

Evaluating the Performance of Waqf Land Development: A Case Study of *Waqf Seetee Aisah*, Pulau Pinang

Nur Afiqah Anuar¹, Muhammad Azwan Sulaiman^{2*}, Nor Nadirah Akmar Mokhtar³,
Nurul Nadiah Zainol⁴, Mona Isa⁵ and Wan Zahari Wan Yusoff⁶

^{1,2,3,4,5}Faculty of Architecture, Planning and Surveying/Centre of Studies for Estate Management, Universiti Teknologi MARA, Shah Alam, Malaysia

⁶Faculty of Technology Management and Business /Department of Real Estate Management, Universiti Tun Hussien Onn, Malaysia

*Corresponding author: ²azwan@uitm.edu.my

ABSTRACT

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Waqf commonly works to preserve a thing or an asset and maximize the benefits or revenues for the beneficiaries. In Malaysia, waqf matters are managed by institutions such as the State Islamic Religious Council, which acts as a trustee. This council will plan and manage the waqf land according to the specific deed, either for general or specific waqf deed, as prescribed by the person who waqf the asset. However, waqf lands are usually not fully utilized. The community may not notice or realize that development is taking place, thus affecting the performance of waqf land development. This research aims to identify the current waqf land development in Pulau Pinang, determine the challenges faced by the State Islamic Religious Council of Pulau Pinang in developing Wakaf Seetee Aisah, and measure the performance of waqf land development at Wakaf Seetee Aisah in Pulau Pinang. To achieve the research objectives, a qualitative approach through a semi-structured interview was conducted with four professionals practicing waqf land development in Pulau Pinang. The data gathered was analyzed through a content analysis method that interprets the respondents' responses. The research shows that the performance of waqf land development in Wakaf Seetee Aisah is doing well. All the developed units are sold, and the rental income increases annually. However, the results found that administration and marketing efficiency can still be enhanced. Lastly, it is hoped that this study can provide insights for the State Islamic Religious Council to improve their practice in managing the waqf land development more efficiently.

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1. INTRODUCTION

Waqf, (awqaf is its plural form) means either as a hold, prohibit or confine a thing or an asset (Mohamad et al., 2012). It protects a thing from becoming a third person's belonging. In real estate, waqf could be a piece of land that is given for development to benefit the public and economy of a country. Hence, waqf includes preserving the land or an asset and maximizing the revenues for its beneficiary (Puad et al., 2014). Waqf is also considered a charity done by a person or organization. In non-Muslim countries, charitable activity or trust is the most popular deed in the act of giving. In the United Kingdom, the revenues gained from charity activity reached £1985 million in 2013 (Ali et al., 2015). In this urbanized era, the State Islamic Religious Councils (SIRCs) in Malaysia assist other waqf entities such as *Jabatan Wakaf, Zakat dan Haji (JAWHAR)*, *Yayasan Wakaf Malaysia (YWM)* and its subsidiary *Perbadanan Wakaf*. Each entity is empowered to administer the waqf assets to realize the primary purpose of having a waqf activity.

The undeveloped land was the usual problem when discussing waqf land. The undeveloped or unutilized land issue can be observed in most areas of waqf land (Thaker & Pitchay, 2018). In addition, these lands are also undeveloped due to their waqf status, unlike traditional or common land. According to research, the SIRC management for every state can also impact the waqf land development because they play a significant role in ensuring the waqf land under their administration can perform (Mokhtar & Ibrahim, 2011). SIRC will be the trustee and manager in handling the waqf land for development or other purposes. For instance, in Pulau Pinang, the SIRC of Pulau Pinang has been established to undertake any waqf land and manage the land for investment, research or development and has authority over the assets.

A waqf land in Pulau Pinang that has been developed is *Wakaf Seetee Aisah*. This development, a joint venture between SIRC of Pulau Pinang and UDA Holdings as a developer, has 76 units of double-story terrace houses and 21 commercial units and is located at Seberang Jaya. This research attempts to highlight the performance of the waqf land development in *Wakaf Seetee Aisah* in Pulau Pinang in relation to the issues that arise in waqf land development. Therefore, the objectives of the research are to identify the current waqf land development in Pulau Pinang, to determine the challenges faced by the SIRC of Pulau Pinang in developing *Wakaf Seetee Aisah*, and to measure the performance of the waqf land development at *Wakaf Seetee Aisah* in Pulau Pinang.

The research is significant to Pulau Pinang itself as they are responsible for identifying those who administer, manage and develop the waqf land. This study indirectly shows how well the waqf land development in Pulau Pinang had performed. SIRC of Pulau Pinang can use the findings as guidance for their subsequent development project. It is expected to benefit the Muslim community and make them more concerned about waqf land development. It is a good move or tool in Islam to enrich Muslim's knowledge of the Islamic religion, specifically on waqf matters. This study will create more awareness for the community and indirectly attract them to be more involved in waqf matters.

2. LITERATURE REVIEW

2.1 Real Estate Development

Development can be defined as a paradox, a term showing a link between three principles (Oberle et al., 1974). The principles are economics, sociology, and ethics. In the real estate context in Malaysia, real estate development depends on Malaysian Development Planning. It

is an established policy used as guidance for construction and development planning framework. This constitution has been practiced in the construction sector ever since the late 1950s. Therefore, all practices and institutions developed under the policy are evolving from time to time since its establishment (Lee & Ging, 2017). Real estate development is also an essential factor that shapes the built environment (Heurkens et al., 2018). According to them, real estate development shapes people's lives and working environments. In addition, developing real estate enables human activities around the area to evolve.

2.2 Waqf

Waqf is an instrumental tool that provides social and economic safety through its role and responsibilities (Sapuan et al., 2017). It has also been used to meet the purpose of charity that has been ordered or specified by the founder who donated or waqf their belongings (Abdullah et al., 2017). There are two types of waqf: specific waqf and general waqf. Dahlia and Haslinda (2013) explained that specific waqf, also known as "*waqf khas*", is a situation where the donor will first declare the purposes of why they waqf their assets. General waqf, or "*waqf am*", is an open-ended waqf whereby the "*mutawalli*" may use the assets for any purpose that suits the function of the assets. The purpose will be general if it benefits society and is not against the Syariah principles.

Abdullah et al. (2017) clarified that waqf has two different asset elements: immovable and movable assets. Immovable waqf refers to any property or building consisting of land or houses, and movable waqf is usually something that can be moved from one place to another. It may be in the form of stationeries, things or books that can be waqf by people. According to Kahf (2003), the main characteristic of waqf is perpetuity. A characteristic of waqf is irrevocability, which means of lack of power by the waqf to revoke any of his donations. Waqf is considered binding as soon as the declaration of the donation is made and the property is transferred from the owner to the "ownership" of Allah (Ismail et al., 2015).

Waqf can be categorized into a few classes: waqf *khayri*, family waqf, cash waqf, and waqf *istibdal* (Yaacob, 2013). Waqf *Khayri* is similar to general waqf. The term "khayri" refers to general where it is used for public purposes. Family waqf brings the meaning of a private waqf. The beneficiaries of this type of waqf are usually through a hierarchy or already specified by the founder. In cash waqf, a donor called "*Al-Waqif*" has endowed a sum of cash instead of donating a real estate asset (Md. Shahedur Rahaman, 2011). Waqf *istibdal* happens when land must be converted between existing waqf assets with other assets (Yaacob, 2013). Waqf *istibdal* is very significant in ensuring the development of the Islamic economy by developing a non-strategic land of low value and low awareness into an asset (Bahari, 2019).

2.3 Management and Trustee of Waqf Assets

Categorized land management is divided into land administration and land management (Burns et al., 2006). These terms functioned as an instrument and worked together to help the person responsible for managing the land until it becomes what it is supposed to be (Burns et al., 2006). During the earlier stage, whoever has an asset and wants to waqf their respective assets will need to meet the village head or "*penghulu*", who will act as trustees of the asset (Yaacob, 2013). The waqif or founder will also choose a trustee or "*mutawalli*" to oversee and manage the trust given. *Waqif* will choose their trustee and appoint anyone who can succeed as trustee when there is a death or incapacity of waqif after the declaration was made (Khatib, 2016). The trustee must be honest, competent, and able to do the job efficiently as they act to preserve the

waqf asset and need to manage and develop the waqf asset to sustain the recipients' benefit at all costs (Abdullah et al., 2017).

In Malaysia, the SIRC is established and appointed as the trustee of waqf assets (Hassan & Rashid, 2015). SIRC's establishment aims to help and assist the founder and beneficiary on matters related to waqf. Besides, SIRC also functioned to advise about the conditions and rules related to Islamic matters and customs of Malay and are involved in policymaking. In Malaysia, the states of Selangor, Malacca, and Negeri Sembilan have an establishment of law statutes known as the enactment of waqf, whereas for other states, including the Federal Territories of Kuala Lumpur, Putrajaya, and Labuan, provisions are available in their respective Islamic laws (Mahamood, 2014).

The Federal Government of Malaysia formed a department called *Jabatan Wakaf, Zakat dan Haji* (JAWHAR) in 2004. Placed under the Prime Minister's Department, this department was established to harness the waqf asset potential, *zakat* and *baitulmal* (Ahmad, Muhammad, & Kamaruzaman, 2012). JAWHAR is not an authority, but it is actively working as a complementary agency to ensure the development of waqf, *zakat*, and *baitulmal* are well facilitated and undertake the waqf development projects that the government has funded. JAWHAR established a new department known as *Yayasan Wakaf Malaysia* (YWM) to assist them and harness the waqf resources and complement the SIRC's effort to achieve significant waqf land development.

2.4 Issues in Waqf Land Development

The estimated total land size recorded by SIRC is about 8,861.13 hectares in Malaysia, but according to Sohaimi (2018), approximately 99.28 per cent of the estimated waqf land remains undeveloped. State Administration of Islamic Law Enactment has given the authority to SIRC to act on behalf of the waqf assets. However, in some states, many waqf lands are still registered under individual titles, committees or *qariah*. Thus, this adds up to some issues about waqf land development as SIRC cannot trace the waqf land's identity, leading to undeveloped land because the development applications do not fulfil the local authority's requirement (Ismail et al., 2015). Once a waqf asset is given, it will never be transferred, donated as a gift or inherited unless for some exceptions. As the characteristic of waqf is the permanence of rules and conditions implied by the founder this situation impacts the waqf land development as the trustee needs to comply with the regulations before deciding to develop it (Omar et al., 2014).

On the other hand, this condition may limit and reduce the development of waqf assets in the market. Kader and Dahlan (2006) mentioned that trusts in waqf matters are omitted in the National Land Code. Hence, with the absence of waqf matters and provisions in the act, any development or endorsement on the waqf matters cannot be made as no evidence supports the action (Sanek et al., 2017). There are many encroachments and illegal occupation issues on waqf lands in Malaysia. SIRC faced many problems getting the illegal occupants to vacate the waqf land. Hence, this has become an issue as waqf land development cannot be successful (Ismail et al., 2015).

2.5 Performance

In waqf land development, the waqf needs to fulfill the requirements, including accountability. Ismail et al. (2015) explained that accountability refers to a duty to provide an account or establish an action that can be held responsible. However, the level of accountability also varies based on the parties interested in it and the type of organization (Ebrahim, 2010). However,

measuring performance is challenging to conceptualize, especially for non-profit organizations. Waqf institution is also included; hence many scholars give different opinions on measuring performance. This is due to the complexity of measurement as waqf organizations are more focused on achieving the beneficiary's goals, and the level of accomplishment is too difficult to be measured (Shafii et al., 2014).

The performance or success of a non-profit organization (NPO), similar to a waqf institution, should be measured based on the effectiveness and efficiency of the organization in handling the necessity and expectations of stakeholders itself (Kaplan, 2001). Due to the purpose of waqf institutions bringing similar meaning to non-profit organization goals, Ramli and Muhamed (2013) suggested adopting NPO's performance measurement onto waqf institutions. Therefore, based on the previous research on performance and the waqf variables explained in the literature review, the proposed performance measurement is illustrated in Figure 1.

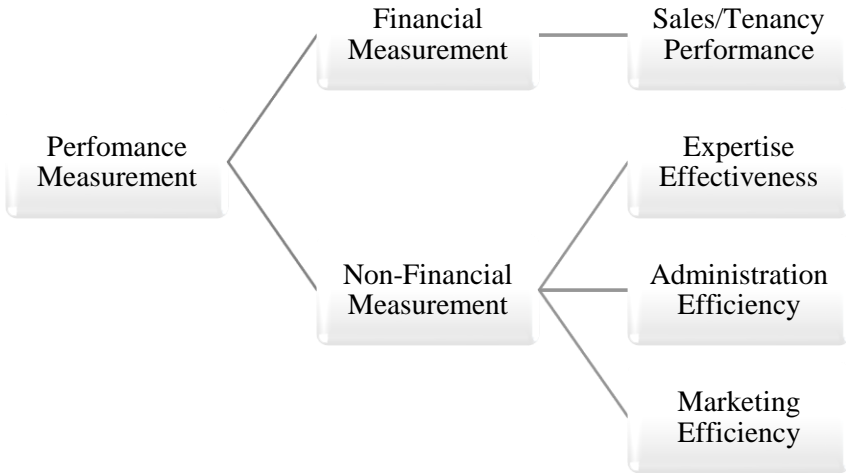


Figure 1. Performance Measurement in Waqf Institutions

3. METHOD

In this study, the researcher aims to use interview sessions to obtain the data. The interview is defined as a qualitative approach that requires only a small number of individuals as respondents and aims to see their perspectives and opinion on a particular matter (Boyce, 2006). In this study, the secondary data will not have any limitations. They will be gathered as much as possible because they are essential to measuring the performance of waqf land development in Pulau Pinang. By having interview sessions as the data collection technique, the researcher will need to conduct an interview session with the practitioner from the SIRC of Pulau Pinang. Appointments with the respondents are made through face-to-face sessions, emails, or telephone interviews.

The researcher initially planned to collect data from five respondents. However, only four respondents were available for the semi-structured interview sessions. Based on the purpose of the study, the respondents were purposively chosen based on their knowledge and expertise in the waqf development field in Pulau Pinang. All of them are in charge of waqf land development in Pulau Pinang as they are working under the SIRC of Pulau Pinang. In this study, the researcher collected the data from the interview sessions by recording the semi-structured

interviews during the interview session. Besides audio recording, the researcher also listed respondents' points, opinions, or perspectives. After that, the recorded interviews are converted and transcribed by the researcher using the content analysis method. Qualitative content analysis is an analysis that involves quoting interpretation from analyzed text into a conclusion, unlike quantitative analysis, which commonly uses frequency and statistics.

3.1 Case Study

The SIRC of Pulau Pinang is established under *Seksyen 4, Undang-Undang Pentadbiran Ulama 1959*, mainly to advise the royal highness on Islamic matters. The function of SIRC in Pulau Pinang is to ensure that society in Pulau Pinang lives in peace and is pious, following teachings of the Islamic religion in their daily lives. In the context of development, SIRC of Pulau Pinang also develops, enhances, and promotes economic growth and social well-being while being Syariah compliant. In an SIRC, there are many sub-units. One unit that deals with waqf development matters is the Property Development Unit. This unit's function is to ensure that all the waqf land is being developed under general or specific waqf. *Wakaf Seetee Aisah* is chosen as a case study in this research due to its successful development and its continuation from phase 1 to phase 2, showing that the development done previously had a positive and significant impact on waqf land development in Malaysia. Its performance could be observed and measured based on the reports and observations compared to other waqf lands in Malaysia. Therefore, in this research, the study aims to interview the experts or professionals from that unit as they are deemed knowledgeable in giving out pertinent information and opinions related to the study undertaken.

4. DATA ANALYSIS AND FINDINGS

A qualitative approach was taken to get the best results, produce a reasonable interpretation, and draw the correct conclusions from the study. During the interview session, a semi-structured interview was conducted with the respondents involved in the waqf land development, in this case, *Wakaf Seetee Aisah*. The first respondent was an officer who is the Administration Assistant Officer (Asset Management) from Waqf Property and Land Development Unit of the SIRC of Pulau Pinang. The interview took about an hour. The second session was held with the second respondent, an Administration Assistant Officer from the same unit in SIRC of Pulau Pinang. The third and fourth respondents are also from the same unit in SIRC Pulau Pinang. However, these respondents held different positions. The third respondent is an Executive Officer (Authority), while the last respondent is a Site Engineer.

The findings obtained based on the research objectives were illustrated in cross-cases content analysis. The results were divided according to the objectives, and responses from the participants were coded as *R1, R2, R3 and R4*. Meanwhile, each objective is coded as *Category 1, Category 2, and Category 3* in the findings. The analysis will be derived from the three main objectives of this research study and the responses from the first to the last respondent. Therefore, the data analysis is based on the objectives of the study. The objectives are:

- i) To identify the current waqf land development in Pulau Pinang. (*Category 1*)
- ii) To determine the challenges faced by the State Islamic Religious Council (SIRC) of Pulau Pinang in developing *Wakaf Seetee Aisah*. (*Category 2*)
- iii) To measure the performance of waqf land development at *Wakaf Seetee Aisah* in Pulau Pinang. (*Category 3*)

4.1 Analysis of Objective 1 (Category 1)

The research found out that the current waqf development, named *Wakaf Seetee Aisah 2*, is a continuation of *Wakaf Seetee Aisah 1*. Below is the information gained from participant R2 during the interview session.

Table 1. Data Obtained from Participant R2 on Current Waqf Development Held

Name of Development	:	<i>Wakaf Seetee Aisah Fasa 2</i>
Lot	:	3117,252,200
Location	:	Mukim 4, Seberang Jaya, Seberang Perai Tengah, Pulau Pinang
Component	:	422 units of medium-cost apartments, 150 units of low-cost apartments, 30 units of shop offices, 15 units of stall centres, office blocks (4 storeys), surau and halls
Cost	:	RM 120 million
Financing	:	Joint venture with UDA Sdn Bhd

4.2 Analysis of Objective 2 (Category 2)

The analysis reveals the identification of a few factors that had become obstacles to SIRC of Pulau Pinang in ensuring the growth or performance of waqf development in *Wakaf Seetee Aisah* from when it was first announced.

4.2.1 Society's Mindset

Participant R1 has stated that the biggest challenge in managing the *Wakaf Seetee Aisah* development is tolerating society's mindset. He added that, in his opinion, the society in Pulau Pinang is still looking at waqf assets or development for charitable purposes. He said that most of the time, even the tenants of the shophouses in *Wakaf Seetee Aisah* still apply to reduce the rental price as they thought the development would help Muslim people. As for information, the tenancy of the shophouses was selected from a tender session. Hence, this gives the meaning that both parties have agreed upon the rental prices in the first place. According to participant R2, society is often misled about waqf. Hence, it is a challenge to development management as tenants disobey all the instructions, such as rental payments and many more. All respondents have similar thoughts regarding society's sentiment and mindset challenges. Participant R3 said that "society's behavior matters the most", and participant R4 quotes that "tenant's behavior" is a challenge.

4.2.2 Financing Problem

The financing problem for end-users is also considered one of the challenges that SIRC of Pulau Pinang faced during the sales phase. The participants cited that there are some difficulties securing loans for end-users due to the characteristics of waqf and leasing terms. Not many financial institutions are ready to give loans for development under waqf land. During the first phase of sales activities, Al Rahji Bank was one of the pioneers to agree and provide loans to end-users for this development. Government financial institutions at that time did not allow governments servants to apply for loans related to waqf development land. According to

participant R2, due to waqf being a leasing term in its tenure, many financial institutions are not brave enough to give financing to the end-users. This is because, after all, the landowner will still be under SIRC's name. This will be a problem for bank institutions to undergo activities such as auctions and many more.

4.2.3 Difficulties in Rental Collection

There is difficulty collecting the rental of shophouses in *Wakaf Seetee Aisah*. The tenants do not pay the rental regularly, making it a challenge for SIRC to ensure the development of *Wakaf Seetee Aisah* is sustained. According to participant R2, when tenants pay the rental late, it makes it difficult for SIRC to manage the asset as the maintenance and service fees are all included in the rental paid. On top of that, participant R3 added that society's behavior leads to this challenge as they do not understand how waqf development operates.

4.3 Analysis of Objective 3 (Category 3)

SIRC of Pulau Pinang measures the performance of the waqf land development in a slightly different way from the standard performance measure, which is the return on assets and many more. This situation happened because the main objective of an SIRC's establishment is to help the Muslim society improve their quality of life and standard of living while continuing the deed given by the donator of waqf land. Hence, the waqf land development performance measure is explained differently due to the absence of documentation.

Participant R1 stated that *Majlis Agama Islam Negeri Pulau Pinang* (MAINPP), a part of the SIRC of Pulau Pinang, does not document the profits gained from waqf land development housing sales in *Wakaf Seetee Aisah*. They are only given about 76 units of houses out of the total portion of the units developed by UDA Holding Sdn Bhd. He added that they work to help society to own houses, so once they find the potential buyer, their responsibility ends. This explanation highlights the absence of housing sales documentation or report as they said the financial gain is not their main highlight in developing them. Participant R3 said that usually, the performance of the development is measured through the success in the selling and tenancy phase and that the performance of *Wakaf Seetee Aisah*, in their opinion, is doing well as all 76 housing units were sold at the same time.

Apart from housing sales, the tenancy performance of shophouses in *Wakaf Seetee Aisah* was also highlighted during the interview session. The performance of rental collection is different from housing sales this time around, and there is documentation to be referred to. The documentation of tenancy collection performance obtained during the interview session is shown in Table 2. Based on the document or report received, it is evident that the tenancy performance of shophouses in *Wakaf Seetee Aisah* grows and increases every year. However, the amount that the SIRC should collect and the amount that has been collected are different in its figure. According to participant R1, the reason it is different is related to challenges explained in objective 2, which is difficulties in collecting rental income from tenants. Even though the rental income increases yearly, the amount does not tally. Hence, this affects the performance of waqf development in *Wakaf Seetee Aisah*.

Table 2. Rental Collection Performance on Waqf Land Development in *Wakaf Seetee Aisah*

Year	Early Balance (RM)	Rental Amount to be Collected (RM)	Rental Adjustments (RM)	Rental Amount Collected (RM)	Final Balance (RM)
2013	0.00	252,950.00	0.00	225,750.00	27,200.00
2014	27,200.00	612,500.00	27,800.00	544,600.00	122,900.00
2015	122,900.00	675,503.00	2,500.00	593,534.00	207,369.00
2016	207,369.00	698,280.00	3,360.00	614,986.00	294,023.00
2017	294,023.00	684,018.00	8,610.00	616,328.00	370,323.00
2018	370,323.00	635,705.00	8,980.00	597,253.00	399,795.00
2019	399,795.00	650,800.00	3,000.00	623,887.00	429,708.00
2020	429,708.00	521,200.00	5,050.00	399,980.00	555,978.00
Total	0.00	4,730,956.00	41,340.00	4,216,318.00	555,978.00

(Source: Compiled by the authors from interview with the Penang State Islamic Religious Council)

For non-financial performance measures, some variables were put to respondents as these also contribute to the performance of waqf development. The inputs of non-financial performance measures related to expertise, marketing strategy, and effective administration may become factors that contribute to a non-profit organization's performance. UDA Holding Sdn Bhd functions as expertise in this waqf land development and has performed its best in developing *Wakaf Seetee Aisah*. UDA Holdings Sdn Bhd received the 1st Global Waqf Conference Recognition Awards in 2019 after their successful *Wakaf Seetee Aisah* development. In terms of administration by SIRC, the administration of SIRC in Pulau Pinang may still be measured as moderate performance as the staff involved in developing waqf land is limited, hence putting pressure on them to ensure the effectiveness and efficiency of the development. However, participants R3 and R4 respectively mentioned that it is lucky that SIRC of Pulau Pinang is one of the technical teams in the One Stop Centre of Local Authority in Pulau Pinang. Hence, this gives them the advantage of ensuring that waqf land development performs well. Participant R1 mentioned that since they are a non-profit organization, their marketing performance is not great compared to others as they do not consider documenting any performance. Fortunately, UDA helps gain public awareness of this *Wakaf Seetee Aisah* development most of the time. The marketing strategy by SIRC cannot match what UDA Holdings Sdn Bhd did in promoting *Wakaf Seetee Aisah*. They also agreed that their expertise helps in promoting the development.

5. CONCLUSION

This section discusses whether the objectives of the study have been achieved and provides some possible recommendations for better future research. Identification of *Wakaf Seetee Aisah Fasa 2* helps to achieve objective one, to identify current waqf development in Pulau Pinang. This development project is a continuation of *Wakaf Seetee Aisah 1* with the same joint venture with UDA Holdings Sdn Bhd. Next, the second objective is to identify the challenges faced by SIRC of Pulau Pinang as a trustee and their role in developing and managing the development of *Wakaf Seetee Aisah*. According to the interview session, the challenges stated by all the respondents are society's mindset, financing problems, and difficulties in collecting rental

income. All the respondents expressed that these challenges started during the construction phase and lasted until the current management phase. On the performance side, it can be concluded that the sales performance of that development has been achieved based on the total units of houses that have been sold off. Despite the absence of sales performance, the tenancy income documentation was presented to the researchers, which can be used to measure the performance of *Wakaf Seetee Aisah*. The rental income has been increasing yearly from 2013 to 2020. However, there is a mismatch of values between the amount of rent collected and the amount that should be collected throughout the years. This is related to the challenge stated by respondents, which is the difficulty in collecting rental income. Hence, due to this challenge, it can be concluded that it affects the rental performance of *Wakaf Seetee Aisah*. Therefore, the SIRC of Pulau Pinang should take strict action against those tenants who do not cooperate in paying the rental of the waqf assets. This is because it will affect the income gained, leading to many problems in waqf land development. Hence, strict action such as a penalty should be taken towards the defaulting tenants to prevent a mismatch between tenancy rental income performance.

Besides that, in non-financial measurement, all respondents agreed that having UDA Holdings Sdn Bhd as a joint venture developer in developing *Wakaf Seetee Aisah* has ensured excellent progress of the development from the construction until the marketing phases. This gives insight that expertise is needed in the development. In administration efficiency measures, all respondents agree that they are still not familiar with project development documentation, and a lack of staff may also affect the performance of project development. This gives insight that administration efficiency in the SIRC in managing the project development is still at a moderate level. Lastly, all respondents agreed that marketing efficiency is well performed due to the expertise of UDA Holding Sdn Bhd in promoting *Wakaf Seetee Aisah* to the public, and they agreed that UDA Holding Sdn Bhd helps in increasing awareness of waqf land development, especially *Wakaf Seetee Aisah*. Therefore, these findings are expected to give insights and benefits for future research.

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AUTHOR CONTRIBUTION STATEMENT

NAA and NNA wrote the introduction, and literature sections. They also carried out the data collection process. MAS, NNZ, and MI refined the data and performed the data analysis using Nvivo and abstracted the content. NAA and MAS wrote the data methodology section. MI and WZ wrote the discussion and implication sections. All authors read and approved the final manuscript.

DECLARATION OF CONFLICTING INTERESTS

The authors declare that they have no conflict of interest.

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APPENDIX

Appendix 1. Qualitative Interview Questions

1. What is the current waqf development that has been developed by MAINPP for the state of Pulau Pinang?
2. In your opinion, are there any challenges you think of that make the development of waqf land to be delayed or unsuccessful? If any, can you explain further in detail those challenges?
3. Based on the challenges stated above, would you like to rank those challenges from most challenging to the least one? And do the challenges affect the performance of waqf land development?
4. How about the sales activities and rental income of waqf projects from year to year in Wakaf Seetee Aisah development? Do the performance increase? If permissible, are there any reports regarding the performance of the development activities?
5. During the literature review, there are few variables in waqf land development are listed that contribute to measuring the performance of waqf land development. The variables are such as financial ratios, expertise effectiveness, efficient administration, and marketing. Hence, in your opinion, does it help to measure the performance in Wakaf Seetee Aisah?

AUTHOR BIOGRAPHIES

Nur Afiqah Anuar, (B.Sc., M.Sc.) is a Contract Lecturer at the Centre of Studies for Estate Management, Faculty of Architecture, Planning and Surveying Universiti Teknologi MARA Shah Alam. Her Master's Degree in Property Investment at Universiti Teknologi MARA focuses on Islamic Wealth & Finance Management, especially in Waqf Development.

Muhammad Azwan Sulaiman, (Ph.D., M.Sc., B.Sc.) is a Senior Lecturer at the Centre of Studies for Estate Management, Faculty of Architecture, Planning and Surveying Universiti Teknologi MARA Shah Alam. He gains a Bachelor of Real Estate Management, Master of Science, and Ph.D. in Real Estate and Facilities Management in Universiti Tun Hussien Onn Malaysia, Johor. His Ph.D. in Islamic Real Estate Management focuses on Inheritance and Islamic Wealth Planning.

Nor Nadirah Akmal Mohktar (B.Sc.) is an Assistant Researcher in the Centre of Studies for Estate Management, Faculty of Architecture, Planning and Surveying Universiti Teknologi MARA Shah Alam. She has a bachelor's degree in estate management from University Teknologi MARA Shah Alam.

Nurul Nadiah Zainol (Ph.D., M.Sc., B.Sc.) is a Senior Lecturer at the Centre of Studies for Estate Management, Faculty of Architecture, Planning and Surveying Universiti Teknologi MARA Shah Alam. She received a Bachelor of Real Estate Management at Universiti Tun Hussien Onn Malaysia and for Master and a Ph.D. degree in Real Estate from Universiti Teknologi Malaysia. She is one of the research team members who focus on Islamic Real Estate Research and consultancy with the private and government sectors.

Mona Isa (Ph.D., M.Sc., B.Sc.) is an Associate Professor at Centre of Studies for Estate Management, Faculty of Architecture, Planning and Surveying Universiti Teknologi MARA Shah Alam. She received her Bachelor of Estate Management from University Teknologi MARA, Master from Birmingham City University, United Kingdom, and a Ph.D. degree in Real Estate from Universiti Teknologi Malaysia. She is the leader of an Islamic Real Estate Research and Consultancy group with the private and government sectors.

Wan Zahari Wan Yusoff (Ph.D., M.Sc., B.Sc.) is a Professor at the Department of Real Estate Management at Universiti Tun Hussien Onn Malaysia. He is a Former Director for Waqf and Endowment UTHM, and a prominent Real Estate Professor in Malaysia, focusing on Islamic Real Estate such as Inheritance, Waqf, Unclaimed, and Al-Mafqud Property.