

## Implementation of an Effective Cash Waqf Collection And Distribution Method in Perlis : A Case Study of The Perlis Islamic Religion And Malay Council (MAIPs)

Nurnazifa Gzahli<sup>1</sup>, Hasyeilla Abd Mutalib<sup>2\*</sup>, Afiffudin Mohammed Noor<sup>3</sup>, Nur Ain Nazihah Muhammad Rizal<sup>4</sup>, Nur Athirah Abd Rahman<sup>5</sup>

<sup>1 3 4</sup>Academy of Contemporary Islamic Studies, Universiti Teknologi MARA, Cawangan Perlis, Campus Arau, 02600 Arau, Perlis, Malaysia

<sup>2 5</sup>Faculty of Business and Management, Universiti Teknologi MARA, Cawangan Perlis, Campus Arau, 02600 Arau, Perlis, Malaysia

Authors' Email Address: <sup>1</sup>nurnazifa99@gmail.com, <sup>2\*</sup>hasyeilla798@uitm.edu.my, <sup>3</sup>afiffudin@uitm.edu.my, <sup>4</sup>nazihahain@gmail.com, <sup>5</sup>nrathirahrahman@gmail.com

Received Date: 3 November 2023

Accepted Date: 19 December 2023

Revised Date: 26 December 2023

Published Date: 31 January 2024

\*Corresponding Author

### ABSTRACT

*Cash waqf is one form of waqf using cash. It plays an important role in generating funds for the country's economic development in terms of education, health, and social welfare. Therefore, the management and administration related to cash waqf need to be emphasised and streamlined for the continuation of its benefits. In relation to that, the aim of this study is to find out the implementation of cash waqf in the State of Perlis, which is implemented by the Council of Islamic Religion and Malay Customs of Perlis (MAIPs) as the sole trustee of waqf property in this state. This study is a qualitative study using the semi-structured interview method. The interviews were conducted with four selected officials at MAIPs. The results of this study found that the methods of collecting cash waqf funds by MAIPs are through payments at waqf counters, waqf funds, salary deductions by government employees, and payments through bank accounts. This study also explains the distribution of cash waqf revenue by MAIPs. Based on the information obtained from the MAIPs officers, it turns out that the implementation of cash waqf has greatly benefited the community. Through the results of this study, it can give insight and spark ideas for the next researcher to carry out further studies on waqf, especially regarding cash waqf, such as the role of cash waqf specifically in sectors of interest in Malaysia.*

**Keywords:** cash waqf, development, MAIPs, Perlis, waqf property

### INTRODUCTION

The practice of waqf is growing rapidly in line with the current era of globalisation, with various waqf innovations being introduced to the community. Waqf properties nowadays are not limited to immovable properties; they even include movable properties such as cash and company shares. Cash waqf is a monetary instrument that is donated by the waqf donor. The trustee is then responsible for managing the cash waqf to meet the waqf donor's wishes.

Next, the money will be used as capital in the development of waqf properties or investments. The profit from the use of the capital will be channeled to the beneficiaries, either in general or specifically based

on the intention of the endowment (Muhammad Hizbullah & Haidir Haidir, 2020). Cash waqf also means cash donations to encourage Muslims to give unlimited waqf through various creative and innovative channels (Mohd. Ali Muhamad Don, 2019). From a historical point of view, cash waqf has been introduced since the time of the Ottoman Empire when the use of cash was approved as a waqf method by the Ottoman Court in the early 15th century (Farhana Mohamad Suhaimi & Asmak Ab Rahman, 2017).

There are four different categories of institutions involved in the development of cash waqf in Malaysia: the Federal Government, State Government, Statutory Bodies, and Non-Governmental Bodies (NGOs) (Othman, 2015). At the central government level, the Department of Waqf, Zakat, and Hajj (JAWHAR) was established on March 27, 2004. This establishment serves as an alternative for managing development projects at the state level. Subsequently, on July 23, 2008, an entity named Yayasan Wakaf Malaysia (YWM) was established. This entity, under the administration of JAWHAR, plays a significant role in mobilising waqf resources, serving as a source of economic capital that maximally benefits Muslims. At the state government level, cash waqf is implemented and managed by the State Islamic Religious Council (MAIN), which is designated as the sole trustee for all waqf properties in Malaysia (Mohamad, 2020).

In general, the value of waqf real estate assets throughout Malaysia is estimated to be worth RM1 billion with a total waqf land area of 30,000 hectares (JAWHAR, 2021). However, there is still 88% (26,400 hectares) undeveloped. Among the factors that lead to the problem of undeveloped waqf land is the lack of funds faced by MAIN. One of the alternatives to develop the land is through a cash waqf fund. This is because it is seen as capable of being a capital agent for the development of waqf land (Wan Mohd Dhaiyudeen Helmy et al., 2020).

In Negeri Perlis, the cash waqf was launched by MAIPs on November 22, 2013. In 2020, the population of the State of Perlis is 261.9 thousand people with an average increase in population growth at a rate of 0.8 percent per year from 2010 until 2020. From the total population of the State of Perlis which reaches hundreds of thousands, accordingly the amount of cash waqf accumulated should be at an optimal level. This is because cash waqf can be used as a source of sustainable financing for the socioeconomic development of the local community. Therefore, a study related to cash waqf is very relevant to be carried out to investigate the implementation of cash waqf by waqf institutions. In conclusion, this study focuses on cash waqf in the State of Perlis.

## LITERATURE REVIEW

Waqf is a practice that has been observed since the time of the Prophet SAW. According to the language, waqf means: i) Al-Habs, which means to restrain; ii) Al-Mana', which means to prevent or freeze; and iii) Tasbil, which means the path of Allah SWT (Ibn 'Abidin, n.d.). Waqf, according to syara', refers to the property whose right to it is withheld from any transaction of sale, inheritance, gift, or will while maintaining its physical condition ('ain).

Waqf is generally divided into two types: waqf khairi (welfare) and waqf zurri (waqf for members or family) (Hafizah Shamshuddin et al., 2020). Waqf khairi is further categorised into two types: general waqf and special waqf. General waqf refers to any form of waqf property designated for charity or general importance without specifying the recipient or a specific purpose. There are no specific conditions set for the waqf property. Special waqf, on the other hand, refers to waqf property with a specific purpose or designated beneficiaries (Mohd. Ali Muhamad Don, 2019).

Next, waqf zurri is a type of waqf whose benefits are intended for members or families of the waqf, such as grandchildren or great-grandchildren. However, some scholars argue that this type of waqf is a bid'ah because it is not established by Islamic law (Abd Shakor Borham, 2011)

In addition, waqf property is classified into two types: immovable property and movable property (Asharaf Mohd Ramli, 2019). Immovable property refers to waqf assets that cannot be transferred or moved from one place to another. For instance, land or buildings endowed for educational purposes, such as the construction of a madrasah (Rasmimi Ramli & Mohd Lukman Mahmud, 2019). There are situations where these waqf assets are transformed into commercial buildings and then rented out. The rental income is deposited into the waqf fund and directed back to the eligible beneficiaries (Mohd Nasir Ayub et al., 2020), making the asset a source of income generation for the local area.

Movable property, on the other hand, includes waqf assets that can be transferred and moved from one place to another. Examples of movable property are cash waqf (waqf using cash) and corporate waqf (waqf in the form of shares). From a legal perspective, waqf in the form of shares is mandated by *syara'* because it aligns with the principles and concepts of waqf in Islam (Faisal, 2020).

Subsequently, the practice of cash waqf began to be practiced by Muslim countries around the world. For example, in Singapore, a cash waqf project was launched through a salary deduction scheme. Through the project, it has managed to raise about S\$130 million in Singapore. The funds were used for the construction of 22 mosques in Singapore (Vika Annisa Qurrata et al., 2021).

In Malaysia, cash waqf was approved as a waqf practice at the 4th Muzakarah of the National Fatwa Committee for Islamic Religious Affairs of Malaysia, which took place on April 13–14, 1982, in Kuala Lumpur (Mohamed Zulkifli, 2018). Later, YWM promoted cash waqf by opening up opportunities for public and private employees to make salary deductions for the purpose of waqf. In addition, YWM, in collaboration with MAIN, has introduced a cash waqf scheme in each state. The conditions for the scheme are according to the results of the respective state MAIN (Adnin Ibrahim & Asmak Ab Rahman, 2021). Various waqf projects have been successfully implemented using the cash waqf funds (Wan Mohd Dhaiyudeen Helmy W.M. et al., 2020).

Based on the State Islamic Religious Affairs Administration Enactment provided in Schedule 9 (Federal State List), the State Islamic Religious Council (MAIN) has been appointed as the sole trustee for waqf assets. Therefore, in the State of Perlis, MAIPs have been responsible for managing all matters related to waqf. MAIPs have the right to organise their own structure and administration for managing waqf assets. As for cash waqf, it is managed by the Head of the Waqf, Real Estate and Property Development Division. Under this administration, there is a special unit to manage waqf, which is the Waqf and General Resources Unit. This administration is made up of the Head of the Waqf Unit, Clerical and Operations Administrative Assistant, and Islamic Affairs Assistant, as noted in the MAIPs waqf unit administrative organisation chart. Clearly, the Waqf and Real Estate Development Division has the function of managing and developing cash waqf funds in the State of Perlis.

## **METHODOLOGY**

This research adopts a qualitative approach, employing the semi-structured interview method as the primary data collection technique within a case study framework. The study focuses on waqf managers from MAIPs as the key participants. Utilising purposive sampling, four MAIPs officers were selected for in-depth interviews. The selection of study participants has been done based on certain criteria that have been set, namely experts in the waqf field, individual willingness to be study participants and uniformity in terms of roles and responsibilities in waqf institutions. To assess the implementation of cash waqf in the State of Perlis, the collected interview data were transcribed and subsequently verified for accuracy by all respondents, ensuring the validity of the obtained information.

## RESULT AND DISCUSSION

This section will discuss the research findings and discussions obtained from interviews conducted with MAIPs. It will begin with a discussion on the method of collecting cash waqf funds in the State of Perlis, followed by a discussion related to the distribution of cash waqf revenue in the State of Perlis.

### Method of Collection Cash Waqf Funds by MAIPs

Waqf institutions in the State of Perlis, namely MAIPs, have taken steps to develop in line with current developments and needs. The study shows that MAIPs are no longer focused solely on the development of waqf land. A new Islamic social financial instrument, cash waqf, was introduced, and it plays an important role in helping the socioeconomic development of the people. At MAIPs, waqf management is under the waqf unit. The methods used by MAIPs in collecting cash waqf in the State of Perlis are divided into four methods: waqf counters, waqf funds, monthly salary deduction scheme, and payment through bank accounts, as shown in Figure 1.1.

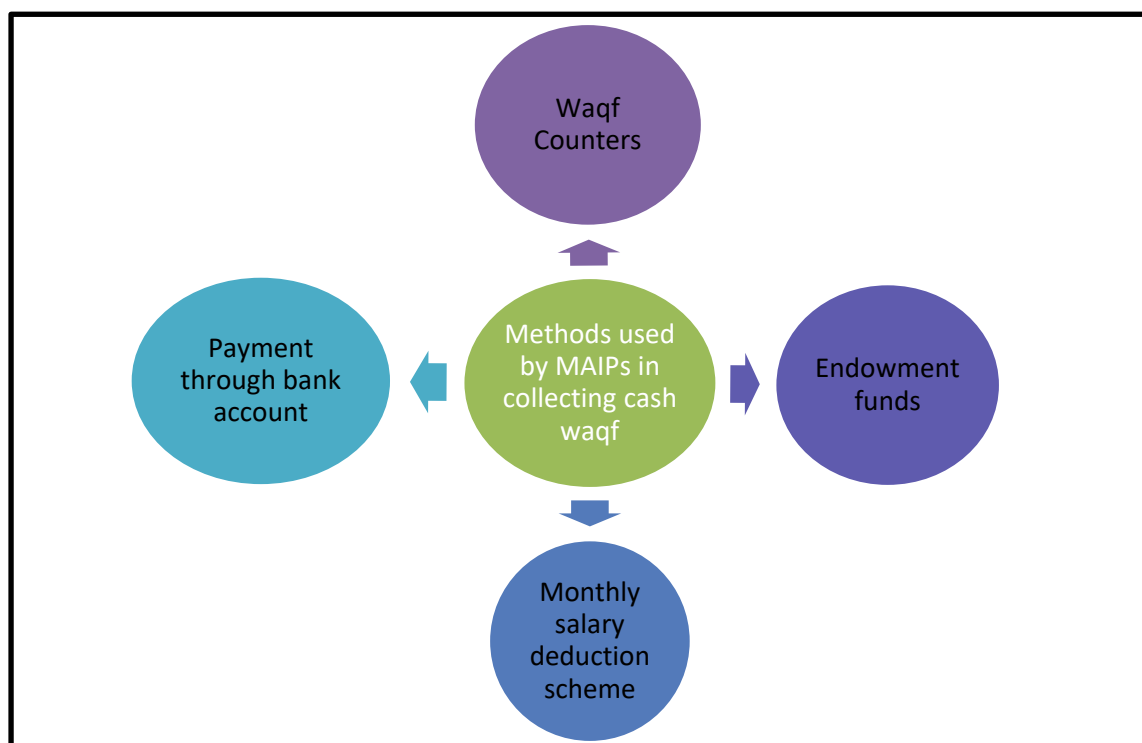


Figure 1.1 Methods used by MAIPs in collecting cash waqf

### Waqf Counters

The endowment can enter into the waqf contract at the waqf counter provided at the MAIPs office. MAIPs has set a minimum requirement of RM1 for individuals who wish to make cash waqf donations. This opens up opportunities for individuals from all levels of society to engage in waqf practices with even the smallest amount of property available.

### Endowment Funds

Furthermore, MAIPs also allocates endowment funds to selected mosques across the State of Perlis, especially during specific programs. Individuals can contribute a designated amount of money to the mosque's waqf funds, and these funds will be utilised for mosque construction and maintenance

with approval from MAIPs. Additionally, specific cash waqf funds, such as those for the Hemodialysis Centre, are similarly placed in relevant mosques. When a predetermined period elapses, the accrued waqf funds are returned to MAIPs and utilised for construction purposes.

### Monthly Salary Deduction Scheme

The monthly salary deduction scheme is the most convenient and efficient method for individuals who wish to consistently contribute to waqf on a monthly basis. This scheme is available to federal employees, employees of statutory bodies, and private employees. Each employee is assigned a unique payroll deduction code. For instance, at the federal staff level, MAIPs has collaborated with Yayasan Wakaf Malaysia (YWM) to implement a monthly salary deduction scheme specifically for waqf purposes. The dedicated code for the monthly salary deduction scheme for the State of Perlis cash waqf is 4474. Every month, YWM transfers the portion of the cash waqf contributions made using code 4474 back to MAIPs.

### Payment Through Bank Account

Additionally, individuals interested in waqf can contribute through the bank-in method to a designated account, such as Bank Islam, with account number 090 100 100 639 83. Once the money transfer is completed, the waqf donor is required to send an email to MAIPs at the address wakaf@maips.gov.my, providing personal information, home address, and details of the specific type of waqf payment made.

Based on the findings and analysis of the methods used by MAIPs in collecting cash waqf, it is imperative for MAIPs to proactively promote cash waqf to all residents in the State of Perlis. Waqf institutions are required to diversify their approaches in response to the changes brought about by globalisation. By offering a variety of cash waqf payment methods, it will become easier for the people of Perlis to contribute to waqf regardless of their location and the time. This aligns with the results of Osman et al. (2022), who concluded that the diversity of waqf implementation methods has a significantly positive impact on the amount of cash waqf collected.

Furthermore, through extensive exposure to the entire community, regardless of religion, it can increase knowledge among non-Muslims regarding the importance of cash waqf. At the same time, it will increase the amount of cash waqf collected, which leads to the re-distribution of waqf benefits to various interested channels. The majority of people in Malaysia think that the duty of waqf is only limited to Muslims. In fact, non-Muslims can also waqf, as explained by Nor Azlan et al. (2020).

### Distribution of cash waqf proceeds in Perlis

Once the cash waqf collection results are obtained, MAIPs are responsible for managing and developing the results in accordance with the goals and intentions of the waqf donors. MAIPs are committed to distributing the revenue based on their wisdom and management efficiency. There are several cash waqf projects that have been successfully developed and are still in planning as shown in Table 1.1.

**Table 1.1 Distribution of Cash Waqf Proceeds in Perlis**

Distribution of Cash Waqf Proceeds in Perlis	
Successfully developed cash waqf projects	MAIPs Hemodialysis Service Centre
	Darul Abrar Mortuary Management Centre (PPJ)
	Centre of Sunnah (COS)
	MAIPs Kuliyyah Hall

Distribution of Cash Waqf Proceeds in Perlis	
Cash waqf project in cash waqf collection process	MAIPs Waqf Complex
	<i>Bazar Wakaf Rakyat (BWR)</i>
	Autisme Centre
	Shelters House and Homestay

### Successfully developed cash waqf projects

Among the cash waqf projects that have been successfully developed by MAIPs are as follows:

#### MAIPs Hemodialysis Service Centre

This hemodialysis centre, which is the first waqf concept in the State of Perlis, was built in collaboration between MAIPs and is managed by Hospital Tuanku Fauziah (HTF), Kangar, Perlis. The centre was completed in 2020 using funds from cash waqf donated to MAIPs. The cost of this project is as much as RM6,000,000 (Ringgit Malaysia six million only). This building is located next to the HTF building in Kangar, Perlis. This centre is one of the largest hemodialysis centres in Malaysia. This building has two floors that can accommodate approximately 70 hemodialysis machines. This hemodialysis centre is open to Muslims and non-Muslims who wish to obtain dialysis services at a minimal fee. For the Asnaf group, there is no treatment charge, even if it is fully borne by the MAIPs.

#### Darul Abrar Mortuary Management Centre (PPJ)

Darul Abrar Funeral Management Centre is located in Kubang Gajah Arau, Perlis. In the beginning, this PPJ building was the old Kubang Gajah mosque. Then the new mosque was built at the back of the old mosque. Therefore, MAIPs took the initiative to utilise this mosque building as a body management centre, which started in 2017. The cost for the maintenance and repair of the building is as much as RM200,000 (Ringgit Malaysia two hundred thousand only). This cost payment is the result of the cash waqf fund.

#### Centre of Sunnah (COS)

The Centre of Sunnah (COS) building, better known as Markaz Sunnah An Nabawiyah, is located in Arau Perlis. The COS building, which used to be the old Arau Grand Mosque, was then, when the new Arau mosque was built, MAIPs replaced the building with COS management, which started in 2016. The cost for the maintenance was using cash waqf funds amounting to RM160,000. At COS, there are religious studies managed by the Perlis State Mufti Department. The study is carried out every Monday to Friday from 9.00 a.m. to 12.30 p.m. Studies are based on specific syllabuses scheduled by the Perlis State Mufti Department.

#### MAIPs Kuliyyah Hall

The MAIPs Kuliyyah Hall was originally a mosque building, then the building was transferred to become a lecture hall. It is located in Behor Temak Kangar, Perlis. In the hall, there are three rooms, one seminar room, one meeting room and one dining room. Accordingly, there is a charge for each use of the lecture hall. The rental income will be put into the MAIPs cash waqf fund.

#### MAIPs Waqf Complex

A waqf complex in the State of Perlis has been built and is located in Behor Lalang Kangar, Perlis. The complex has two floors divided into eight sections. The construction of this building has incurred a high construction cost of RM3 million.

### **Bazar Wakaf Rakyat (BWR)**

The BWR developed is a collaboration between MAIPs together with the Department of Waqf, Zakat and Hajj (JAWHAR) and YWM. BWR as a whole is located in six places around the Perlis, namely in Jelepok, Repoh, Padang Katong, Simpang Empat and Sungai Baru. All of these BWRs are built within the mosque area. In addition, there is a rental fee charged to entrepreneurs who are interested in renting the BWR premises. Then the rental income will be put into the waqf fund managed by MAIPs.

### **Cash Waqf Project in Cash Waqf Collection Process**

This subsection will also discuss waqf projects that are still in the process of collecting cash waqf.

### **Autism Centre**

The latest project through the cash waqf concept this time focuses on the education category to meet the educational needs of children with autism. This Autism Centre will be implemented in collaboration with the Social Welfare Department and the Kurnia Genius Division at the Malaysian Ministry of Education. The construction of this centre will be carried out through several phases until the final phase, which is the construction, is estimated to be completed in 2025. The collection of special endowment funds for the Autism Centre began in 2019. Until 2021, a total of RM116,732 has been successfully obtained for the construction of this centre.

### **Shelters House and Homestay**

Shelter house is one of the waqf concepts focused on the welfare category. Originally, someone had donated two house lots to MAIPs. Then MAIPs are in the process of changing the structure of the house into a shelter and homestay using cash waqf funds. Shelter homes are provided to anyone facing problems, such as family problems, new converts to Islam, and homeless people who need temporary shelter. As for the homestay, the proceeds will be put into the waqf fund. This house is one of the commercial constructions that can help in the generation of waqf funds and increase the economic income of the State of Perlis.

Based on the findings and analysis described on distribution of cash waqf proceeds in Perlis, MAIPs is indeed proven to have implemented the development of waqf property according to the needs of the local community. Careful planning by MAIPs in understanding local issues can be used as an example for other MAIPs. The cash waqf project can be divided into several sectors, namely the welfare, education, religious, health, and economic sectors. This clearly shows that MAIPs trust in handling waqf assets is not only focused on religious nature. The direction of MAIPs is more organised and at the forefront of preserving the institution in line with the current globalisation development. This is in line with the findings of the study of Abu Bakar et al. (2020), which found that waqf management must be in line with current developments so that the results can be realised in the socio-economic development of the community in Perlis State.

Next, the MAIPs waqf unit has successfully implemented the distribution of entrusted cash waqf funds in a transparent and fair manner. The wisdom of governance in the management of cash waqf funds can be seen through the results of the use of the funds. The cash waqf project implemented in the State of Perlis has covered almost all the main aspects of the community's needs, not only the religious sector. This is similar to the findings of a study by Wardy Putra and Fildayanti (2021), where waqf was once considered a mere form of worship, but nowadays it is proven by the evaluation of the waqf products themselves. The endowment products implemented by MAIPs have great potential to improve the standard of living of the people in Perlis.

## CONCLUSION

Waqf has its own uniqueness in terms of concept, purpose, and method of use when compared to zakat, *infaq*, and charity. For example, cash waqf is very significant in the development and economic empowerment of Muslims in Perlis. Although the scholars have different opinions about the ability of this type of cash waqf, it cannot be denied that cash waqf has flexibility in terms of its use, especially in the social and economic empowerment of the community. This cash waqf can be one of the sources of MAIPs for the productive efforts of the community that are sometimes not accessible to banking services due to collateral requirements. Nevertheless, cash waqf management needs to be managed transparently and fairly in terms of managerial competence and accountability (transparency, responsibility, and independence). In addition, it is necessary to carry out systematic, continuous, and comprehensive socialisation about cash waqf so that the spiritual and socioeconomic dimensions of cash waqf can be widely felt by the community.

## ACKNOWLEDGEMENTS

I would like to express my gratitude to the four respondents from MAIPs who were willing to spend time during the interview session. Without the willingness of these four respondents, this study could not be completed.

## FUNDING

This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

## AUTHORS' CONTRIBUTION

Nurnazifa Gzahli, Afiffudin Mohammed Noor, and Hasyeilla Abd Mutalib conceived and designed the tests. Nurnazifa Gzahli supervised testing and data processing. Hasyeilla Abd Mutalib organised and administered the exercises. Nur Ain Nazihah Muhammad Rizal and Nur Athirah Abd Rahman helped analyse the findings. Nurnazifa Gzahli is the primary author of the work. Participants gave valuable comments and contributed to the study, analysis, and publication. We certify that the paper is an original product of the writers and co-authors.

## CONFLICT OF INTEREST DECLARATION

We confirm that the article is the original work of the Authors and Co-Authors. The article has not been published before and is not being considered for publication anywhere. This research/manuscript has neither been submitted for publication nor published elsewhere in its whole or in part. All Authors have substantially contributed to the effort, validity, and legitimacy of the data and its interpretation for submission to Jurnal Intelek, as shown by this letter.

## REFERENCES

- Abd Shakor Borham. (2011). Pelaksanaan pembangunan wakaf korporat Johor Corporation Berhad (JCorp): satu tinjauan. *International Conference of Humanities*, 1–13.
- Abu Bakar, M., Ahmad, S., Salleh, A. D. & Md Salleh, M. F. (2020). Transformasi tadbir urus wakaf oleh Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs). *Sains Insani*, 5(1), 212–224.



- <https://doi.org/10.33102/sainsinsani.vol5no1.194>
- Adnin Ibrahim, & Asmak Ab Rahman. (2021). Peranan ijtihad jama'i dalam pembentukan skim wakaf tunai di Malaysia. *Journal of Fatwa Management and Research | Jurnal Pengurusan Dan Penyelidikan Fatwa* |, 23(1), 53–70. <https://doi.org/https://doi.org/10.33102/jfatwa.vol23no1.310>
- Asharaf Mohd Ramli. (2019). Inovasi model wakaf tunai di Malaysia berlandaskan kepada garis panduan fatwa. *Journal of Fatwa Management and Research*, 13(1), 1–18.
- Faisal. (2020). Analisis hukum penggunaan dana wakaf tunai untuk pembangunan infrastruktur. *DE LEGA LATA: Jurnal Ilmu Hukum*, 5(2), 193–207. <https://doi.org/10.30596/dll.v5i2.4058>
- Farhana Mohamad Suhaimi, & Asmak Ab Rahman. (2017). *Wakaf tunai dalam pembangunan ekonomi masyarakat Islam*. Dewan Bahasa dan Pustaka.
- Farhana Mohamad Suhaimi, & Asmak Ab Rahman. (2021). Peranan wakaf dalam pembangunan sosioekonomi: analisis ke atas Projek Bazar Wakaf Rakyat terpilih. *Islāmiyyāt*, 43(Isu Khas), 115–127. <https://doi.org/https://doi.org/10.17576/islamiyyat-2021-43IK-10>
- Hafizah Shamshuddin, Suhaili Alma Amun, & Riayati Ahmad. (2020). Yayasan Wakaf Antarabangsa (YWA) di bawah pusat kewangan pesisir pantai Labuan: cadangan model penubuhan berdasarkan kepada peruntukan perundangan. *International Journal of Islamic Economics and Finance Research*, 3(1), 30–43. <http://ijiefer.kuis.edu.my/ircief/article/view/10>
- Ibn 'Abidin. (n.d.). *Majmu'ah rasail Ibn 'Abidin*. Dar Ihya' al-Turath al-'Arabi.
- JAWHAR (Jabatan Wakaf, Z. dan H.) (2021, November 23). *Waqf*. [www.jawhar.gov.my](http://www.jawhar.gov.my). <https://www.jawhar.gov.my/en/>
- Mohamad, M. R. (2020). Kedudukan tadbir urus wakaf di Malaysia: kajian dari sudut hubungan terhadap siyasah shar'iyah. *Journal of Contemporary Islamic Studies*, 6(1), 135–149.
- Mohamed Zulkifli. (2018). *Pengertian wakaf menurut ulama dan sejarah perkembangannya serta kesediaan masyarakat Islam melakukan ibadah wakaf di Malaysia*. [https://www.academia.edu/35467164/pengertian\\_wakaf\\_menurut\\_ulama\\_dan\\_sejarah\\_perkembangannya\\_serta\\_kesediaan\\_masyarakat\\_islam\\_melakukan\\_ibadah\\_wakaf\\_di\\_malaysia](https://www.academia.edu/35467164/pengertian_wakaf_menurut_ulama_dan_sejarah_perkembangannya_serta_kesediaan_masyarakat_islam_melakukan_ibadah_wakaf_di_malaysia)
- Mohd. Ali Muhammad Don. (2019). Teori wakaf, kepelbagaian dan contoh amalan di Malaysia. *Jurnal Pengajian Umum Asia Tenggara (Sea Journal of General Studies)*, 20, 24–39. <https://doi.org/10.17576/malim-2019-2001-03>
- Mohd Nasir Ayub, Surita Hartini Mat Hassan, & Nazni Noordin. (2020). Aplikasi ijarah ke arah melestarikan wakaf pendidikan Sekolah Agama Rakyat (Sar): kajian di Pulau Pinang, Perlis dan Kedah. *Jurnal Islam Dan Masyarakat Kontemporari*, 21(2), 69–88. <https://doi.org/10.37231/jimk.2020.21.2.484>
- Muhammad Hizbullah, & Haidir Haidir. (2020). Wakaf tunai dalam perspektif ulama. *Jurnal Ilmiah METADATA*, 2(3), 170–186. <https://doi.org/10.47652/metadata.v2i3.29>
- Nor Azlan, N. A. S., Mohsen, N., Kasim, R. & Omar, I. (2020). Pembiayaan pembangunan tanah wakaf di Negeri Johor. *Research in Management of Technology and Business*, 1(1), 782–799. <https://doi.org/10.30880/rmtb.2020.01.01.059>
- Osman, M. F., Muhammad Nasri MD Hussian, Yusuf, S. M., Muhammad Noor Habibi Long, & Mohd Sani Harun. (2022). New approach of zakat collection in the state of Kedah. *International Journal of Zakat and Islamic Philanthropy*, 4(1), 93–101.
- Rasmimi Ramli, & Mohd Lukman Mahmud. (2019). Waqaf Saham Larkin Sentral: pioneering intial public offering of waqf shares. *Islamic Finance Mini Pupillage Programme*, 125–138.
- Vika Annisa Qurrata, Ermita Yusida, Nor Ermawati Hussain, Santi Merlinda, Vidya Purnamasari, & Linda Seprillina. (2021). Effectiveness of cash waqf management in improving community welfare: Challenges and opportunities. *Review of Integrative Business & Economics Research*, 10(1), 342–359. [http://buscompress.com/uploads/3/4/9/8/34980536/riber\\_10-s1\\_29\\_u20-086\\_342-359.pdf](http://buscompress.com/uploads/3/4/9/8/34980536/riber_10-s1_29_u20-086_342-359.pdf)
- Wan Mohd Dhaiyudeen Helmy W.M, Muhammad Aizat Md Sin, & Hanafi, A. G. (2020). Mengukur tahap keberkesanan wakaf tunai bagi projek pembangunan wakaf Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs): Pusat perkhidmatan hemodialisis. *Seminar Kewangan Islam Kebangsaan (e-SKIK 2020)*. [https://www.researchgate.net/publication/344285602\\_mengukur\\_tahap\\_keberkesanan\\_wakaf\\_tu](https://www.researchgate.net/publication/344285602_mengukur_tahap_keberkesanan_wakaf_tu)

nai\_bagi\_projek\_pembangunan\_wakaf\_majlis\_agama\_islam\_dan\_adat\_istiadat\_melayu\_perlis\_  
maips\_pusat\_perkhidmatan\_hemodialisis

Wardy Putra, T. & Fildayanti, D. A. (2021). Revitalization of waqf management for social economic development of East Luwu. *Al-Risalah: Jurnal Stusi Agama Dan Pemikiran Islam*, 12(2), 297–311. <https://doi.org/10.34005/alrisalah.v12i2.1403>