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**THE AWARENESS TOWARDS THE IMPORTANCE OF HEALTH  
WAQF IN MALAYSIA**

Abg Akmal Azani Izzat Abg Marzuki, Syaheerah Atiqah Mohammad Amin and Nurul Anissa Haroming  
Rosilawati Sultan Mohideen and Ilya Yasnoriza Ilyas

Kolej Universiti Islam Melaka

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Correspondent email: [azaniizzat99@gmail.com](mailto:azaniizzat99@gmail.com)

**ABSTRACT**

*Health Waqf is a term used to define a perpetual dedication of any property from which its benefit is used for health facilities purposes. The aim of this study is to identify the level of awareness towards the importance of Health Waqf among Malaysian people. An online questionnaire with 11 items at demographic section and 14 items was designed to evaluate the aspect of Health Waqf. This study involved 411 respondents which are from all over the country by using Google Form Platform. The amount of survey calculated based on Raosoft Calculator, N=33.45 million, S=385. All variables were measured through scales previously used by other researchers. SPSS ver. 20 software was used in the analysis and the results of the SPSS indicated that the level of awareness regarding Health Waqf is high (M=2.61). Besides, it can be concluded that people are well aware of the importance of Health Waqf (M=3.53).*

**Keywords**

Waqf, Health Waqf, Awareness, Society

## INTRODUCTION

Malaysia's healthcare system is split into two highly established sectors: a government-led and subsidised public sector and a thriving private sector that has expanded significantly in the last quarter-century. The public sector serves approximately 65 percent of the population, but just 45 percent of all registered physicians and far fewer specialists work there. Most doctors, however, are expected to serve in the public sector for three years to ensure that the population is adequately covered. (*The Healthcare System in Malaysia*, 2020)

Malaysia has a diverse range of healthcare facilities. Ribbink (2014) stated that many healthcare facilities provide both Western and Eastern medicine, which means that acupuncture is just as accessible as prescription medication. Another attraction for open-minded foreigners who value a multi-faceted approach to care is this. While public healthcare is the less expensive alternative, private healthcare has some benefits, such as quicker delivery due to more doctors in the sector attracted by higher wages and better working conditions.

However, nowadays, treatment costs are a major source of concern because they are too expensive. We can't depend solely on government assistance and subsidies. Thus, healthcare waqaf was established. Health Waqaf Hospital is a Public Hospital or Healthcare that gives out free medical treatment and other needs and necessities to the society (Alias et al, 2020). The existence of Health Waqaf is to give help to the society especially for those who cannot afford their Medical Cost and disabled person. Healthcare waqaf consists of building of hospitals, purchase of medical equipment and facilities that can benefit those who are sick and infirmed.

Waqf is not a foreign word to us anymore, It exists even before Islam steps into the world, People during Mesopotamia, Greece, Germany, Byzantine and Rome has already practiced charitable contribution that is similar to waqaf (Alias & Rozali, 2017). Waqaf is known as one of the welfare systems to help society in need. Waqf in terms of Terminology brings a meaning of to withhold the property from taking benefits from it, even if you are an owner, you cannot take any benefits from the property that you waqaf. To be precise, Solanki (2017) stated in his article, according to **Wakf Act, 1954** Wakf was defined as, the permanent dedication by a person professing the Islam, of any movable or immovable property for any purpose recognized by Muslim Law as religious, pious, or charitable contribution.

Waqf is one of the alternatives for us to help people in poverty to still get excellent health even if they do not have any money to afford the bills. It helps to lessen their burden with systematic funds from the contribution of our society. Waqf is a unique welfare system because it combines both Spiritual and Material. From the socioeconomic view, Waqf plays a big role in providing a variety of services to our society, like Education waqf, Agriculture waqf, including Health Waqf. Health waqaf not only provides healthcare for our society, it also helps to improve the economy of people by providing job opportunities to the society. For Fresh Graduates or Students in the Medical field, This hospital can provide you places to learn and exchange knowledge about medical issues and also helps to improve our local medical field (Mohamed et al, 2017).

Furthermore, Mohamed et al, (2017) also mentioned that the Idea to build up a places to tend the wound, helps to treat any disease does not exist until Islam steps into this world. Al Walid Ibn Abdul Malik, Caliph of Ottoman Empire is the first person who built up a hospital at his capital city of his empire, Damascus with *Baitulmal* financing (88H/707M). There is many hospitals that was contributed by waqaf during the Golden Age of Islam. These Hospitals during that century, were being sponsored by its own Waqf property to fund the workers on duty. Due to this, Hospitals during the heyday of Islam can even surpass the technology of Europe's Hospital due to its physical looks with grand building because it was being waqf by the Sultan and the government during that age. With this story being told, it manifests how excellent, gorgeous and grand a waqf hospital can be, even better than most of the hospitals in this world.

Treating, tending and taking care of billions of people in this world, however, hospitals that are based on Health Waqf are not that much in our society. This makes me wonder. Are people not aware of Health Waqaf? Or people do not even know about Health Waqf? In our research, we will find the answer to every question in our mind.

## PROBLEM STATEMENT

Waqf is an important economic tool in Islam. Waqf has proven to be extremely beneficial to Muslims since the era of the Prophet Muhammad SAW. However, in Malaysia, there is still a lack of public awareness concerning Waqf, particularly about the various forms of health Waqf.

Incorporating viable Waqf development programmes, such as health waqf, can optimise their potential by ensuring information and mobilisation through word of mouth to spread positive Waqf word. As a result, we can encourage the public to commence this practise among Malaysian Muslims because waqf is a sunnah that is highly encouraged in Islam. The roles of our local Muslim scholars, advocates, and intellectuals are critical in educating and equipping the general public with this information. The interpretation and understanding of Waqf must be corrected in order to enlarge the scope of Waqf's contribution. Malaysian Muslims had been performing Waqf since early 1887. Waqf is much more than just building mosques and reserving land for burial grounds or graves; it also includes education, financing, corporate work, and medical care.

Nonetheless, the term such as health waqf is still unfamiliar to the Malaysian especially among Malaysian Muslim in general. In fact, the lack of public awareness on the health waqf will affect the development of it. That is why the public should have a general understanding of Waqf. In research from Pitchay (2018) according to the CEO of Perbadanan Wakaf Selangor (PWS) the lack of waqf awareness and promotion and ineffective models of cash waqf for attracting more donors cause inconsistency in collection of cash waqf that restraints waqf asset developments. These have failed to establish trust and a waqf culture among the Muslim community.

Fatah et al.,(2017) indicated that the geographical and cultural factors may contribute to the lack of awareness in waqf for instance Malaysian society in the Peninsular where Islamic values and lifestyles predominate, ethnic groups in Sabah are currently not exposed to waqf as an Islamic economic system.

Today, health treatment cost is a serious concern for families coming from B40 and M40 families as it is expensive. It becomes their basic necessity if any of their family members suffer disease that demands a high treatment cost. Therefore, financial assistance is needed in order to cover all the expenses and the treatment cost. This is where health waqf institutions are dedicated to serve their purpose.

## **RESEARCH OBJECTIVES**

1. To determine the level of awareness on health waqf
2. To identify the importance of health waqf

## **RESEARCH QUESTIONS**

1. What is the level of awareness toward health waqf?
2. What is the importance of health waqf?

## **HEALTH WAQAF**

### **Definition of Waqf**

Waqf is an Arabic word that means "hold," "confinement," or "prohibition." In Islam, the term Waqf refers to holding certain property and preserving it for the limited benefit of a specific philanthropy while prohibiting any use or disposition of it outside of that specific objective. According to Syarak, Islamic law, waqf is defined as the perpetual dedication of any property from which the benefit may be used for any charitable purpose, whether as general waqf (any waqf that is created for a general charitable purpose according to Syarak) or special waqf (a waqf that is created for a specific charitable purpose according to Syarak). Waqf, according to Syed Ameer Ali (1976), is defined as dedicating a certain property to Allah SWT and dedicating it for a religious cause for the benefit of humans.

Waqf played a significant role in Islamic civilization and evolved into one of the economic instruments that combined philanthropy and self-purification toward Allah SWT. According to Shatzmiller (2001), Waqf is "an instrument of liberation and social integration." The concept of Waqf can be traced back to Prophet Ibrahim (PBUH), who used his wealth for charitable purposes, including the construction of the Kaaba in Makkah.

Waqf development does not only focus on religious activities, but it also involves major contributions to social services. There is some evidence of Waqf directed toward social development, recognised as philanthropic Waqf. This type of Waqf development is directly associated with community improvement, such as providing public utilities, funding for the poor and needy, libraries, and healthcare services.

## **Concept of Health Waqf**

Pitchay (2014) stated eloquently that health services are another important development of Waqf. It arises when Waqf revenue covers the construction of hospitals as well as spending on physicians, apprentices, patients, and medicines.

Shishi Children Hospital in Istanbul, which was founded in 1898CE, became one of the great examples of a health Waqf, as is Mansori Hospital in Cairo, Egypt, which is one of the largest hospitals ever built. The whole hospital was previously a palace, however Sultan (King) Mansur Qalaun converted it into a hospital in 1248 CE, which was funded entirely by Waqf.

Aside from that, Abattouy and Al-Hassani (n.d.) and Mannan (2005) revealed that the Waqf funded the medical schools and also covered various expenses such as teacher and student remuneration and maintenance out of their revenues. The Waqf provided funds to encourage the development of medical science and facilities for education and better public health through the establishment of medical schools and hospitals, as well as by encouraging the development of local medicine and chemistry. Medical education was included in endowed schools, such as in the medicine teaching specialized school.

## **IMPORTANCE OF HEALTH WAQF**

### **Waqf Corporation in Malaysia**

Waqf An-Nur Corporation (WANCorp) is an organisational waqf in Malaysia that provides medical services to the poor through a network of clinics known as An-Nur Waqf Clinic and Hospital Waqf An-Nur. WANCorp owns and operates 16 An-Nur Waqf Clinic areas, four dialysis centres, and one waqf hospital managed by KPJ Healthcare Bhd (Waqf An-Nur Corporation, 2011).

### **Important Role of Health Waqf**

Healthcare is a major economic pillar since it has a direct impact on a country's workforce, regardless of social status'. (Foundation, 2017). Because waqf is a perpetual endowment, it has grown in popularity throughout the Muslim world, becoming a major backer of welfare services and, more recently, an essential tool for economic development. It is, in fact, a type of financial intermediation with a strong connection to the real economy and social welfare goals. The World Waqf Foundation of the Islamic Development Bank has established the Islamic Solidarity Fund for Development, which is an excellent project for supporting poverty alleviation through waqf. This

fund, which is wholly funded by waqf and has a primary target capital of \$10 billion, is dedicated to alleviating poverty, illiteracy, and disease, particularly Malaria, Tuberculosis (TB), and AIDS (Badawi, 2015).

### **Johor Corporation Waqf on Healthcare**

In Malaysia, the Johor Corporation made a waqf donation in the form of shares in three of its companies (Badawi, 2015). These shares' dividends support more than 20 clinics and a hospital. 'The major goal is to deliver healthcare treatments to the whole public at a low cost, especially to the worthy, regardless of ethnicity or religion,' Badawi added. 'This programme can be imitated by other corporate charitable foundations, and it is anticipated that any replication would help all members of society have access to adequate healthcare.'

### **Health Waqf Worldwide**

The number of hospitals in the Islamic world has risen dramatically as a result of Islamic Waqf rule. Every city in the Islamic world had many hospitals in the 11th century. The Waqf trust institutions paid for the salaries of physicians, surgeons, ophthalmologists, pharmacists, chemists, domestics, and other workers, as well as the procurement of medicines and foods, hospital equipment such as beds, mattresses, dishes, and perfumes, and building repairs. Waqf revenues supported many well-known hospitals in the Islamic world, including Al-Mustansiri in Makka, Argun al-Kamili in Aleppo, and the hospitals of Madina, Tunis, Ray, Granada, and Marrakech. Many other hospitals that have sprung up in the Islamic world have relied heavily on Awqaf for their funding (Khan, 2015).

## **CONTRIBUTION OF HEALTH WAQAF**

### **Health Services to Society**

Health Waqaf is known as a clinic or hospital that provides many health services for the public especially those who are not economically stable, senior citizens, disable persons and a lot more. There are many types of services that are offered in these organizations. Not only people with mild fever, cough, flu, allergies, athma, diabetes etc, there are also a lot of people who are having a chronic disease receiving treatment in this type of Health institution. (Mohamed et al., 2017). With the existence of Health Waqaf, many people are no longer burdened by the cost of getting good health facilities, help and finally receiving proper treatment for their illnesses. It helps to lessen the

burden on the public who are in an economic crisis to be able to receive necessary treatment and health facilities.

### **Development of Economy**

In addition, Health Waqaf also plays a vital role in improving the economic status of a country. According to the researchers, Health waqaf participation in the economy helps the government in reducing expenditure. This is because, primarily, waqaf is not funded from the government income or expenditure, it is part of charity that was given voluntarily by Muslim to serve and enhance people's welfare. The budget that was funded in term of waqaf by muslim people, bit by bit helps the government to save a great amount of health and welfare cost for the public's interests. Hence, the budget that was saved can be used or contribute to other vital things or another project of the government for the country's development (Budiman, 2014).

### **High Level of Human Capital**

Health Waqaf not only assists humans in their right to medical treatment, but it also contributes to the growth of Human Capital in our society. Education, Rank, Race, Knowledge, Intelligence, Wealth, and much more human's splendour of pride, however, not everyone is willing to give up their drawbacks to help others. Thus, people who involve themselves in waqf should be respected for sacrificing themselves helping others in need and not many people volunteer to do that. Azha et al., (2013) incited that therefore, those who are willing to give away things that are precious to them is a type of waqf practice that draws oneself closer to Allah and surely deemed to get Allah's blessings. With the existence of Health Waqaf, many specialists, doctors and outpatient treatment are offered to help the society, in fact, this human capital from multiple medical background are truly concerned and true about their patients despite different, race, skin colors, religion, rank and etc (Wan Ismail et al., 2019). Hence, Health Waqaf will expedite our human capital development to be an advanced country, not only improve the economy, but also improve our society with Humanity.



## **RESEARCH METHODOLOGY**

### **Research Design**

The research is the quantitative survey type of research. The link to the online survey was distributed through social media such as WhatsApp, Facebook, Instagram and Email. By using social media platforms, it is easy to reach the public as the study is focused on public response.

### **Sampling Technique**

The study is using a convenient sampling technique which is non probability sampling. According to Lavrakas (2008), in non-probability sampling, the population may not be well denoted, and the non-probability sampling is often divided into three categories which is purposive, convenience and quota sampling. The study uses convenience sampling techniques where the target respondents are among the public in various occupations, which is workers in Government and Private sector, self-employed, housewife, retired, students and also unemployed. The total number of respondents for the survey is 411. The confidence level is 95%. With a confidence level of 95%, it would be expected that for one of the questions (1 in 20), the percentage of people who answer yes would be more than the margin of error away from the true answer. The margin of error is the amount of error that you can tolerate. Lower margin of error requires a larger sample size. For this survey, the margin error that can be accepted is 5%.

### **Research Measurement**

The questionnaire consists of 25 questions included with the demographic section. The questionnaire is related to the research objectives of the research. The questions are using ordinal, nominal and scale to measure the data. The data are key-in in the Statistical Package of Social Science (SPSS). The questions are reliable and valid which make the respondents easy to understand and answer the questions. This research are using ordinal, nominal and scale to measure the data which the scale used is 1 to 4 from Disagree to Agree.

## Data Analysis

The methods used for data analysis are through Statistical Package of Social Science (SPSS) software version 23. The data analysis procedure includes creating a survey stage, Pilot test and data transferring. The survey or questionnaire are created with the questions that are related to the research objectives of the research. The questionnaire is distributed to the first 50 respondents in order to identify the reliability of the research. The survey is continued to complete the data of 411 responses and the data collected transferred to SPSS software for analysis and finding purposes. Researchers used descriptive statistics to analyze frequency, percentage and mean. (Ridzuan, Ridzuan and Ridzuan, 2015).

## FINDINGS RESULT AND DISCUSSION

- a) The demographic of the sample is discussed in terms of sex, marital status, age, race, state, occupation, household income range, area of living and 3 general questions related to the Health Waqaf.

*Table 1: Distribution of the respondents by demographic (n=411)*

DEMOGRAPHIC	FREQUENCY	PERCENTAGE (%)
<b>Sex:</b>		
● Female	265	64.5
● Male	146	35.5
<b>Marital status:</b>		
● Single	348	84.7
● Married	63	15.3
<b>Age:</b>		
● 18-22	267	65
● 23-27	88	21.4
● 28-32	28	6.8
● 33-37	11	2.7
● 38-42	5	1.2
● above 42 years old	12	2.9
<b>Race:</b>		
● Malay	368	89.5
● Chinese	19	4.6

• Indian	6	1.5
• others	18	4.4
<b>State:</b>		
• Central Region	136	33.1
• East Coast	122	29.7
• East Malaysia	65	15.8
• Northern Region	49	11.9
• Southern Region	39	9.5
<b>Occupation:</b>		
• Student	273	66.4
• Working in Private Sector	48	11.7
• Working in Government Sector	30	7.3
• Self-Employed	23	5.6
• Unemployed	20	4.9
• Housewife	16	3.9
• Retiree	0	0
<b>Household Income Range:</b>		
• B40 (Below RM 4,360)	242	58.9
• M40 (RM 4,360-RM9,619)	130	31.6
• T20 (Above RM 9,619)	39	9.5
<b>Area of Living:</b>		
• Urban Area	202	49.1
• Suburban Area	156	38
• Rural	53	12.9

*Table 1 above shows the demographic of respondents from the students of UiTM Melaka.*

Based from the findings, most of the respondents who answered the questionnaires were among the female (64.5%) and male (35.5) aged between 18-22 with percentage of (65%), Single (84.7%), Malay (89.5%), from East Coast - Kelantan, Pahang and Terengganu (29.7% and Central Region - Selangor, Kuala Lumpur, and Putrajaya (33.1%). Most of the respondents are also students (66.4%), coming from B40 households (58.9%) and majority live in an Urban Area (49.1%), followed by Suburban(38%) and Rural(12.9%).

b) Respondent's familiarity towards Health Waqaf

There were 3 questions that were asked in this section. The reason for asking these questions is to know whether the respondents are familiar with Health Waqaf or not.

QUESTIONS	FREQUENCY	PERCENTAGE
Have you ever heard about Health Waqaf?		
• Yes	133	32.4
• No	278	67.6
I used to get treatment at Health Waqaf.		
• Yes	64	15.6
• No	347	84.4
Through which platform that you get to know about Health Waqaf?		
• None of the Above	221	53.8
• Social Media	89	21.7
• Family and Friends	47	11.4
• Television	18	4.4
• Newspaper	12	2.9
• Health Waqaf Activities	9	2.2
• Radio	9	2.2
• Flyers	6	1.5

*Table 2 above shows the respondent's familiarity towards Health Waqaf.*

Based on the findings from the questionnaire, most of the respondents stated that they have never

heard of Health Waqaf (67.6%) nor receive any treatments at any Health Waqaf branch in Malaysia (84.4%). Most of the respondents also never heard of the Health Waqaf from any platform as None of the above gets the most votes out of many answers with (53.8%). However, the majority of the respondents who get to know about Health Waqaf come from Social Media platforms (21.7%) and through Family and Friends (11.4%).

**a) TO DETERMINE THE LEVEL OF AWARENESS OF HEALTH WAQAF**

Level of Awareness	MEAN
I find that Health Waqf is something new to me.	3.48
I am aware that we have a Health Waqf Institution in Malaysia.	2.48
I deeply understand about the Concept of Health Waqf.	2.28
I receive information regarding the Health Waqf from the traditional media (eg. TV, Newspaper, Magazine, etc)	2.20
<b>Overall</b>	<b>2.61</b>

*Table 3: Level of awareness regarding Health Waqaf*

From table 3, we can conclude that the public is still not aware enough regarding the Health Waqf because the mean is low based on understanding Health Waqf (M=2.28), Getting the Information regarding the Health Waqaf (M=2.20) and Awareness of the existence of Health Waqaf in Malaysia (M=2.48). However, we can also see that Health Waqaf is still new to the hearing of our Public (M=3,48). Overall, the average mean for the Level of awareness of Health Waqaf is (M=2.61). Hence, this findings supports the study conducted by Mohd Puad, Jamlus Rafdi, and Shahar which revealed that 70% of Malaysian Muslims were unaware of the benefits of waqf in contributing to the economy and community well-being because most Muslims believed that waqf was only for worship and were unaware that waqf possessed significant potentials in socioeconomic, agricultural, and other developments such as Health Waqf. 2017 (Fatah et al.)

<b>Public Opinion on Health Waqaf</b>	<b>Mean</b>
In my opinion, Malaysia should evolve more on Health Waqf.	3.57
I feel encouraged to help funding for the Health Waqf as part of distribution to the society.	3.34
I am willing to help the society in need by funding the Health Waqf.	3.24
<b>Overall</b>	<b>3.38</b>

*Table 4: Public Opinion on Health Waqaf*

Based on table 4, Public Opinion Health Waqaf is averagely positive. Where they agree that Malaysia should evolve more on Health Waqaf (M=3.57). In addition, the majority of the respondents also agree that they are willing to help the society in need by funding for the Health Waqaf Organizations (M=3.24). Overall, The average of the Public Opinion on Health Waqaf is (M=3.38). Thus, this finding support the research study conducted by Fatah et al. (2017) which indicated it is critical to design relevant public-awareness programmes at the very beginning of the establishment of waqf institutions, and the potential benefits and long-term milestones must be clearly addressed and publicised on a regular basis so that the public is assured of the use of their donated assets.

**b) TO IDENTIFY THE IMPORTANCE OF HEALTH WAQAF**

<b>Importance of Health Waqaf</b>	<b>Mean</b>
Health Waqf is a good strategy to help people in need of medical treatment.	3.62
Health Waqf is important to help expand more knowledge regarding Islam religion.	3.58

Health Waqf helps a lot of Senior Citizens	3.57
Health Waqf helps a lot of people in an economic crisis.	3.56
Health Waqf helps a lot of disabled people.	3.56
Health Waqf does increase Job Vacancy to the society.	3.41
Health Waqf does help a massive reduction in government expenditure.	3.40
<b>Overall</b>	<b>3.53</b>

*Table 5: Importance of Health Waqaf*

Table 5 above shows public response on the importance of Health Waqf. Based on the table, we can conclude that Health Waqf is important toward society. It is because the average response of this section of the questionnaire is mostly positive. Majority of the respondents agree that Health Waqf is a good strategy to help people in need of medical treatment with an average of (M=3.62). Thus, this finding supports the research study done by Mah Lai Heng (n.d) as it indicates KPJ's flagship initiative Klinik Waqaf An-Nur (KWAN), which has over twelve clinics and hospitals and has treated over 660,907 patients (JCorp annual report, 2014), has reached out to the community through its corporate social responsibility (CSR) programmes, while its charity KWAN clinics provide quality treatment at a minimal cost to the underprivileged in society. Other than that, we can see that most respondents agree that Health Waqf is important to help expand more knowledge regarding Islam religion with an average of (M=3.58). Overall, the average mean for the Important of Health Waqf is (M=3.53). In research from Baqutayan & Mahdzir (2018), from time to time, the practise of waqf has proven to be effective in raising funds to further the Islamic civilization.

## CONCLUSION

Health Waqf is more than a religious endowment. Waqaf institutions have been known to have the ability to contribute to the economy and could play an important role in the socio-economic development of the Muslim society. However, as in many countries, waqf institutions are not being given the proper attention, resulting in low awareness among the society.

Awareness on Health Waqf	2.61
Public Opinion on Health Waqf	3.38
Importance of Health Waqf	3.53

Based on the findings, we can conclude that the public is still not aware enough regarding the Health Waqaf. The mean of awareness on Health Waqf can be seen as the lowest (M=2.61) among others as people never heard Health Waqf on any platform and it is something new to them as stated on table 2. The awareness on Health Waqf can be raised by making infographic campaigns and advertisements on social media or any health facilities.

However, it shows that people are willing to evolve more on Health Waqf and are aware of the importance of Health Waqf. In table 4, we can see that most respondents think that Malaysia should evolve more on Health Waqf got the highest mean among others which is 3.57. Other than that, the response on the importance of Health Waqf got the highest averagely positive mean (M=3.53) among other factors which indicates the public are well aware of the importance of Health Waqf. It also proves that Health Waqf does mind people's wellbeing and also helps economically.

Through this research we can see that most of our respondents agree that health Waqaf contributes to society by helping many people in need. Especially with the pandemic cases soaring high, a lot of people lost their jobs and source of income which contributed to a higher population who saw medical treatment as expensive needs which they cannot afford. With spreading the word about health Waqaf among the society members, It can help them to find a stray hope to receive proper medical treatment despite their financial problem, thus, they can also receive other needs of help in the Health Waqaf such as health supplement, Foods supply and many more



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