

## STUDY ON THE EFFICIENCY OF CASH WAQF MANAGEMENT IN MALAYSIA

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### ABSTRACT

The role of *Waqf* is synonym with the purpose of developing the economics as well as social well-being by means of a charity-based system. Revitalization of cash *Waqf* gives advantage to Muslims countries to further enhance this charity system. However, the efficiency of cash *Waqf* management is still questionable due to several internal management issues. This research is conducted to three objectives; to explore current practices of *Waqf* institutions in managing cash *Waqf* concerning human resource, documentation and reporting aspect; to investigate challenges faced by *Waqf* institutions in managing cash *Waqf* in terms of human resource, documentation and reporting aspects; and to suggest a few ways that can enhance the efficiency of cash *Waqf* management focusing in the three aspects. To achieve these objectives, qualitative methodology has been adopted where the data of this research was collected through semi-structured interview and review of past literatures as well as relevant documents. The finding of the research shows that majority of *Waqf* institutions have made efforts in promoting cash *Waqf* based on its regulation, financial sources, collaboration, duration of cash *Waqf* implementation and its strategic planning. However, the current practices of human resource, documentation and reporting are not suitable with the current pace of evolution to fully realize the benefit of cash *Waqf*. This research revealed the loopholes in the management of cash *Waqf* and suggested several ways for improvement as a reference for *Waqf* institutions in order to improve their cash *Waqf* implementation. It is a significant endeavor for *Waqf* institutions in Malaysia to develop knowledge on cash *Waqf* management as well as provoking speedy development progress of cash *Waqf* implementation in Malaysia.

*Keywords: Efficiency, Cash Waqf, Human Resources, Reporting, Documentation, Malaysia*

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## I. INTRODUCTION

The definition of *Waqf* is based on the Arabic word *Waqafa* which means 'causing a thing to stop and standstill'. It also means 'detention', 'holding', or 'keeping' (Chowdhury, Ghazali, & Ibrahim, 2011). This prevents the asset from being subject of inheritance, sale, gift, pawn, leased and so on (Al Arif, 2010). Traditionally, the *Waqf mechanism* only allowed the involvement of immovable property or real estate such as building and land. Unfortunately, it caused the management problems of unproductive *Waqf* property and insufficient *Waqf* fund, as the saying goes 'Asset Rich Cash Poor' scenario (Ismail, Muda, & Hanafiah, 2014). In Malaysia, these problems become the primary topic of discussions by the industry practitioners as well as the academicians. Fortunately, the permission to use movable property as a *Waqf* asset, specifically in kind of cash, has been endorsed by Malaysian Fatwa Council in 2007 which has slightly resolved these problems (Ibrahim & Ibrahim, 2013; Ibrahim, Amir, & Masron, 2013a; Medias, 2010; Hosseini, Salari, & Abadi, 2014; Saifuddin, Kayadibi, Polat, Fidan, & Kayadibi 2014).

Cash *Waqf* is pooled as *Waqf* asset and it must be managed wisely until it grows and generates income for social welfare (Saad & Anuar, 2010; Tohirin & Hidayati, 2011; Saifuddin et al., 2014). Basically, the *Waqf* institutions are responsible in managing the *Waqf* asset including the cash *Waqf*. The proper cash *Waqf* management involves three main phases which consists of *Waqf* fund collection, *Waqf* fund investment and *Waqf* fund (profit) disbursement (Manat, 2007; Mohsin, 2013; Tohirin & Hidayati, 2011). However, there are several impediments faced by *Waqf* institutions in Malaysia that cause the cash *Waqf* management to be inefficient. It is basically due to internal constraints which are lacking in qualified human resource, transparent reporting and systematic documentation (Ibrahim & Ibrahim, 2013; Manat, 2007; Masruki & Shafii, 2013; Shakrani, Noor, & Ali, 2003; Yaacob, Petra, Sumardi, & Nahar, 2012). Besides that, the external constraint, including the absent of standardized *Waqf* enactments, has also affected the efficiency of cash *Waqf* management (Shakrani et al., 2003; Ibrahim & Ibrahim, 2013).

Thorough research is urgently needed to investigate the current management issues of cash *Waqf* in order to enhance the efficiency of cash *Waqf* management in Malaysia. However, this research will not capture the external constraints, as it will require more time and in-depth knowledge in legal as well as Islamic jurisprudence.

The main objective of this research is to study the current practices and its challenges of cash *Waqf* management in selected *Waqf* institutions in Malaysia. The specific objectives of the research are:

- i. To explore the current practices of the *Waqf* institutions in managing cash *Waqf* concerning human resource, documentation and reporting aspect.
- ii. To investigate the challenges faced by *Waqf* institutions in managing cash *Waqf* concerning human resource, documentation and reporting aspect.
- iii. To suggest a few ways that can enhance the efficiency of cash *Waqf* management mainly in terms of human resource, documentation and reporting.

## II. RELATED LITERATURE

### 2.1. What is Cash Waqf

Cash *Waqf* is an amount of money donated from one's possessions for social welfare or any special purposes (Khademolhoseini, 2008; Mohsin, 2013). Similarly, it is the cash invested in profitable economic sectors for certain percentages for social benefit (Hilmi, 2012b). In other words, cash *Waqf* means cash endowed to the authorized *Waqf* trustee where the principal is preserved for the benefit of the beneficiaries (JAWHAR, 2009). Cash *Waqf* is also known to be one of the financial methods designed by the Muslim jurist for the development of *Waqf* properties around the world (Iman & Mohammad, 2014).

### 2.2. Regulation of Cash Waqf in Malaysia

The legality of cash *Waqf* in Malaysia refers to the List II, State List, Schedule Ninth, Federal Constitution (JAWHAR, 2009). It stated that the authority of *Waqf*, which also includes cash *Waqf*, is under the state jurisdiction as stated below:

*...Islamic law and personal and family law of persons professing the religion of Islam, including the Islamic law relating to succession, testate and intestate, betrothal, marriage, divorce, dower, maintenance, adoption, legitimacy, guardianship, gifts, partitions and non-charitable trusts; Wakafs and the definition and regulation of charitable and religious trusts, the appointment of trustees and the incorporation of persons in respect of Islamic religious and charitable endowments, institutions, trusts, charities and charitable institutions operating wholly within the State;...(Federal Constitution: Schedule Ninth, State List, List II)*

Therefore, all activities related to cash *Waqf* shall be under the State Islamic Religious Council (SIRC) who acts as the sole trustee. However, the existing law does not prohibit any other bodies or institutions to manage cash *Waqf*. This can be done through SIRC's consent.

Currently, all management of *Waqf*, including the management of cash *Waqf*, in each state of Malaysia is based on the statute of their SIRC except in Selangor, Melaka and Negeri Sembilan. Selangor has introduced the Wakaf (State of Selangor) Enactment 1999 on 30<sup>th</sup> December 1999 and came into effect on 1<sup>st</sup> July 2004. Melaka's Wakaf (State of Malacca) Enactment 2005 was introduced on 28<sup>th</sup> April 2005 and implemented since 1<sup>st</sup> August 2005. Negeri Sembilan also introduced the Wakaf (Negeri Sembilan) Enactment 2005 on 2<sup>nd</sup> February 2005 but it has not yet been enforced.

### 2.3. Development of Cash Waqf Malaysia

Malaysia has taken the initiative to intensify the benefits of cash *Waqf* by introducing Department of Awqaf, Zakat and Hajj (JAWHAR) with the objective to standardize the management of cash *Waqf*. JAWHAR was founded on 27<sup>th</sup> March 2004 by former Prime Minister of Malaysia, YAB Tun Abdullah Ahmad Badawi. The official launch was completed by Dato' Seri Abdullah bin Md Zin, a former Minister in the Prime Minister's Department, who was responsible for Islamic affairs on 8<sup>th</sup> October 2004 held at Putrajaya International Convention Centre (PICC).

In view of that, there are several cash *Waqf* initiatives advised by JAWHAR to be organized by each SIRC. First, the SIRC shall open a bank account in any Islamic banking institutions to be cash *Waqf* trust account. Second, via salary deduction, where SIRC shall assist the public and private servants to participate by getting the Salary Deduction Code from Accountant General's Department of Malaysia, State Treasurer and Manpower Department approval for the public, civil and private servants respectively. Third, SIRC shall acquire permission for tax exemption for those who contributing in cash *Waqf* from the Inland Revenue Board of Malaysia or Ministry of Finance. Fourth, SIRC are encouraged to collaborate with any Islamic financial institutions to enhance public participation through banking facilities such as internet banking, standing instruction and cash deposit machines. At one fell swoop, the collaboration may further support the marketing of cash *Waqf* to other account holders. Fifth, SIRC shall give a written authorization to the officers, staff or any person in charge of collecting and receiving the cash *Waqf* as a means to prevent fraud. Sixth, SIRC also need to prepare official documents in the cash *Waqf* implementation that includes Cash *Waqf* Receipt, Participation form, Monthly Salary Deduction Approval form, Cash *Waqf* Collection Statement and Cash *Waqf* certificate.

#### **2.4. Cash Waqf Management**

Iman and Mohammad (2014) stated that "*Waqf* management requires three fundamental resources: people, money, and property or asset". The *Waqf* institutions need people with proper educational background who have professional training and certification programs. Money is also needed with the right amount at the right time. The property or asset in this case can be described as the tangible as well as the intangible assets of *Waqf* institutions.

Cash *Waqf* needs proper management to ensure its effectiveness and efficiency. Kahf (1999) stressed several requirements that must be realized for the *Waqf* industry to be the main role in economic development. One significant requirement that is worth to be mentioned in this research is the complete revision of the *Waqf* management, especially the investments in order to enhance efficiency and minimize corruption of Nadzir. The same author also highlighted that *Waqf* institutions shall provide a new style of management that will uphold the concept of amanah (trustworthy).

The cash *Waqf* management system in Indonesia that has been proposed by Masyita et al. (2005) comprises of six interrelated components. These includes Waqif (rich), cash *Waqf* fund, investment portfolios, investment profits, available funds for the poverty programs and the Mawquf a'laihi (poor). Since *Waqf* institutions serve as the third sector of non-profit organizations, *Waqf* institutions should be independent, committed, specialized and altruist in order to be more effective and efficient in socio-economic development (Iman & Mohammad, 2014).

##### **2.4.1. Human resource**

Nadzir in a *Waqf* institution, particularly in cash *Waqf* management, is responsible for three main duties that are the cash *Waqf* accumulation cash *Waqf* investment

and cash *Waqf* distribution. This is in line with a study by Tohirin and Hudayati (2011) where the authors proposed that *Waqf* institutions should obtain three sections, which consist of funds procurement section, funds utilization section and income distribution section.

*Waqf* institutions require highly competent personnel not only in management but also in Islamic finance and investment. Therefore, the staff must also uphold the concept of transparency, productivity, and integrity (Masyita & Febrian, 2004). In addition, the *Waqf* institutions should be administered by professional knowledge and skills to keep the assets highly productive and income generating (Iman & Mohammad, 2014).

#### **2.4.2. Documentation system**

According to Toraman et al. (2007), the documentation of cash *Waqf* management during the 18<sup>th</sup> century require the details of the *Waqf*. It consisted of the name of the *Waqf* and purpose of the establishment; details of the amount involved, which consisted of the original amount, additional amount and the return; and details of the *Mawquf 'alaihi*, which consisted of names, amount borrowed, address, religious domination and gender.

In Malaysia, the process flow suggested by JAWHAR in the documentation of cash *Waqf* collection is as follows. First, the SIRC need to make sure the participants or *Waqif* completed the registration and approval form. Second, the SIRC have to submit the forms to the respective Accountant General's Department of Malaysia. Once completed, the SIRC shall prepare periodic receipts upon the issuance of Cash *Waqf* Scheme check by the Accountant General. Then the SIRC need to prepare the collection statement to deposit the check to their cash *Waqf* accounts. Thus, to ensure transparency of cash *Waqf* management, *Waqf* institutions should have comprehensive documentation guidelines and rules (Tohirin & Hudayati, 2011).

#### **2.4.3. Reporting system**

Mohsin (2013) stressed that the investment activities shall be disclosed annually and the information shall be made available to the persons involved. JAWHAR also recommended each SIRC to report the exchange of cash *Waqf* into immovable assets, the investment of cash *Waqf* fund and the financial statement periodically. However, it is observed that only three SIRC managed to disclose their annual reports to the public: The Islamic Religious Council of Wilayah Persekutuan (MAIWP), Selangor (MAIS) and Perak (MAIPk).

To sum up, the current research aims to address the human resource management, documentation system and reporting system in concerned and targeted *Waqf* institutions in response to the lack of public trust towards the *Waqf* institution in Malaysia. This is because previous research found that many people did not trust the management and the investment of cash *Waqf* by the existing government institutions as cash *Waqf* may eventually involve a large amount of funds that require a highly capable institution to ensure trustworthiness (Masyita et al., 2005). The current research is needed to address these issues as a revelation to the related institutions.

## 2.5. Challenges of Cash Waqf Management

Several issues must be tackled in order to ensure the effectiveness of cash *Waqf* management. However, to the best of the author's knowledge, there are only a few studies discussing the challenges in cash *Waqf* management. Therefore, the current author identified the problem in general term as encountered in the *Waqf* institutions based on previous studies. The challenges are divided into two divisions, which consist of internal and external factors.

### 2.5.1. Internal

The internal factors consist of human capital, management strategies and technology utilization. In general perspective, the human capital who are involved in *Waqf* management and development in most SIRC are not professionally trained (Iman & Mohammad, 2014). JAWHAR also mentioned the same issue of insufficient certified and experienced accounting officers in the *Waqf* area, which caused delay of *Waqf* financial reporting. The *Nadzir* is responsible to maintain the principal amount of the cash *Waqf* (Masyita & Febrian, 2004). Since cash *Waqf* involves money, it may encounter diminishing of values as money depends on inflation rates and currency exchange rates (Tohirin & Hidayati, 2011). For that reason, the *Nadzir* should be a highly capable institution in aspect of Islamic financial management. Unqualified *Mutawali* or *Waqf* manager is the most critical challenge in managing the *Waqf* as has been discussed in a number of studies (Nurrachmi, 2012). This is because; unqualified *Nadzir* may induce arrangements with non-Shari'ah compliant activities or *ribawi* (interest-based) investment unintentionally (Tohirin & Hidayati, 2011).

In Indonesia, a study on three *Waqf* institutions regarding issues on cash *Waqf* management surround the management strategies such as cash *Waqf* collection, disbursement, principal preservation, risk management and reporting in order to discharge the *Waqf* institution obligations (Fanani, 2011). Similarly, Rozalinda (2012) emphasized that cash *Waqf* need proper risk management to sustain its growth to be as good as the Islamic banking performance. This is because unproductive endowment is the result of ineffective management (Rozalinda, 2012). In other words, the *Waqf* institutions must generate strategies and critically evaluate all strategies to implement the best plan of action in order to gain the best results. Moreover, lack of marketing conducted by SIRC also signifies poor management by the *Waqf* institutions. Limited programs scope, awareness campaign as well as education on *Waqf* concept, specifically cash *Waqf*, are also the challenges towards the development of cash *Waqf* in Malaysia (Htay et al., 2012). Lack of monetary resource is one of the consequences of poor education of *Waqf* and cash *Waqf* concept to the public.

As the *Waqf* institution is a non-profit organization, the utilization of advance technology such as server, program and software is at a minimal level as compared to profit-making organizations such as financial institutions. However, *Waqf* institutions also should use the same or at least equivalent technology as financial institutions because *Waqf* institution also deals with money. Iman and Mohammad (2014) expressed that the SIRC does not have a comprehensive reliable information system to aid in development planning. This leads to error, incomplete, inconsistent, duplicative and missing data or records.

### 2.5.2. External

The external factor is explained in terms of the absence of standardized law. Absence of standardized *Waqf* law inhibits the efficient management of cash *Waqf* in Malaysia (Htay et al., 2012; Shahimi et al., 2013). This is due to the reason that the laws related to *Waqf* administration in most of the state enactments are not comprehensive (Hanefah et al., 2009). In addition, Hanefah et al. (2009) also discussed other legal issues concerning the nature of *Waqf* property, the status of *Waqf* asset, the power of Mufti, the judgment of *Shari'ah* and civil courts regarding *Waqf* assets and many other legal issues. Apart from that, JAWHAR also mentioned that the absence of *Waqf* guidelines, which explains the reporting requirements in detail, is one issue in cash *Waqf* management. The lack of financial standard in monetary reporting of cash *Waqf* also questioned the transparency of its implementation.

### 2.6. Previous and Current Studies on Cash *Waqf*

There are several researches specifically on cash *Waqf*. In this research, 21 literatures consisting of books, article journals, theses and conference papers are being discussed on several topics of concern. The first area of study concerns the management practices, which discusses on the legal, accounting and operation perspectives. Hilmi (2012a) discussed the management issues from a legal perspective and stated that the management practices are not being executed as expected. Similarly, Toraman et al. (2007) stated that cash *Waqf* management practices should take example of the accounting practices during the Ottoman Empire. Chowdhury et al. (2011), in context of Malaysia, addressed the cash *Waqf* management issues and proposed several modern applications of the concept such as cash *Waqf* bank, *Waqf* Takaful, microfinance, Small and Medium Enterprise (SME) loan and others which could enhance the public's involvement. Meanwhile, Tohirin and Hidayati (2011) also touched on the accounting practices of the cash *Waqf* model. Another study by Ismail et al. (2014) reviewed the challenges and prospect with the aim to ensure the efficient management of cash *Waqf*. Correspondingly, Rozalinda (2012) critically argue the effectiveness of risk management pertaining cash *Waqf* investment.

The second area of study concerns the financing and funding through the cash *Waqf* medium. Masyita and Febrian (2004) discussed the use of this concept as micro financing in order to assist the microenterprise and reduce poverty. In the same way, Saad & Anuar (2010) debated the same theme and solved the shortcomings of the current practices by proposing Islamic microfinance. Correspondingly, Marzuki et al. (2012) also examined the use of cash *Waqf* micro financing as poverty alleviation by formulation of government policies. Similarly, Amuda and Embi (2013) also studied the same area of concern but within the context of Organization of Islamic Cooperation (OIC) countries. Meanwhile, Mohsin (2013) researched the potential of cash *Waqf* as a global financial aid to fulfill global needs such as education, health, social care and commercial activities, basic infrastructures, as well as employment.

The third area of study concerns the development of cash *Waqf*. This is as studied by Sudirman (2004) on cash *Waqf* model development of TWI (Tabung

Wakaf Indonesia). This includes the development of a computer program in enhancing the collection of cash *Waqf* (Masyita et al., 2005). Besides, Ibrahim et al. (2013b) justified the model and management structure of cash *Waqf* while exploring the development of cash *Waqf* in northern Malaysia, particularly in the Penang state. Relatedly, Amuda et al. (2014) studied the development of cash *Waqf* for agriculture. Another research by Saifuddin et al. (2014), concerned about the education of cash *Waqf* to the public with the intention to maximize the potential of this concept.

The fourth area of study is concerning the legality of cash *Waqf*. In general, most of the study touches on the legality of cash *Waqf* practices. Yet, Hayani (2007) has contributed a remarkable effort to the literature by critically explaining the legality of cash *Waqf* based on Muslims scholars' perspectives, specifically the Hanafi's and Shafi'i's school of thought. Other areas of concern in cash *Waqf* are the determinants of cash *Waqf* giving (Htay et al., 2012) and the distribution area of cash *Waqf* (Pitchay et al., 2014) which both indirectly contribute to the development of cash *Waqf*. Therefore, the current research fulfills the gaps of limitation of literature in the area of cash *Waqf* management.

### III. METHODOLOGY

This research adopts qualitative research method to investigate cash *Waqf* management practices for the intended *Waqf* institutions. This is due to the fact that, the qualitative research contributes to vivid and insightful results (Burns & Bush, 2010). Furthermore, this method has a dynamic character of the interview process which engages respondents more actively and enables the researcher to reach beyond initial responses and grounds (Burns & Bush, 2010).

This research is basically exploratory in nature with the objectives to investigate cash *Waqf* management practices as well as the challenges of the current practices of cash *Waqf* in Malaysia. This research involved two stages of data collection; exploratory (information gathering) and Semi-Structured Interview. The purpose of conducting the interview session is to identify the current practice of cash *Waqf* management as well as the challenges and problems that arise at the *Waqf* institutions in Malaysia. Indeed, interview is a useful and efficient way to collect information that cannot be obtained in published form (Eriksson & Kovalainen, 2008). Therefore, semi-structured interview is suitable to be adopted in this research to gather information from operational officers and staff of the selected *Waqf* institutions. In that way, it probes the *Waqf* institutions to provide rich information on cash *Waqf* management.

### IV. FINDING

#### 4.1. Regulation of *Waqf* and cash *Waqf* in Malaysia

This section explores in detail the enactments adopted by the *Waqf* institutions in Malaysia to evaluate their attentiveness towards the implementation of *Waqf* and cash *Waqf*. The method used is exploratory research through websites of <http://www.esyariah.gov.my> and <http://www.jawhar.gov.my>. The assumption is if the *Waqf* institution has specific *Waqf* enactment, that *Waqf* institution is more attentive towards the implementation of *Waqf* and cash *Waqf*.



Previous research by Kader (2015) stated that there are four *Waqf* laws available in Malaysia, which is Johor Wakaf Rules 1983, Selangor Wakaf Enactment 1999, Negeri Sembilan Wakaf Enactment 2005, and Melaka Wakaf Enactment 2005 for Johor, Selangor, Negeri Sembilan and Melaka respectively. In other words, these states are keen in promoting *Waqf* as well as cash *Waqf*.

Based on the findings from the exploratory research through the websites and portals of each *Waqf* institutions in Malaysia, the research found that only three *Waqf* institutions have specific *Waqf* enactment. This consists of Selangor, Melaka and Negeri Sembilan<sup>3</sup>. Therefore, it can be concluded that these three states are currently active in promoting *Waqf* as well as cash *Waqf* as they have specific enactments that rule the management of *Waqf* and cash *Waqf*. Accordingly, based on Table 1, Region A, B and E does not have any specific enactments that rule the management of *Waqf*. Thus, for *Waqf* management, the state refers to the same enactment in force, which regulates the Islamic affairs of the particular state. Conversely, some states in Region B and C have specific enactment that rule the management of *Waqf*. In other words, Region B and C are actively promoting the *Waqf* followed by cash *Waqf*.

Table 1.  
List of SIRC's or *Baitulmal* Institutions based on Regions in Malaysia with the Enactment Adopted and the Corresponding Codes

No.	State	Islamic State Council <sup>4</sup>	Enactment adopted for <i>Waqf</i> Management <sup>5</sup>	Region	Region Codes
1.	Perlis	Majlis Agama Islam Perlis	Administration of the Religion of Islam Enactment 2006 (En. 4/2006)	Northern	A
2.	Kedah	Majlis Agama Islam Kedah Darul Aman	Administration of Islamic Law (Kedah Darul Aman) Enactment 2008 (En. 5/08 / En.9)		
3.	Penang	Majlis Agama Islam Pulau Pinang (MAIPP)	Administration of The Religion of Islam (State Of Penang) Enactment 2004 (En. 2/2004)		
4.	Perak	Majlis Agama Islam dan Adat Melayu Perak (MAIPk)	Administration of The Religion of Islam (Perak) Enactment 2004 (En. 4/2004)		
5.	Kelantan	Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK)	Council of The Religion of Islam and Malay Custom, Kelantan Enactment 1994 (En. 4/1994)	East Coast	B

3. <http://www.esyariah.gov.my>

Table 1.  
List of SIRC's or *Baitulmal* Institutions based on Regions in Malaysia with the Enactment Adopted and the Corresponding Codes (Continued)

No.	State	Islamic State Council <sup>4</sup>	Enactment adopted for Waqf Management <sup>5</sup>	Region	Region Codes
6.	Terengganu	Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM)	Administration of Islamic Religious Affairs (Terengganu) Enactment 1422H/2001M (En. 2/2001)		
7.	Pahang	Majlis Ugama Islam dan Adat Resam Melayu Pahang	Administration of Islamic Law Enactment 1991 (En.3/1991)		
8.	Selangor	Majlis Agama Islam Selangor (MAIS)	Wakaf (State of Selangor) Enactment 1999 (En. 7/1999)	Central	C
9.	Kuala Lumpur	Majlis Agama Islam Wilayah Persekutuan (MAIWP)	Administration of Islamic Law (Federal Territories) Act 1993 (Act 505)		
10.	Johor	Majlis Agama Islam Johor (MAIJ)	Administration of the Religion of Islam (State of Johor) Enactment 2003 (En. 16/2003)	South	D
11.	Melaka	Majlis Agama Islam Melaka (MAIM)	Wakaf (State of Malacca) Enactment 2005 (En. 5)		
12.	Negeri Sembilan	Majlis Agama Islam Negeri Sembilan (MAINS)	Wakaf (Negeri Sembilan) Enactment 2005 (En. 2)		
13.	Sabah	Jabatan Hal Ehwal Agama Islam Negeri Sabah	Majlis Ugama Islam Negeri Sabah Enactment 2004 (EN. 5/2004)	East of Malaysia	E
14.	Sarawak	Jabatan Agama Islam Sarawak	Majlis Islam Sarawak Ordinance 2001 (Chapter 41)		

4. <http://www.jawhar.gov.my/en/majlis-agama-islam-negeri/>

5. <http://www.esyariah.gov.my>

#### 4.2. Current Practices: Human Resource

Based on semi-structured interview conducted to the seven selected *Waqf* institutions in Malaysia particularly regarding the current practice of human resource management, two matters are discussed; manpower and training given to the employees.

The number of work force in Region A particularly for cash *Waqf* management on average is approximately four personnel. In Region A, the training is provided to expose the staff on *Waqf* matters. One of the respondents stated that:

*"...since the institution is under supervision of JAKIM (Department of Islamic Development Malaysia) and JAWHAR, any training or education is based on JAKIM and JAWHAR..."* (Representative of Region A, A1)

For Region B, the current number of work force, particularly for cash *Waqf* management, on average is approximately eight personnel. The training provided differs among the representatives. One representative stated that the training provided is to expose staff on the e-*Waqf* system while the other stated none.

For Region C, the average number of work force particularly for cash *Waqf* management currently is approximately 19 staff. This region also held training that enhance the employee's self-confidence and engaged external courses to enhance the employee's knowledge on cash *Waqf* management.

*"...Marketing course to enhance the confidence of the staff to face the target group. External courses to enhance the knowledge regarding cash Waqf management..."* (Representative of Region C, C1)

For Region D, the average number of manpower particularly for the cash *Waqf* management currently is approximately seven personnel. As for training, the current practice by this region is through informal training.

*"...The current practice is the informal training where the new staffs are trained by previous employee or through the visits of other Waqf institutions..."* (Representative of Region D, D1)

Based on previous study by Sayin, Ali and Suyurno (2006) on eight selected *Waqf* institutions in Malaysia, the average number of personnel managing *Waqf* for Region A is five, Region B is seven and four personnel for Regions C and D. For Region E, no personnel is stated for *Waqf* management (Sayin, Ali, & Suyurno, 2006).

An exploratory study through the exploration of the *Waqf* institutions' official website and portals has also been done to compare the results of the exploration method and interview method. The summary of the work force of each *Waqf* institutions are as shown in Table 2.

Table 2.  
Manpower Level of *Waqf* Institution in Malaysia

State	Number of Division / Department	Waqf Department / Unit (Number of Personnel)	Region (Average Number of Personnel Managing <i>Waqf</i> )
Perlis	6 units	<i>Waqf</i> and General Resources Unit, Baitulmal Services (4)	Region A (8)
Kedah	-	- (-)	
Penang	6 departments	<i>Waqf</i> Department (13)	
Perak	4 divisions with 13 units	<i>Waqf</i> Section, Investment Unit (6)  Cash <i>Waqf</i> & Land Sale, Operation & Marketing Unit (3)	
Kelantan	3 divisions with 20 units	No specific division or unit for <i>Waqf</i> (-)	Region B (7)
Terengganu	8 divisions and 8 departments with 9 units	<i>Waqf</i> and General Resources Unit, Baitulmal Department (-)	
Pahang	2 departments with 11 units	<i>Waqf</i> Unit, Baitulmal Department (7)	
Selangor (Selangor <i>Waqf</i> Corporation)	4 divisions with 10 units	Total: 38	Region C (38)
Wilayah Persekutuan	8 divisions and 2 units	No specific division or unit for <i>Waqf</i> (-)	
Johor	4 divisions with 12 units	<i>Waqf</i> Section, <i>Waqf</i> & Baitulmal Division (-)	Region D (15)
Melaka	6 divisions	<i>Waqf</i> & General Resources (23)	
Negeri Sembilan (Negeri Sembilan <i>Waqf</i> Corporation)	-	Total: 7	
Sabah	10 divisions	No specific division or unit for <i>Waqf</i> (-)	Region E (0)
Sarawak	10 divisions with 6 units	No specific division or unit for <i>Waqf</i> (-)	

### 4.3. Current Practices: Documentation

In terms of documents, three areas that being discussed consist of collection, investment and distribution of cash *Waqf*.

In Region A, the documentation of cash *Waqf* collection is mostly done by using a specific software system. Only one of the *Waqf* institutions is still documenting cash *Waqf* collection manually by using Microsoft Excel. On the other hand, there is no documentation on the investment of cash *Waqf* because cash *Waqf* investment

is not implemented yet in this region. In spite of that, the documentation practices for the distribution of cash *Waqf* varies among the *Waqf* institutions as reported by their representative in Region A.

In Region B, the current practice of documenting cash *Waqf* collection is by using specific software systems, User Business System (UBS), for accounting and e-*Waqf*. However, there is no documentation for both cash *Waqf* investment and cash *Waqf* distribution.

In Region C, the current practice of the documentation for all collection, investment and distribution of cash *Waqf* is done by using a specific software system called SWS and SAGA. In contrast, Region D has no documentation for both investment and distribution of cash *Waqf*. The documentation in Region D is only available for the collection of cash *Waqf* where it is documented manually by using Microsoft Excel. The overall information on documentation practices of the selected *Waqf* institutions are as shown in Table 3 below.

Table 3.  
Current Practice of Documentation by Selected *Waqf* Institutions  
based on Region in Malaysia

Region	Representative Code	Collection	Investment	Distribution
A	A1	Idwal System	-	Idwal System
	A2	Sistem Hasil and UBS	-	-
	A3	Manually record using Microsoft Excel	-	Manually record using Microsoft Excel
B	B1	Yes	-	No
	B2	UBS for accounting and e- <i>Waqf</i> system	-	-
C	C1	SWS system and SAGA	SAGA	SAGA
D	D1	Manually record using cash book and Microsoft Excel	-	-

#### 4.4. Current Practices: Reporting

This research captured two aspects of reporting which are revenue and expenditure disclosure as well as the activity reports. For Region A, the current practice of reporting cash *Waqf* in their annual statement varies. Most of the representatives of the *Waqf* institutions have stated that they distinctively disclose all revenue and expenditure of cash *Waqf* fund. However, most of the *Waqf* institutions do not have written explanation or report on cash *Waqf* fund allocation for activities held in the reporting year.

For Region B, the current practice of reporting cash *Waqf* in their annual statement also varies. One of the representatives of the *Waqf* institutions have statements that distinctively disclose all revenue and expenditure of cash *Waqf*

funds and have written explanation on cash *Waqf* fund allocation for activities held in the reporting year. Meanwhile the other *Waqf* institution does not disclose the information regarding their reporting at all.

For Region C, the representative of the *Waqf institutions* has statements that disclose all revenue and expenditure of the cash *Waqf* fund. Nevertheless, the *Waqf institution* does not have written explanation on cash *Waqf* fund allocation for activities held in the reporting year.

For Region D, the representative neither has statements that disclose all revenue and expenditure of cash *Waqf* fund nor written explanation on cash *Waqf* fund allocation for activities held in the reporting year.

## 4.5. Challenges in Managing Cash Waqf

### 4.5.1. Human Resources

There are few challenges faced by the *Waqf* institutions in managing human resource pertaining cash *Waqf* management according to regions in Malaysia. This research also identified the current staff's performance to clarify the challenges faced by the representatives of *Waqf* institutions.

In Region A, most of the representatives faced a challenge in operation aspect and one of the representatives stated that it is due to previous staff's management practices. However, the representative also stated that the current staff performance is good and has improved over time. Below is the response of one representative in Region A.

*"...The current staffs unable to trace back the old records from previous staff or officers as the Waqf operation previously has been done verbally without writing evidences... No problem with the current staff performance but lacking in manpower reduces the overall job performance."* (Representative of Region A, A1)

In contrast, Region B commented that they have no difficulty in managing cash *Waqf*. In Region C, they faced the problem of staff time management at the early stage. However, performance of the staff is satisfactory and improved over time.

*"...It is a bit difficult at the early stage but it is just a technical difficulties (i.e. delay in weekly collection report). However, the current situation is much better with more efficient time management..."* (Representative of Region C, C1)

Meanwhile in Region D, they faced a problem in managing cash *Waqf* because the staff recruited for the particular duty has no background in financial management. Thus, the cash *Waqf* documentation is recorded but not in proper financial format.

*"...No difficulties in understanding the concept of cash Waqf. However, to teach the cash Waqf documentation or the financial management (i.e. the record keeping of cash book and ledger) is a bit challenging as the staff recruited under cash Waqf has no background study of financial management..."* (Representative of Region D, D1)

### 4.5.2. Documentation

For documentation, most of the representatives in Region A have no difficulties in documenting the collection, investment and distribution of cash *Waqf*. In spite of this, it is worth to mention one of the responses regarding the difficulty in documentation of cash *Waqf* collection as stated below:

“...late submission of collection form from each district...” (Representative of Region A, A3)

In Region B, the comments vary. One of the representatives stated that there are no problems while the other representative stated that they faced difficulty in cash *Waqf* collection because they practiced manual documentation. Apart from that, there are no problems in documentation of investment and distribution in Region B.

In Region C, their response is either no problem or difficulty in documenting all the collection, investment and distribution of cash *Waqf*. On the contrary, for Region D, they faced challenges in documenting the collection of cash *Waqf* as it is done manually and some of the cash-endowed sources cannot be traced. As for the documentation of investment and distribution of cash *Waqf*, they stated that there are no issues. The response is as stated below:

“...manually record using cash book and Microsoft Excel...the source of the cash endowed cannot be traced...” (Representative of Region D, D1)

#### 4.5.3. Reporting

In reporting aspect, the current research indirectly figured the challenges faced by the representatives of the *Waqf* institution in each region based on their answers in current practices of reporting. To be brief, regions that has non-disclosure on cash *Waqf* revenue and expenditure or no cash *Waqf* activity report is regarded as having issues in reporting.

The research found that Region D is currently having issues in reporting aspect. However, the current research could not identify the specific issue in the reporting aspect since the research only focus on the availability of cash *Waqf* revenue, expenditure as well as its activity report.

#### 4.6. Discussions

It is observed that some of the *Waqf* institutions in Malaysia, specifically in Region C and Region D (Kuala Lumpur, Johor, Melaka, and Negeri Sembilan), have specific enactments pertaining to *Waqf*. The presence of cash *Waqf* law reflects the strong will of the regulators towards cash *Waqf* application because it acts as a tool of social engineering in influencing and transforming the public to the desired changes (Hilmi, 2012a). In view of that, *Waqf* enactment is important to change the public's understanding on *Waqf* participation by means of cash *Waqf*. Thus, the existence of *Waqf* enactment in Region C and Region D, which also rule the cash *Waqf* implementation, portrays the attentiveness of these *Waqf* institutions that are currently empowered by the state to act as the sole trustee in implementation and promotion of cash *Waqf* to the society.

Meanwhile, with regards to the financial sources of the respective *Waqf* institutions, it is found that the majority of the *Waqf* institutions has initiated to collect *Waqf* funds using various ways and medium and become independent to sustain in future. It is believed that these institutions have their own wisdom to promote the *Waqf* concept to the society. Being dependent on limited financial sources from the federal government is one of the weaknesses in *Waqf* management

(Siraj, 2012). Thus, when these *Waqf* institutions have the ability to innovate new ways of promoting cash *Waqf* and proactively implement it by using current technology such as e-wakaf, bank draft and Wakaf online, these will attract the private sector to take part in the revitalization of *Waqf*.

In terms of the implementation period of cash *Waqf* by the institutions, it is noted that Region B (Kelantan, Terengganu, and Pahang) has implemented the cash *Waqf* concept for more than 10 years. A previous study on organizations found that there is a positive relationship between experience and organization performance (Luo & Peng, 1999). In this regards, the current research uses the same perspective towards the experience of cash *Waqf* implementation by *Waqf* institutions against the performance of cash *Waqf* revitalization. *Waqf* institutions with longer period or experience in cash *Waqf* implementation reflect their supportiveness towards promotion of cash *Waqf* and shall portray better performance than other regions.

#### 4.6.1. Cash *Waqf* Management Practices

Interviews with representatives of the respective *Waqf* institutions show that there are differences in number of officers or persons in charge for cash *Waqf*. Overall, Region C (Selangor and Kuala Lumpur) has the highest average number of work force size who manages the collection, investment and distribution of cash *Waqf*. Meanwhile, Region A (Perlis, Kedah, Penang, and Perak) has the lowest average of manpower size who manages mainly the collection of cash *Waqf*. Thus, this shows that Region C that managed more activities pertaining cash *Waqf* would have bigger work force size than the other region. This difference happens due to the institutions strategic planning for cash *Waqf* collection, investment, and distribution as shown in Table 4. It is observed that the institutions that planned more activities pertaining to cash *Waqf* will have more work forces to realize the plan. Based on previous literature, number of employees or work force in an organization would affect positively with organizational effectiveness in doing their business activities (Connell, 2001). Thus, the bigger number of work force of *Waqf* institutions in Region C is reflected by their strategic planning for cash *Waqf* activities and this indicates that there are bright futures of cash *Waqf* empowerment in this region, particularly the state of Selangor and Kuala Lumpur.

Table 4.  
Availability of Strategic Planning in cash *Waqf* activities by Selected *Waqf* Institutions based on Region in Malaysia

Activities	Region				
	A	B	C	D	E
Collection	Yes	Yes	Yes	Yes	Not Applicable
Investment	Varies	Varies	Yes	No	Not Applicable
Distribution	Varies	Yes	Yes	No	Not Applicable



In addition, for human resources management, this research also investigates the training received by the *Waqf* employees in managing cash *Waqf*. It is found that the training provided to the personnel for each region varies depending on the activities of the institutions. However, it is worthy to note that the management of JAWHAR supervises the training of the personnel in each region. In fact, JAWHAR is very keen in human resource management in order to strengthen the *Waqf* institutions in each state. This research however does not investigate deep into the effectiveness of the existing training that the *Waqf* personnel are currently undergoing. In this context, the current research only emphasized the manpower size in determining the effectiveness of *Waqf* institution handling cash *Waqf* management.

#### **4.6.2. Documentation**

Another aspect of cash *Waqf* management is documentation of cash *Waqf*. It is discussed based on three aspects which are collection, investment and distribution of cash *Waqf*. According to Gaudiosit (1988), the crucial responsibilities of the *Waqf* institutions, as described by the Muslim jurists, were the preservation of the *Waqf*, collection of *Waqf* income, distribution of the income generated to the appropriate beneficiaries, management of personnel, and resolution of disputes on *Waqf*. The documentation of these activities is either done by using system software or manual. From observation, the technology advancement in Region C, specifically the Selangor state, is better than the other regions as this region uses a software system in documenting all cash *Waqf* activities. These include the collection, investment and distribution of the cash *Waqf* fund. On the other hand, Region D specifically, the Negeri Sembilan state, has yet to utilize current technologies in their *Waqf* activities. This is possibly because of *Waqf* institution in Negeri Sembilan state, which is Perbadanan Wakaf Negeri Sembilan, has just taken over the *Waqf* operation from Majlis Agama Islam Negeri Sembilan in January 2013.

#### **4.6.3. Reporting**

The last aspect of cash *Waqf* management that is concerned in this research is in terms of reporting. In this context, it is found that most of the *Waqf* institutions disclose their activities and other details related to cash *Waqf* in their annual report. However, only three of them have disclosed and shared their annual reports through their official website portal. These institutions are Majlis Agama Islam Wilayah Persekutuan (MAIWP), Majlis Agama Islam Selangor (MAIS) and Majlis Agama Islam Perak (MAIPK). In this regard, all *Waqf* institutions in Malaysia should disclose and share the reporting of cash *Waqf* financial figures to the public as it discharges the accountability as a trustee and at the same time enhance the interests of the public to participate in cash *Waqf* contribution.

#### **4.6.3. Current Challenges of Cash *Waqf* Implementation**

Based on the interviews, this research found three main concerns reported by the representatives of *Waqf* institutions in Malaysia related to human resource

management. First is the shortage of talent in *Waqf*. It is reported that it is difficult to search for young and experienced expert in *Waqf* and even fresh graduate that specialize in *Waqf* or have Shari'ah background to work with *Waqf* institutions. Similarly, findings from previous research indicated that the obvious challenge to manage cash *Waqf* is developing a qualified expert pool in *Waqf* (Siraj, 2012). Second, there are also problems with the performance of the *Waqf* personnel in managing cash *Waqf*. In this context, it is noticed that there is no competition among the personnel to upgrade their performance. Everybody is in his or her comfort zone and there are no pushing factors for him or her to enhance their works for a better performance in the future. Finally, the constraints faced by the institutions are also concerning the academic background of their personnel. For the finance-related activities, personnel that graduated with finance background are highly required to manage financial matters. However, in some of the *Waqf* institutions, the personnel consist of those who graduated from various educational backgrounds where graduates with Shari'ah background become the priority to be selected. It is good to acquire staff from various educational backgrounds but effective training must be properly conducted to enhance their knowledge and skills. As stated by Iman and Mohamad (2014), employees in *Waqf* institutions are not properly trained for the purpose of *Waqf* including cash *Waqf* management. Currently, the training organized to the staff is not enough and is ineffective to upgrade their skills in managing *Waqf* asset, particularly in managing cash *Waqf*. Thus, more effort should be done to attract more talents to specialize in *Waqf* and more training that is effective should be conducted to the existing personnel. Hence, by addressing the human resource constraints, this has some effect towards cash *Waqf* management as a whole.

In terms of documentation, the current research found that it is a major challenge for the existing *Waqf* institutions to effectively maintain their current documentation without utilizing latest technology advancement such as special software or program. Documentation, when manually done, limits the effectiveness of the current record keeping for cash *Waqf* activities since the contribution is made by means of money in thousands of Ringgits. Previous research also stated that in order to enhance administration performance as well as expediting the process, *Waqf* institutions must have the latest technology for their database management (Sanusi & Shafiai, 2015). The current technology used by *Waqf* institutions explain the reason of the non-availability of proper documentation of cash *Waqf* investments, especially the investment activity of cash *Waqf*.

The reporting aspect would be challenging as no proper documentation are maintained. As a matter of fact, only a few *Waqf* institutions managed to publish their annual reports in their official website. Still, it is not properly updated to the latest year. Furthermore, the current reports on *Waqf* asset or cash *Waqf* also became less reliable as the institutions countered several issues pertaining to their *Waqf* accounting practices. This issue arose from the shortage of qualified and experienced personnel that specializes in accounts (accountant) and also lack of proper training by the *Waqf* institutions which lead to the delay in the preparation of reliable financial statement (JAWHAR, 2009). Furthermore, the lack of expertise in *Waqf* institutions to update the information on their official websites shall partly explain the limited utilization of their website for reporting (Siraj, 2012).

## V. CONCLUSIONS AND RECOMMENDATIONS

### 5.1. Recommendation for Improvement

#### A. Human Resources Management

For a non-profit organization, its performance shall be measured by the quality of the workforce input, which comprises of human capital, training and structures (Abraham, 2004). First, effective training courses should be conducted to the existing *Waqf* employees. It is recommended that the *Waqf* institutions conduct special trainings on organizational, leadership, financial as well as marketing management courses as these are the top learning goals for non-profit organization (Garvey, 2009). These training courses should be monitored in a timely basis according to the strategic planning of the institutions.

Second, the establishment of cash *Waqf* expert management committee is required to ensure the existing employees are competent and up-to-date with any information related to *Waqf*. This internal committee may collaborate with the experts from the academician in order to assist them with related information or sharing related materials to further enhance *Waqf* staff effectiveness. This could be done through a Memorandum of Understanding (MoU) or jointly research collaboration between academic and *Waqf* institutions. Furthermore, *Waqf* institutions also need to increase the size of the human capital in accordance with the workload for the full realization of the cash *Waqf* concept. This is crucial because the revival of cash *Waqf* concept cannot be fully executed without enough experts in financial management, strategic management, and Islamic rules.

Moreover, the implementation of KPI (Key Performance Index) for each employee, as practiced in Region C, to cater the problem of its employees' attitude, specifically with time management, is highly admirable. In line with that, the top managements are responsible to generate, convey the strategic management planning, especially in cash *Waqf* projects, in order to boost the motivation of the employee towards cash *Waqf* implementation.

#### B. Documentation

Based on the previous findings and discussion, it is clearly shown that *Waqf* institutions in Malaysia need process enhancements of the current practices of documentation. These consist of the process of documenting the collection, investment and distribution of cash *Waqf*. It is essential to systemize the operations since the involvement of contribution of cash *Waqf* collection will increase as public awareness increases. Currently, the documentation practice is focused on documenting the declaration of *Waqf* as well as other related documents such as forms (Iman & Mohammad, 2014).

However, moving forward, the *Waqf* institution is recommended to prepare outstanding documentation as well as working papers of the initiatives and strategic plans in cash *Waqf* projects. This is critical in order to attract and engage the private sectors. The *Waqf* institutions in Malaysia shall take the example of Singapore and Saudi Arabia in utilizing cash *Waqf* by introducing *Sukuk Waqf* to raise millions of capital for their *Waqf* development (Abdul-Karim, 2010; Jalil & Ramli, 2008; Kholid et al., n.d.).

### C. Reporting

The existing *Waqf* institutions need to improve in terms of documentation to produce transparent and reliable reports to the public. This is important in not only enhancing awareness of cash *Waqf* contribution, but also instilling confidence among the contributors towards the *Waqf* institutions in terms of financial management, as the official annual reports would portray the trustworthiness of the management. Reliable reports of the current initiatives in ibtidal projects are also important in order to engage the private sectors.

Unlike in the private sector, profit maximization is not the main objective of *Waqf*. One of the methods that can fulfill the perpetuity principle in *Waqf* is to uphold the perpetuity element in cash *Waqf*, profitable projects and ventures. Thus, *Waqf* institutions shall prepare a complete and captivating report on their projects that will motivate private institutions to join a venture.

### 5.2. Limitation and Suggestions for Future Researches

This research only emphasizes the internal constraints in selected *Waqf* institutions by regions in Malaysia. It only covers three aspects, which are human resource management, documentation management and reporting aspect. Thus, it limits the findings and conclusions of this research. This is inevitable since the concept of cash *Waqf* is still in its infancy stage in Malaysia.

As this research focused only on selected *Waqf* institutions and three aspects, the findings could not precisely portray the overall cash *Waqf* management practices in Malaysia. It is encouraged for future researchers to cover all aspects of *Waqf* management practices. In addition, the future research should include all aspects of *Waqf* management, for example the internal as well as the external aspects covering all *Waqf* institutions in Malaysia. It can also cover the private *Waqf* institutions in order to yield well-defined findings.

Future research should also consider an empirical study as it could help to measure the performance and efficiency of cash *Waqf* management by *Waqf* institutions in Malaysia. The impact of cash *Waqf* investments towards the *Waqf* development could also be tested. Another useful topic for future research would be the significant improvement in cash *Waqf* management practices throughout the period of study, which pinpoints other challenges faced by *Waqf* institutions in the revitalization of cash *Waqf* concept.

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