

Cash Waqf: An Alternative to Economic Development and Poverty Alleviation in Malaysia

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Abstract

Waqf (Islamic Endowment) is an important instrument in Islamic socio-economic system as well as a mechanism for economic development. *Waqf* is a unique instrument compared to *sadaqahjariah* (donation) because the asset which has been given is maintained or held while the benefit of *waqf* is received by community. The objective of this paper is to discuss about *cash waqf*, role of *waqf* institution in the economic development of Malaysia, and how *waqf* can be used as means to alleviate poverty.

Keywords: Cash *Waqf*, Social purpose, economic development, Malaysia, and welfare.

I. INTRODUCTION

The word *waqf* (plural: *awqāf*) come from root meaning “to prevent or restrain”.⁵ Meanwhile, in Arabic language it means confinement, hold or prohibition.⁶ It’s very unique instrument compared to *sadaqah jariah* because the asset which has been given is maintained or held in kind while the benefits are received by community. Hidayatul Ihsan quoted from Kahf as “...holding certain property and preserving it for the confined benefit of philanthropy and prohibiting any use or disposition of it outside its specific objective”⁷ There is no specific term which can be found in the Quran about *waqf*. However, it can be found in the following verse: “*Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend - indeed, Allah is knowing of it*”.⁸

Basically, *waqf* refers to gift of property, in form of cash money or other items of charities which the asset or items has been given is maintain or held in kind and the benefits to be received by

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⁵ M.A.Mannan. “*The Role of Waqf In Improving The Ummah Welfare*” Presentation at the International Seminar on Islamic Economics as Solution organized by Indonesian Association of Islamic Economists and Muamalat Institute, Jakarta: 3.

⁶ MonzerKahf. “*Waqf and Its Sociopolitical Aspect*.”: 2.

⁷ Hidayatullhsan. “An Exploratory Study Of Waqf Accounting And Management In Indonesian Waqf Institutions: The Cases Of DompertDhuafa And UII Waqf Foundation.” Quoted from Kahf (2003): 1.

⁸ Quran (3:92)

community. *Awqāf* substance or either that in form of cash is prohibited from using or dispose of outside from the specified objective.⁹ The benefit of *awqāf* should be maintained or continuous and we can say it is form of “perpetual charity”¹⁰. Even after the donor’s death, he will still receive rewards from the waqf which he endowed as long as the benefits from such *waqf* are received by community. The Prophet (pbuh) said in the well known *hadith*, “*When man dies, his deeds cease to continue except for three things: Continuous charity, beneficial knowledge, and pious son who supplicates Allah for him.*”¹¹

The main objectives of *waqf* is to alleviate poverty and develop the socio-economic welfare in worldwide especially in Muslim countries. From this instrument, the societies share their wealth with the poor, needy and helpless.¹² Allah says: “*And in their wealth there is a due share for the beggar and the deprived*”.¹³ This paper will be discussing about literature review, some historical of *waqf* in the development of social welfare, moving on cash *waqf* as one of the alternative instruments of poverty alleviation and the suggestion how *waqf* could be used as an alternative instrument to improve the *ummah* welfare in Malaysia.

II. LITERATURE REVIEW

According to Dian Masyita, cash *waqf* as a one of the alternative instrument for poverty alleviation. The Islamic innovation financial instruments play a pivotal role in contemporary age by introducing cash *waqf* certificate where *waqif* is a person donates certain amount to purchasing cash *waqf* certificate. This instrument is a later inclusion to the *waqf* concept since it was *waqf* of building and land were most popular forms of *waqf*.¹⁴

Mannan mentions that the *waqf* fund could be allocated to support some activities to provide public or private goods. Moreover, cash *waqf* can be used as a strategic investment to reduce the poverty and as an instrument to economic development to improve public facilities, education and health. Besides that, the funds of cash *waqf* can be invested on a short-term, medium-term and long term basis and these investment activities can increase new employment opportunities as well as to increase family income.¹⁵

Achmad Tohirin believed that cash *waqf* institution might be established to target Small Business and Medium (SMEs). *Waqf* Institution can be as a financial provider or financial assistant to SME which cannot be accessed through banking system due to bank ability problem. From this fund the entrepreneur will use to develop small business and will have significant impact in some important aspect, such as increase economic activities, reduce unemployment as well as to poverty alleviation.¹⁶

⁹Abul Hassan and Mohammad AbdusShahid. “*Management And Development Of The Awqaf Assets.*” (Seventh International Conference – The Tawhidi Epistemology: Zakat and Waqf Economy, Bangi: 310.

¹⁰Ibid., 300.

¹¹ Al-Hafiz Zakiuddin Abdul-Azim Al-Mundhiri, “*The Translation of the Meaning of Summarized Sahih Muslim,*” Darussalam Publishers and Distribution, Vol 1: 506

¹²Hidayatullhsan. “*An Exploratory Study Of Waqf Accounting And Management In Indonesian Waqf Institutions: The Cases Of DompotDhuafa And UII Waqf Foundation*” : 1.

¹³Quran 51:19

¹⁴Dian Masyita. “*A Dynamic Model for Cash Waqf Management as One of The Alternative Instruments for The Poverty Alleviation in Indonesia.*” Submitted and Presented Paper in The 23rd International Conference of The System Dynamics Society, Sloan School of Management, Massachusetts Institute of Technology (MIT), Boston.

¹⁵M.A.Mannan. “*Cash Waqf Certificate.*” Proceeding of the Third Harvard University Forum on Islamic Finance: Local Challenges , Global Opportunities Cambridge, Massachusetts. Center for Middle Eastern Studies, Harvard University.(1999)

¹⁶AchmadTohirin. “*The Cash Waqf for Empowering The Small Business.*” Seventh International Conference – The Tawhidi Epistemology: Zakat and WaqfEconomy, Bangi (2010)

History of *Waqf*

At early age of *waqf*, Mosque of Quba' is the first religious *waqf* which was introduced and endowed by Prophet (pbuh) in Madinah (622A.C). The following *waqf* is establishment of Mosque of the Prophet (pbuh), in the center of Madinah. Mosque and real estates confined for providing revenues to spend on mosque' maintenance and operating expenses are in the category of religious *waqf*.¹⁷

Moreover, incident of Saidina Umar r.a (586A.D – 644A.D)¹⁸ gained a land in Khaibar. He meets the Prophet (pbuh) to know what he should do with the obtained land. The Prophet (pbuh) said, he can donate the proceeds and not sell or give it to others. Umar (r.a) asked the prophet "O Messenger of Allah, I got some land in Khaibar better than any property I ever owned. What do you suggest that I do with it?" The Prophet (pbuh) said, If you like, you can give the land as *Waqf* and give its fruits in charity."¹⁹

Meanwhile, the short history of *waqfin* Malaysia since independent²⁰, the innovation and development of *waqf* activities institution have increased rapidly. In recent years, ideas have evolved particularly on the contemporary *waqf* activities in Malaysia. For example, Johor Corporation (JCorp) has come up with their innovation on corporate *waqf*²¹. In Selangor was introduced Selangor Share Scheme which was managing by Majlis Agama Islam Selangor (MAIS). This scheme allowed public purchase the shares unite and MAIS will provide *waqf* certificate in the name of Allah s.w.t.²²

III. FINDINGS AND DISCUSSION

Cash *Waqf*

Cash *waqf* is another form of *waqf* than physical assets such as land and buildings. In cash *waqf* the money or rather the cash is invested and the proceeds are used for the social benefits. Cash *waqf* has emerged in later times compared to property *waqf* and it is a step forward for the Islamic economy. This is because since all those who want to support the social causes most of them may not have property for *waqf* but instead cash, it is easy for them to contribute. However, this type of *waqf* might create few problems, for example, if it deals with *ribawi* transaction in its implementation which is prohibited in Islam.²³ Ribawi transactions are transactions involving interest. Other possible problem which is more serious is regarding keeping the *waqf* assets from diminishing in its values, since financial assets are very much affected by general price changes.²⁴ It also is important to prevent cash *waqf* assets from wearing off, to preserve its main characteristics of perpetuity. Banking system prefers it because it is easier to handle than property or other endowments. There have been examples where endowed capital was distributed as credit to a number of borrowers and the return from this

¹⁷ MonzerKhaf. "The Role of *Waqf* in Improving The Ummah Welfare." Presented to the International Seminar on "Waqf as a Private Legal Body" organized by the Islamic University of north Sumatra, Medan, Indonesia.

¹⁸ Umar ibn Al-Khattab, was one of the most powerful and influential Muslim caliphs (rulers) in history. He was a companion of the Islamic prophet Muhammad and as the second Caliph of *Rashidun Caliphate*.

¹⁹ Al-Hafiz Zakiuddin Abdul-Azim Al-Mundhiri, "The Translation of the Meaning of Summarized *Sahih Muslim*," Darussalam Publishers and Distribution, Vol 1: 506

²⁰ The Malaysia (Malaya) Independent day achieved on 31 August 1957 and the emergence of Malaysia on 16 September 1963.

²¹ Johor Corporation Annual Report 2007

²² Zuraidah Mohamed Isa, Norhidayah Ali, RabitahHarun. "A Comparative Study of *Waqf* Management in Malaysia." International Conference on Sociality and Economics Development (2011).

²³ AchmadTohirin. The cash *Waqf* for empowering the small businesses, *seventh international conference- the TowhidiEpistomology: Zakat & waqf economy, Bangi (2010)*

²⁴ AchmadTohirin. The cash *Waqf* for empowering the small businesses, *seventh international conference- the TowhidiEpistomology: Zakat & waqf economy, Bangi (2010)*

investment was spent for religious and social purposes. If the return exceeded the expenses, the remainder was then added to the original capital of the endowment the following year. Recognition of cash *waqf* is not new thing. Imam Zufar has allowed cash without attaching any condition and the majority of Malikis allowed cash and food stuff as *waqf* though some held to be makruh.²⁵ The Hambalis are deemed to have not allowed cash but according to Ibn Taymiyah the various rulings on the invalidity of cash *waqf* are based on the opinions of al- Khiraqi and those who followed him. There is no opinion of Imam Ahmad on the point, and hence according to Ibn Taymiyah cash may be a valid subject of *waqf*.

Cash *waqf* for financing

Cash *waqf* is very liable source for micro credit and micro financing; it is a very strong source for small business owners, those who want to start up a business and entrepreneurs who lack financing.²⁶ The cash *waqf* can contribute to the improvement of the growth of small businesses through the assistance provided to individuals and businesses who need funding but for some reason can't afford to go to banks, either for interest reason or the banks suspicion that certain individuals cannot pay back. Cash *waqf* can create more projects, business opportunities, and more employment, which contribute to the economic growth, and the financial system.

Model of Cash *Waqf*

The purpose of the cash *waqf* is to channel the funds to the market for investment in order to contribute to the economic growth and generate profit to fulfill the will of the participant provided in the policy of cash *waqf*. The fund's manager has the full responsibility as professional and trustee to employ their best and effort for the success of the investment.

Once the cash *waqf* fund acquires enough cash, the proceeds can be invested in either equity market or debt market. The cash *waqf* should be invested in profit and sharing (PLS), *mudarabah*, *murabah* and *musharakah* contracts. This is because since the *waqf* itself is an Islamic concept it should not be associated with none Islamic elements of investment such as conventional bonds rather it should be invested in Islamic investment options available. In Malaysia all the three contracts mentioned above are in place. The proceeds from the investment then will be distributed among the stake holders, the SMEs and others who have put money in the cash *waqf* fund. For the SMEs they can use that money to expand and create new projects.

Profit and Loss Sharing (PLS)

Profit and Loss sharing (PLS) is one of the methods utilized in Islamic Banking and finance as alternative mechanism in financing techniques to avoid *ribawi* (interest based) products. This system propose an equitable sharing of risk and profit between parties involved in the finance transaction as well as in the business transaction. These system to ensure that fairness and justices for the parties involved. Consequence, the risk and return will be equitably balance.²⁷ According to Al-Omar and Abdel-Haq, Islamic Finance emphasizes on equitable risk and sharing between capital provider and entrepreneur.²⁸

²⁵ AchmadTohirin. The cash *Waqf* for empowering the small businesses, *seventh international conference- the TowhidiEpistomology: Zakat & waqf economy, Bangi (2010)*

²⁶ Dr. AhceneLahasana, The role of cash *waqf* in financing micro and medium sized enterprises (MMES): A new islamic financial approach by using cash *waqf* model: Testing the model on Malaysia framework, *seventh international conference- the TowhidiEpistomology: Zakat & waqf economy, Bangi (2010)*

²⁷ Kamal Khir, Lokesh Gupta and BalaShanmugam., *Islamic Banking: A Practical Perspective*. Pearson Malaysia Sdn. Bhd. (2008)

²⁸ Al-Omar and Abdel-Haq. "*Islamic Banking, Theory, Practice & Challenges.*" Oxford University Press, Karachi, and Zed Books, London & New Jersey.

Islamic banking and finance practice to avoid any *ribawi* transaction base on the Qur'an verses, "That they took *riba* (usury), though they were forbidden and that they devoured men's substance wrongfully – We have prepared for those among men who reject faith a grievous punishment."²⁹

If *Waqf* institutions implement PLS, *waqf* institution itself plays as *sahibul maal* (capital provider) meanwhile Small and Medium-sized Enterprises (SMEs) as a *mudharib* (entrepreneur) who has prospective business venture but lack of capital. *Waqf* institution will facilitate to entrepreneur in term of cash money or capital that SMEs will get benefit.

Before the start of any business, entrepreneurs normally need capital or money to start the business. But, the major problem is to apply financing assistance or loans at banking system are not easy to deal and approve with low level income groups. Banking system and financial industries seem to less effective to reach out the SMEs sector due to some problems such as in providing collaterals, size of business involved. Consequences, lot of SMEs enterprises fails to gain access from banking/financial institutions.³⁰

To overcome this problem, cash *waqf* is one of the solutions where managing cash *waqf* funds might involve methods like managing financial institution and it might able to provide financial capital

Musyarakah Sukuk

Basically, the concept of *Musyarakah sukuk* is a partnership agreement between two parties or more of finance a business venture whereby all parties contribute capital either in the form of cash or in kind for the purpose of financing business venture. Any profit earned from the business venture will be distributed based on a pre-agreed profit and loss sharing ratio, but if the business incurs loss, both parties will be sharing on the basis of equity participation.³¹

Lack of funds is one of the major problems for *waqf* institution in order to develop socio-economic. Alternatively, Issuing of *sukuk* (Islamic Bond) can be applied as a tool of finance for development of *waqf* properties. The main objective is to provide long term support with a focus on building capabilities and showing results.³²

Sukuk is an Islamic financial certificate that complies with Shari'ah. The issuer of a *sukuk* sells this certificate to an investor or a group who then rents it back to the issuer for a pre-determined rental fee. The issuer also makes a contractual promise to buy back the *sukuk* at a future date at par value. Most important point is that *sukuk* as a product is linked the returns and cash flows of the financing to the assets purchased, or the returns generated from an asset purchased. This is because trading in debt is prohibited under *Shari'ah*. Therefore, the primary condition of the issuance of *sukuk* is the existence of assets on the balance sheet of the government, monetary authority, corporate body, banking and financial institution or any other entity which wants to mobilize financial resources through *sukuk*. The essential underlying concepts of *sukuk*:

- (i) Transparency and clarity of rights and obligations.
- (ii) That income from securities must be related to the purpose for which the funding is used, and not simply comprise interest.
- (iii) Those securities should be backed by real underlying assets, rather than being simply paper derivatives.

²⁹The Quran (4:161)

³⁰AchmadTohirin. "The Cash Waqf for Empowering The Small Business." Seventh International Conference – The Tawhidi Epistemology: Zakat and Waqf Economy, Bangi (2010): 494.

³¹Kamal Khir, Lokesh Gupta and BalaShanmugam. "Islamic Banking: A Practical Perspective." Pearson Malaysia Sdn. Bhd. (2008)

³²Abul Hassan and Mohammad AbdusShahid. "Management And Development Of The Awqaf Assets." (Seventh International Conference – The Tawhidi Epistemology: Zakat and Waqf Economy, Bangi(2010): 321

There are several types of *sukuks*, but two, *ijra sukuk* and *musharakah sukuk*, are most popular in the real estate financing and for creating funds for construction of new complexes. The development of *waqf* assets through the issuance of *sukuk* may be most suitable by using the *musharakah* financing principle. *Musharakah sukuk* is an important vehicle because firstly, it represents new source of funds on basis of profit and loss-sharing. And secondly, it is vital to developing *awqaf* lands. There is a great deal of surplus cash sitting in Islamic financial institutions waiting to be tapped by new financial instruments. *Musharakah sukuk* can allow this pot of gold to be unlocked to benefit not only the *awqaf* sector but also whole economy.³³

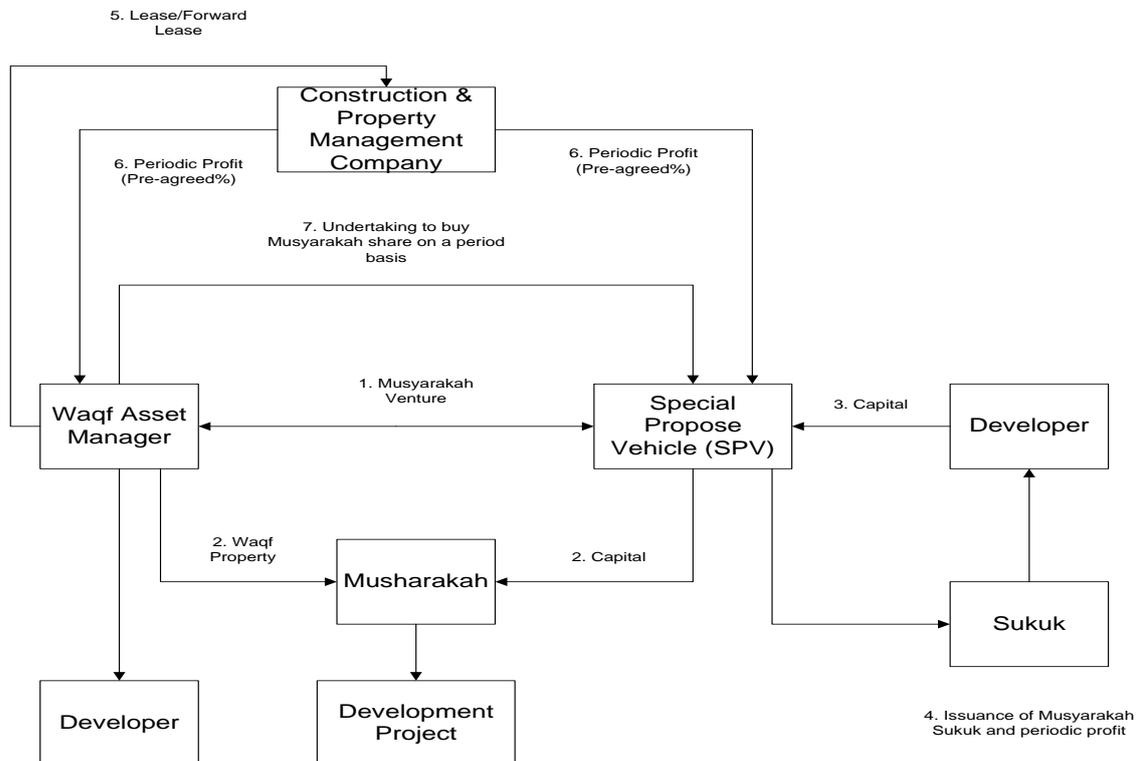


Figure 4: Structure of *Musharakah Sukuk* for Developing *Waqf* Fund³⁴

Cash *waqf* in Malaysia

In Malaysia, the development of *waqf* is at the helm with the existence of Jabatan Wakaf, Zakat & Haji, (JAWHAR) and Yayasan Wakaf Malaysia (YWM) in 2004 and 2008 respectively.³⁵ The role of JAWHAR which is to ensure the management of *zakah*, *hajj* and particularly *waqf* in each state is in order, systematic and more effective. Indeed, the YWM which is focusing on cash *waqf* could further enhance the community empowerment towards Islamic endowment. The establishment of JAWHAR was announced on March 27, 2004 by Tun Abdullah Ahmad Badawi, Prime Minister during the formation of the Malaysian government's new cabinet. JAWHAR is expected to improve the quality of service delivery and improve socio-economic status community through strengthening the *waqf*, *zakat*, and *hajj*. In addition, the good governance institution of *waqf*, *zakat*, and *mal* and *hajj* class will also be strengthened. According to Tun Abdullah in the Ninth Malaysian Plan, the indigenous sources of capital, such as endowment of land and property under the jurisdiction of the state Islamic

³³Abul Hassan and Mohammad AbdusShahid. "Management And Development Of The Awqaf Assets." (Seventh International Conference – The Tawhidi Epistemology: Zakat and Waqf Economy, Bangi(2010):322.

³⁴Abul Hassan and Mohammad AbdusShahid. "Management And Development Of The Awqaf Assets." (Seventh International Conference – The Tawhidi Epistemology: Zakat and Waqf Economy, Bangi(2010): 322

³⁵Haslindar Ibrahim, Eliza Nor & Jorah Mohamed, Cash *waqf* and its development in the northern region of Malaysia: 4th international conference on business and economic research, Bandung (2013)

religious *mal* authorities should be developed.³⁶ The state Islamic religious authorities should take responsibility *kifayah* prayers and play an active role in developing the economy of Muslims and efforts of human development (Amir, Ibrahim & Masron, 2011). Dato' Dr. Abdullah b. Md. Zin, former Minister in the Prime Minister Department stated that JAWHAR are intended to ensure that the administration of *waqf* property, charity and pilgrimage across the country more structured, systematic and effective.³⁷ It is also meant to enhance the effectiveness and efficiency of service delivery systems to the level of excellence, glory and distinction. Meanwhile, YWM is a national *waqf* entity and has been established on the 23rd of July 2008 under the Trust Holder Act 1952 by JAWHAR. Its role is emphasizing the collected fund (cash *waqf*) to support and finance the development of the *waqf* assets to be more competitive. The main focus is to ensure people will get the benefit from the *waqf* assets and will be forever productive.

Waqf Management Institution's Role and Responsibilities

Waqf Institution should manage the *waqf* fund professionally in order to collected fund become more productive. Increasing profit from investment will be increasing number of *mawquf 'alaih* (the recipient of the endowment) benefit from *waqf* fund. The *waqf* manager; *Nadzir*, is responsibility to manage the *waqf* fund productively. Moreover, Manshur bin Yunus al-Bahuty states in Syarh Muntaha al-Adaab that *Nadzir* is responsible for expanding, maintaining, and developing *waqf* assets; consequently they can provide income or cash inflow such as rent fees, investment profit, manufacturing product as well as agriculture product.³⁸ AchmadTohirin state that according to Idris Khalifah in his research Istitsmar Mawardi Al-Awqaf, *WaqfNadzir* is charged for following works and he add some element such as exercising request of *waqif* (*waqf* donator) which is not against *shariah's* laws, distribute the proceeds to the eligible beneficiaries in due time, fulfilling obligation arisen from managing *waqf* from its own proceeds, repairing the damage of *waqf* assets to make sure the benefit continuously and responsible for any damage on *waqf* assets due to their negligence and for that their jobs can be terminated.

Improving the Ummah Welfare

The *Waqf* development in Malaysia is in inspiring with the full supported by the Malaysia government. Consequently, many institutions would able to absorb *waqf* model in its corporate social services activities by Malaysia government-linked companies (GLC) like Tenaga Nasional Berhad (TNB) Khazanah Nasinal, Petronas and many others. In addition, in third Islamic Economics Congress on 12th January 2009, the concept of corporate *waqaf* has been selected to be a main strategy to run the idea of Business Jihad.³⁹

Besides putting hope on the GLCs, government agencies like JAWHAR under Prime Minister Department and Religious State Council of all states should play an important and pro-active role in managing *waqf* development. Good quality management of *waqf* property can keep moving forward the planning and implementation of *waqf* development for the benefit of Muslims. These innovations also might bring better economic development for Muslims and Malaysia as a whole.

³⁶Haslindar Ibrahim, Eliza Nor & Jorah Mohamed, Cash *waqf* and its development in the northern region of Malaysia: 4th international conference on business and economic research, Bandung (2013)

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³⁸Dian Masyita. "A Dynamic Model for Cash *Waqf* Management as One of The Alternative Instruments for The Poverty Alleviation in Indonesia." Submitted and Presented Paper in The 23rd International Conference of The System Dynamics Society, Sloan School of Management, Massachusetts Institute of Technology (MIT), Boston: 7.

³⁹ Prof. Dr. Hajah Mustafa MohdHanefah, AbdullaahJalil, AsharafMohdRamli, HishamSabri, NorhaziahNawai, SyahidawatiShahwan, "Financing the Development of *Waqf* Property: The Experience of Malaysia and Singapore"

Malaysia is leading in term of the cash waqf and has a potential to develop. Muhammad Salleh (2009) estimated that the cash waqf collection in Malaysia could reach RM4.3 billion a year if each Muslim adult Malaysian citizen donated RM1 a day or RM30 a month to the cash *waqf* fund. Furthermore, the establishment of Yayasan Wakaf Malaysia (YWM) in July 2008 is to focus on the accumulation and mobilization of *waqf* fund. The reason behind the establishment of this entity is because the awareness among the members of the importance and the potential of the development of cash *waqf* fund. Fund collected will be accumulated in a trust fund under the YWM management before it will be transferred into a perpetual asset so that the benefit remains extended to the Muslim repeatedly⁴⁰. Among the major aims of the YWM are:

- i) To accumulate *waqf* fund for generating the economics of *ummah*
- ii) To develop *waqf* properties which will be conducted through research and cooperation with SIRC and universities to expand the *waqf* function,
- iii) Generate other income by investing a part of the allocation funds in *Shariah* compliance stock for the purpose of economic development,
- iv) Allocate the fund to social and charity program such as scholarship for the poor
- v) Promotion and publication through conducted a conference and publication of the articles.

IV. CONCLUSION AND RECOMMENDATIONS

In conclusion, cash *waqf* has a variety of benefits due to its flexibility. The minimum price offered could involve many Muslims contributing to the cash *waqf*. Through cash *waqf* fund, the assets which lack financial support could be developed for the sake of the Islamic economy. The cash *waqf* fund could also support Islamic religious schools and institutions of education that are experiencing liquidity as well as maintain other Islamic assets. Meanwhile, in order to maintain *waqf* institution keep relevant, *waqf* institution need refurbish, revive and review their management and services. With provided high-quality of management and services, the institution able to play their role as well as an approach to alleviate poverty. Cash *waqf* institutions are very beneficial to the community and it approaches the economic development and the welfare of the poor from a totally different angle than the normal development initiatives by the government and other nongovernmental institutions. There is the need for greater marketing efforts and support for the concept of *waqf* in order to ensure that it is part of the greater effort in the poverty alleviation and social welfare efforts already in place. The benefits of cash and other forms of *waqf* have already been witnessed and it is very clear that improving the *waqf* institutions will contribute to the welfare of the society.

Since it is clear that the cash waqf and waqf in general is beneficial to the community, we recommend that the cash waqf institutions are encouraged and supported. The government and other none profit organizations should increase their support to the cash waqf funds. The proceeds from cash waqf should be used in rural areas where the reach of other financial services are minimal and the development is lower than urban areas. Companies should be asked to contribute to cash waqf funds as part of their corporate social responsibility.

⁴⁰AmirulFaiz Osman, Sheila Nu NuHtay and Mustafa Omar Muhammad, "Determinants Of Cash Waqf Giving In Malaysia: Survey Of Selected Works"

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