that will become a bridge to the pleasure of God. (Aliah Hanim *et.al*, 2015)

Methods of raising money such as waqf and donation is something to be encouraged, but sometimes it becomes a burden and liability since absence of understanding and awareness of waqf and donation in the society (<http://top10malaysia.com>). However, by executing the method of crowdfunding will allow society to contribute voluntarily. Hence, crowdfunding known in contemporary as the new funding approach significantly beneficial to boost the development of socioeconomic in a country. Crowdfunding is a method of raising capital through the collective effort of friends, family, customers, and individual investors. This approach taps into the collective efforts of a large pool of individuals primarily online via social media and crowdfunding platforms and leverages their networks for greater reach and exposure.

Conversely, the crowdfunding platform has been debated for its legality from Shari'ah compliance. For that reasons, the focus of this paper will explain the concept of crowdfunding based on Shariah standard and the practiced in Malaysia, its impacts to socioeconomic including education aspect by presenting one of the established model for crowdfunding practice in Malaysia.

The Concept of Crowdfunding from Islamic and Western Perspective

In Islam, Allah SWT says:

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ٩٢

Meaning:

"You will not achieve good until you spend of your wealth that you love and what you spend, surely Allah is Aware of"

(Ali-Imran: 92)

Based on the above verses, Allah SWT has explain that to be motivated to do welfare is by giving as well as spending the most beloved treasures to others and it does not refer to specific forms of the act by law. Therefore, donating part of the property that is loved can be categorized as spend for the sake of Allah SWT.

Allah SWT says:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَسِعَ عَلَيْهِمْ ٢٦١

Meaning:

"The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and knowing"

(al-Baqarah: 261)

Moreover, the above Quranic evidence explains about spend in the way that permissible by Islam similarly can be categorized spend their wealth in the way of Allah. To be clear, the practice of crowdfunding is Islam-based funding. Project and product being offered is halal and permitted by the religion of Islam. Likewise the money will be used to finance a project must be guaranteed halal. To determine the halal of a project or product then it is necessary to establish Shariah Supervisory Board in order to ensure that the money that will be offered to finance a project or product was lawful then for a while the owner of the money (potential funders) required to fill out a declaration form halal money (Sentot Imam Wahjono, 2015).

To understand the crowdfunding, we need understand the crowdsourcing; this is because crowdfunding has its origin in the concept of crowdsourcing. It concept also closely related with the crowdsourcing. Crowdsourcing was first introduces by Howe (2006), it definition is ‘represents the act of a company or institution taking a function once performed by employees and outsourcing it to someone, network of people in the form of an open calls.’ Both of this have the same concept, which is the individual reaching a goal by receiving and leveraging small contribution from many small parties. (Liang, 2015)

Malaysia is similarly not excluded in recognizing the importance of crowdfunding as shown by the concerted efforts by the government and some private agencies to introduce to the local funding ecosystem. In Malaysia, two reward based crowdfunding platforms namely pitchIN (www.pitchin.my) and MyStartr (www.mystartr.com) are currently in operation. Even though, the 3 platforms were incorporated in 2012, the concept of crowdfunding had been in existence since 1982 (pitchIN, n.d.) with the fund raised to have extra live telecast of the World Cup through the national television broadcast, Radio Television Malaysia (RTM). Back then, there were calls for each Malaysian to donate RM1 to pay for extra live telecasts where the newspaper played role as a platform for them to donate to People’s Live Telecast Fund. Initially targeting to raise RM60,000, the fund had successfully collected 400% above the targeted amount with the total fund collected amounting to RM300,000. (Rahman & Duasa, 2016). Nonetheless, looking at the recent development, the crowdfunding industry in Malaysia is still regarded at its infant stage with the awareness and acceptance level on crowdfunding is still low (Asian Institute of Finance, 2014).

In general, crowdfunding can be divided into four main categories: donations, rewards-based (also called pre-selling), lending, and equity crowdfunding. Rewards-based campaigns have proved extremely popular among entrepreneurs, growing in volume by an amazing 524 percent annually since 2009 (The World Bank, 2013).

Subsequently, crowdfunding applications are focused in numerous areas of social projects were more visible such as health care, aid to developing countries, alleviation of poverty, and diffusion of new technologies as well as to support of democratic movements. In these fields, the major characteristic is the provision of funds through small donations or sponsoring by individuals from various Internet communities or from organizations which identify themselves

with the specific project seeking funding. In a way, crowdfunding has now become an established variant of classical fund-raising for non-profit ventures. Thousands of small or large projects have been funded this way and crowdfunding has become widely accepted by the general public. Hundreds of intermediary services (called "CF platforms") have emerged to act as facilitators for crowdfunding; some of them are globally well known (e.g. Kiva, Kickstarter, IndieGoGo, Spot-us etc) (Joachim Hemer, 2011).

Crowdfunding has been proposed as a new financing mechanism. The original concept of crowdfunding is a showcase of ideas to the community. It is presenting an idea to the potential, large and anonymous public in order to have funding from them. In this regard, crowdfunding is also known with other names. According to Agerfalk & Fitzgerald (2008), Pisano & Verganti (2008), Poetz & Schreier (2012) and Grivenics et al. (2014), the practice is known as "crowdsourcing". Sometime, the individual contributes based on pure charity without expecting anything in return. "Crowdfunding can be defined as a collective effort of many individuals where their resources to support efforts initiated by other people or organizations. This is usually done through or with the help of Internet. Individual projects and businesses that are financed by small donations from a large number of individuals, allow innovators, entrepreneurs and business owners to use their social networks to raise capital (Calveri & Esposito, 2013).

Besides, crowdfunding can be described as a "process of the parties project financing by requesting and receiving small donations from many quarters in exchange for a form of value to the parties (Wechsler, 2013). Crowdfunding is a way to donate money to help other people, mostly via internet to provide financial resources either in the form of donations or in exchange for some form of reward. While in charity the act of giving is the main goal, the crowdfunding component "to receive returns", is an important part as well. Therefore crowdfunding resembles the business aspect as well, which projects seeking funding from the public are in the middle of the initial phase and their realization depends considerably on the amount of supporters who are willing to make. From the point of view of supporters sometimes act as investors; they put the money in a business that the outcome is uncertain, with expectations reward promised to meet their expectations (Wechsler, 2013).

According to Wicks (2013), crowdfunding is where a large number of people (a crowd) financially support a product or project by giving a relatively small amount of money either in return for a reward, as a donation, or potentially in return for equity. It is a form of social networking and uses the power of the internet and online communities to spread the word about a product or project. Crowdfunding is a concept that get the inspiration from the crowdsourcing and the concept like microfinance (Morduch, 1999).

THE TYPES OF CROWDFUNDING

There are four categories of crowdfunding practices. Detailed explanation of community-based crowdfunding is as follows:

1) Donation-based crowdfunding (*saqadah and cash waqf*)

Charities great start collecting donations online long before web-based crowdfunding appear. But in 2010, a donation-based crowdfunding site recently allowed a very small organizations and individuals to ask for donations from the public. In addition, donations were given property of one person (the donor) to another person or persons in need without expecting anything in return. In crowdfunding based on donations, the sponsors do not expect anything in return for the funds that have been provided. For example global giving was founded in 2002 as a platform crowdfunding collect donations from people all over the world. Contributions received were used for charitable and social projects. GoFundMe is another example of crowdfunding platform based on donations.

2) Reward-based crowdfunding

In contrast to the donation-based crowdfunding sponsors to reward-based crowdfunding expect something in return for funds / contributions to the platform. Rewards in reward - based crowdfunding is in the form of recognition, like the name of the donor on a DVD movie or music cd. Examples based crowdfunding reward is Indiegogo and Kickstarter.

More rewards-based crowdfunding platforms were launched, the most prominent of which were Indiegogo in 2008 and Kickstarter in 2009. In addition to the arts (including fine art, comics, dance, design, fashion, film and video, music, photography, creative writing, theater), these sites host funding campaigns for social causes (animals, community, education, environment, health, politics, religion) and entrepreneurs and small businesses (food, sports, gaming, publishing, technology).

From its launch in 2009 through October 2015, Kickstarter hosted more than 265,000 funding campaigns, of which 36 percent were successful. The 95,200 campaigns that succeeded raised a total of \$1.76 billion from more than 9.7 million backers. About 27,900, or 29 percent of the successful campaigns, raised more than \$10,000; and about 2.6 percent raised more than \$100,000. The business categories with the most successfully funded projects on Kickstarter are music and film/video, followed at a distance by art, publishing, games, design, theater, and eight other categories. Kickstarter charges a fee of 5 percent of the funds collected in a fully funded campaign (Freedman & Nutting, 2014)

3) Debt-based (*qard al-hasan*)

This kind of crowdfunding is in similarity with the traditional concept of loan in return from interest payment and repayment of the capital. The loan will be in small amount where large number of individuals would be able to lead each of the small portions to form the total amount of loan. Besides, providing a loan for parties, professionals or establishments who are unable to obtain a traditional loan

or find a proper alternative. It Works when funder provides a loan and earns interest when the loan is repaid. Typically Appeals to investors who want to earn a profit by providing a loan with interest (Freedman & Nutting, 2014).

4) Equity-based

This kind of crowdfunding refer to form of cooperate fundraising for start-up or other similar companies as issues obtaining capital through equity investment which is small in nature. The equity-based crowdfunding is relatively from large numbers of investors with is made possible with online portals as the mechanism to publicize and facilitate such offers to crowd investors. Acquiring a percentage of ownership in a startup or existing company founder has the opportunity to own a percentage of the company, almost similar to buying shares investors who want to look beyond the traditional stock market when investing in a private company (Freedman & Nutting, 2014).

Table 1: Advantages and Disadvantage of Established Crowdfunding Model

Crowdfunding models				
Model	Examples	Features	Pros	Cons
Donation	<ul style="list-style-type: none"> JustGiving 	Funders donate without expecting monetary compensation	<ul style="list-style-type: none"> No risk. 	<ul style="list-style-type: none"> Donors do not acquire securities Entrepreneurs have difficulty raising substantial capital
Rewards	<ul style="list-style-type: none"> Kickstarter IndieGoGo 	Funders receive a token gift of appreciation or pre-purchase of a service or product	<ul style="list-style-type: none"> Low risk (primarily fulfillment and fraud risk). 	<ul style="list-style-type: none"> Potential return is small No security is acquired, and there is no accountability mechanism Most entrepreneurs may have difficulty raising substantial capital without a product with mass appeal to sell
Lending	<ul style="list-style-type: none"> Kiva Funding Circle 	Funders offer to lend a portion of a loan in exchange for a specified interest rate. Business repays the loan over time	<ul style="list-style-type: none"> Provides capital formation opportunity for cash flow positive businesses 	<ul style="list-style-type: none"> Loan may be unpaid/loss of investment Banking regulation may be unclear on individual to business lending May be less popular with Muslim users
Investing	<ul style="list-style-type: none"> CrowdCube* Gate Impact* OfferBoard* SeedInvest* 	Funders receive equity instruments or profit sharing arrangements	<ul style="list-style-type: none"> Potential to share in the profitability of the venture Significant potential for financial gain May attract relatively large numbers of investors 	<ul style="list-style-type: none"> Potential loss of investment Equity holders are subordinate to creditors in the event of bankruptcy Securities laws related to crowdfunding investing may be complex

Source: Crowdfunding Investing in Muslim Market, (<https://www.islamicbanker.com>).

Established Model of Crowdfunding in Malaysia (Donation-based crowdfunding-*Saqadah and cash waqf*)

There are several projects in Malaysia that has been done to help people through crowdfunding. Most of non-government organization initiates an activity by collecting donations from the public through various means via internet sources including Iqra' Project or legally registered as Persatuan Kebajikan Projek Iqra' Semalaysia.

BACKGROUND OF PROJEK IQRA

Iqra' Project was founded by three friends who are both studying at Universiti Teknologi Malaysia in 1998 until 2001, Maman Solleh, Suhaimi Abdul Manan and Sharifah Sharina Syed Aswad has been actively involved in various charitable and volunteer projects since 2010. Currently, it expanded to seven volunteers in force for Iqra' Project.

Project Ideas Iqra' is triggered after hearing and seeing the difficulty of orphans to prepare SPM resume lessons even interested and qualified because they have no money to back pay upfront fees in higher education, purchase of hardware such as books and equipment to begin their studies and various other constraints that become a barrier to their ambitions forward.

Furthermore, the Iqra' Project is committed to coordinate and implement programs that add value to the improvement of educational attainment of these children. From time to time, some of the program will be structured primarily focused on their future and strengthen the brotherhood between the sponsor and the sponsored student. They also committed to maintaining the border and confidentiality should be respected, especially to students who are sponsored by family come from various backgrounds.

LIST OF PROJEK IQRA INITIATIVE:

Projek Iqra works with homes for orphans' form of education, health and many others that give benefit. On 25 January 2013, the Iqra' Project has been legally registered under the Registrar of Societies under the name Persatuan Kebajikan Projek Iqra' Semalaysia. Among the programs conducted by the project embraces a class of people, a mini library, skills programs, health programs, Sahabat Iqra and many other. The program of classes conducted in some places such as Rumah at-Taqwa Putra, Perdana Puchong, Selangor, Rumah Baitul Ehsan Batu Caves, Gombak Rumah Casa Harapan, Kuantan and Masjid Al-Azim Taman Semarak 2, Nilai.

a) Iqra Education Fund

i. Background

Recognizing the future of many children who cannot afford either due to poverty or orphans yet their academic performance is comparable with that friend the same age as them. The Iqra' Project took the initiative to give support to this group through the help of the community and Malaysians that concerned, programs focus on the progress of their education has been carried out. These

commitments indirectly give signal to those who are less fortunate that there are people who care about their school education.

ii. **The introduction of an education fund iqra '**

Iqra Education Fund (TPI) is a complementary program to all educational activities conducted by the Project Iqra. This is a long-term program was launched to finance education plans to orphans, poor and needy in homes and local communities. The ultimate goal of this program is to provide liquidity when this young 18 year old who acts as a door opener to many other opportunities. Iqra Project believes that if one of the children in poor families is successful, it could change the fate of the family out of the poverty trap. The objective of the campaign is raising funds to sponsor the renewal of accumulated savings plan beneficiaries to 51 beneficiaries. These funds will be underwritten by Great Eastern Takaful until the receiver tube embraces education '18.

iii. **Scenario**

Children who live in homes where 18-year-old will have to be independent and no longer allowed to live at home. This is because what can be done at that age are pursuing higher. But without education savings, many of these children have financial difficulties to continue their studies to a higher level. Children who have potential in skills also have difficulty getting money either to continue learning in skills or start a business (start-up). Therefore tubing Education Iqra' is an education plan that would give them cash at age 18 as a ticket for their step into the real world and thus change the fate of their families, out of the poverty crisis.

b) **Shopping Raya**

Raya Shopping Program, which is an annual event organized by the Iqra Project to provide opportunities for people to contribute to the preparation for Eid al-Fitr, targeted to children under the care recipients of welfare homes and communities that participate in the programs organized by us. This program was carried out on each month since 5 years ago. Besides, Raya Shopping 2017 was sponsored earlier so that preparations can be made as soon as the program entered the month of Ramadan.

• **Objective Shopping Raya 2017**

The program aims to bring children and community goals together with volunteers shopping clothes Shawwal Eid al-Fitr celebrations. In addition to giving children the beneficiaries and target communities bustle buy Hari Raya preparations; the program is an opportunity for people to do charity work activities. In short, this program can ease the burden of families of orphans who are involved and can provide an opportunity for people to do charity work. In addition, it can also close the gap between children orphaned by the crowd as a platform that people always unite in helping the less fortunate and the celebration of Eid al-Fitr orphans with local communities.

c) Class citizens

Sponsorship for the class of 2017, education development program is for children who have not mastered basic reading and arithmetic as it should. They screened from underprivileged families. Class of 2017, which entered its 5th year, will run for 9 months. After successfully ensure a consistent program before, Class of 2017 will see these benefits spread to children in low-income communities and dropped out of school.

- Introduction of the class program

People run weekly classes welfare and community home-elected since 2013. The program is accompanied by volunteers who serve as teachers of Mathematics, English and Bahasa Melayu writing with i-Sina module. Each class session lasts 2 hours. This program is designed for 3 months (one semester). Crowd funding campaign was launched to provide opportunities for people who want to seize the opportunity to sponsor this program.

Figure 1: Class citizens



Sources: <https://www.facebook.com/ProjekIqra>

d) Campaign RM 5

Project management Iqra 'opened the opportunity for the public to sponsor the cost of managing associations such as office rent, utility bills, and others. Given that the Association has not yet fixed income to take care association, launched campaign RM5.00 to help us lighten the cost of governance to carry out programs and activities each month.

CONCLUSION

Crowdfunding is a new issue in Malaysia, where the concept is less about the donation or charity. Crowdfunding industry in Malaysia is still considered in its infancy with the level of awareness and acceptance of the crowdfunding still low. However, this platform can be among the best financing mechanism for Islamic finance, it is also the appropriate financing mechanism. Some of the issues raised about Shariah standard should not be an obstacle, but a responsibility of Shariah

advisors to provide solutions to the issues rose. The existence of crowdfunding industry in Malaysia is an improvement in the capital market that every Malaysian should be proud of (Biancone, P. Pietro, & Secinaro, S. 2016). Therefore, it is very important to know about the efforts to address the challenges associated with crowdfunding and the important factors that should be considered by the owners and operators of the project prior to engaging with the public to finance their projects or business ideas. Lastly, crowdfunding is already part and parcel to many organizations and individuals' wish to make the world a better place and help people around the globe to improve their lives. Its obvious benefit is raising money. Crowdfunding is credited with overcoming financing barriers to small grassroots projects that don't have access to banks and large donors. Crowdfunding not only provides money to organizations, it also boosts their man power as the crowd that funds them also puts their institutional structures on a broader footing. The supporters unwittingly become an additional marketing team by promoting the project they funded to their friends and networks. Through the increased communication and visibility during a crowdfunding campaign, international development work, still mostly funded with tax-payer money through government agencies, can also gain more visibility among the population and thereby increase its legitimacy.

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