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A REVIEW ON LITERATURE OF WAQF FOR POVERTY ALLEVIATION BETWEEN 2006-2016

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A REVIEW ON LITERATURE OF WAQF FOR POVERTY ALLEVIATION BETWEEN 2006-2016

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Abstract

Background - The success of Waqf as a source of socio-economic financing in Islamic history in developing a country by providing the social and public goods to the society have been a major factor for Waqf practices to be retrieved back today. In order to exterminate the poverty, depending in Zakat alone is not enough. Waqf can be an alternative in solving the socio-economic problem of the Ummah which covers the issues such as poverty, inequality and rising cost of living as well in promoting the social well-being in the society.

Purpose - The purpose of this article is to analyze the related literatures on Waqf for poverty alleviation and social well-being between 2006 until 2016.

Research Methodology - The methodology of this article is through descriptive research based on document analysis on previous articles and literatures on Waqf between 2006 until 2016. From 365 citation found under ‘Waqf’ keywords which including journal articles, books and conference paper, only 289 articles that are published under journals publications consists of national and international journals were selected and had been analyzed using the Statistical Product & Service Solution (SPSS) software. This study analyzed the articles selected by looking at several variables which including the year of publication, number of authors that contributes in the publish articles, the subject area of articles, the country that study Waqf research and the type of research method associated with the use of qualitative, quantitative and mixed method that used by the researcher.

Findings - The general finding of this article shows that among the Waqf issues or subject that have the highest interest among the researcher for the current 10 years are related to the issues of cash Waqf (19.4%), Waqf property (13.8%) and Waqf concept (12.5%). However issues that related to poverty and poverty alleviation (14 articles), microfinance (17 articles) and corporate Waqf (13 articles) have also gained a popularity among the researcher.

Keywords: Waqf; Waqf issues; poverty alleviation; well-being; inequality.
INTRODUCTION

Poverty, inequality and well-being are related issues that have become a global phenomenon ranging from developed and developing countries especially among the Muslim nation. This issue has been a debate topic among the society, scholar, and economist and has become a part of the government's goal all over the world especially in alleviating the poverty. In Islam, the issues related to the poverty and inequality in the wealth distribution have always been arise by Allah s.w.t in the Al-Quran such as in the verses below:

“And in their wealth (there are portions determined to be given) to the poor who beg, and the poor yet who refrain (from begging)” (Adh-Dhariyat, (51):19)

The approaches in Islam for the poverty alleviation is multi-dimensional and comprehensive (Sadeq, 2002). Relying in Zakat alone is not enough in order to solve the issues of poverty. Therefore, Islam has put charity as one of the five pillars of faith and obligatory for Muslims and its role is to serve the purpose of narrowing the social distance and reduce inequality in the society (Alam, 2010) and one of the charities that have always been a purpose in Islam is Waqf. Besides that, the recent global financial crisis has not only effected the growth of government revenue, but also given an impact to the ability of the government in funding and provide additional resources to finance the social development for the society such as the basic infrastructure of public needs for health and education (Mohammad Haji Alias, Fuadah Johari & Asma Abdul Rahman, 2014) and in order to overcome this situation, the third sector including Waqf institution must be retrieved back by the government based on the potential and its role as a socio-economic enhancer during the past history in the society.

Waqf, since it was introduced by the Prophet Muhammad (SAW) in 622 Hijrah by giving away seven orchards that have been given by a man called Mukhairiq after his death to Rasullullah s.a.w for the purpose of Muslims society in Madinah (Khaf, 2003), the practices is still continuing and evolving with the times and across the Muslim country. Until today, the glorious of Waqf institution that have been achieved during the glory of the Ottoman Empire is still being spoken by the Muslims community all over the world. During that day, every society basic needs such as providing the health services, education, orphanage center, mosques, shelter and residences was provided by Waqf institutions. The practices of Waqf have been continued and followed by other Muslims country and one of it during the middle of the nineteenth century were a half size of land in Algeria has been donated as agricultural land while one-third in Tunisia in 1883 and one-eighth in Egypt in 1949 has been donated by the authority of the caliphate for the education and health purpose in order to fulfill needs of the society during that time (Cizakca, 1998). What have been written in history has showed that Waqf was not only seen as a mechanism in providing the basic needs to the needy but including in redressing
socio-economic inequities and as one of the social security system which will help individuals and public to ease the financial burden of a country thus enhancing the quality of life among the society in accordance with the requirement of Shariah (Azlizah Azra Mohd Zakaria, Ros Ruziana Samad & Zurina Shafii, 2013).

Waqf institution need to play its role because the benefit of Waqf are not only limited to the Muslim poor and needy recipients, but it across the racial and economic background of the receiver. The following Hadith has emphasis on who is more deserving of Waqf benefit:

“’Ibnu Umar r.a. Also reported a hadith on Waqf from Rasulullah S.A.W.: ’Umar Ibn al-Khattab gained possession of a piece of land in Khaibar; so he came to see the Prophet, peace and blessings of Allah be upon him, to consult him about it. He said, O Messenger of Allah! I have got a piece of land in Khaibar of which I have never obtained more valuable property than this; (Although I aspire to reach out to Allah AzzawaJalla) what is your advice or suggestion about it and the best course of action to take? The Messenger of Allah p.b.u.h. said: "If you wish, make the property itself to remain inalienable, and give (the profit from) it to charity." So ’Umar ibn al-Khattab made it a charity on the condition that it shall not be sold, nor given away as a gift, nor inherited, and made it a charity among the needy and the relatives and to set-free slaves and in the way of Allah and for the travelers and to entertain guests, there being no blame on him who managed it if he ate out of it and made (others) eat, not accumulating wealth thereby’ (Sahih Muslim).

Through Waqf any member in the society can enjoy or satisfy their socio-economic needs in the shape and size at the minimum cost and it’s equal to everyone (Hailani Muji Tahir, 1991). It’s a prosperity transfer from an individual to the society where the sharing of revenue to the society is to reduce the income inequality and poverty by distribute back in the form of services and product and in this process, wealth transfer becomes only for one time, however revenue transfer still continues as long as the Waqf asset exist (Asmak Abd Rahman, 2009). In today new approach to the war against poverty several dimensions have been set which are: income approach such as resources and employment (Chepkwony, 2008); non-income approach such as education and health; and increasing access to physical facilities (Sadeq, 2002; Magda, 2015).

After mosque or religious endowment and education purpose, the third big beneficiary of Waqf is the category of the poor, needy, orphans, persons in prisons, etc (Kahf, Ahmed & Homoud, 1998). For this category of beneficiaries, some of the popular policies designed to reduce poverty include curbing income inequality and massive food production (Ravallion, 2005); supply of basic commodities by governments to the poor for self-sufficiency (Barrette and Beardmore, 2000); economic empowerment and social reforms
strategies (Kar, 2007; Rao, 2010); and establishment of microfinance institution (MFIs) to provide micro-credits to poverty-stricken individuals with marketable skills (Morduch, Hashemi, Littlefield, 2003; Awojobi and Bein, 2011) have been planned and funded using the *Waqf* property. Moreover, the distribution of *Waqf* is more fair and equitable to all levels of the society and the role of *Waqf* as a social capital widen where the capital derived from a contributions of a members in the society who willingly to share the wealth that he or she have with others because of Allah s.w.t. should be beneficial to the well-being of the society at large (Mohammad Tahir Sabit Mohammad, Abdul Hamid Mar Iman, & Ismail Omar, 2005).

Today, the function of *Waqf* institutions not only limited to religious rituals but also important in the aspect of humanity to empower the potential of public welfare (Rusydiana & Al-Farisi, 2016). Based on the development of *Waqf* and the importance in solving the economic problems in Muslims country especially on the issues of poverty, many articles and research have been done by the researcher and academician focusing in this issues recently. Therefore, this article will highlight on the progress of *Waqf* research development and discussion on *Waqf* institutions for the current 10 years especially on the poverty alleviation.

**METHODOLOGY**

An extensive search was conducted by using a Mendeley software in order to identify those journal articles that describe on Waqf topic for the latest period of 10 years ranging from 2006 until 2016. Mendeley is a free open-source tool that available at [http://mendeley.com](http://mendeley.com) that used as a researcher’s library by aggregates the articles that have been chosen by a researcher, counting the frequency of the reads articles and connects a researcher with compatible colleagues or additional articles based on key words and information about previous article usage (Zaugg, West, Tateishi & Randall, 2011). From Mandeley sources, a total of 356 citation were found under ‘*Waqf*’ keywords which including journal articles, books and conference paper. However, only 289 articles that were published under journals publications consists of national and international journals were selected and had been analyze. Each journal articles related to this field were collected and statistically analyzed using the Statistical Product & Service Solution (SPSS) software. This study used a descriptive analysis looking at several variables which including the year of publication, number of authors that contributes in the publish articles, the subject area of articles, the country that study *Waqf* research and the type of research method associated with the use of qualitative, quantitative and mixed method that used by the researcher.

**RESULTS**
This section will discuss on the result of a descriptive analysis of the article that have been published for the current 10 years retrieved by the Mendelay software and analyzed by SPSS software. The result will be discussed on i) the number of publications by year; ii) the country that study Waqf research; iii) the type of research methodology used by the researcher associated with the use of qualitative, quantitative and mixed method; iv) the number of authors that contributes in the publish articles; and v) the list by subject area of the articles.

i. Number of Publications by Year
For the current of this 10 years which is between 2006 until 2016, a total number of 289 articles related to Waqf have been published. Table 1 showed the distribution of articles that have been published by year. On average, there are about 29 articles were published in a year during for the current of 10 years where the highest number of articles that were publish is in 2015 which consists of 50 articles and the lowest number of articles that were published is on 2006 which is 10 articles.

<table>
<thead>
<tr>
<th>Year of Publications</th>
<th>Number of Article</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>11</td>
<td>3.8</td>
</tr>
<tr>
<td>2015</td>
<td>50</td>
<td>17.3</td>
</tr>
<tr>
<td>2014</td>
<td>46</td>
<td>15.9</td>
</tr>
<tr>
<td>2013</td>
<td>36</td>
<td>12.5</td>
</tr>
<tr>
<td>2012</td>
<td>31</td>
<td>10.7</td>
</tr>
<tr>
<td>2011</td>
<td>26</td>
<td>9.0</td>
</tr>
<tr>
<td>2010</td>
<td>31</td>
<td>10.8</td>
</tr>
<tr>
<td>2009</td>
<td>21</td>
<td>7.3</td>
</tr>
<tr>
<td>2008</td>
<td>16</td>
<td>5.5</td>
</tr>
<tr>
<td>2007</td>
<td>11</td>
<td>3.8</td>
</tr>
<tr>
<td>2006</td>
<td>10</td>
<td>3.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>289</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Mean = 5.03

<table>
<thead>
<tr>
<th>Year of Publications</th>
<th>Number of Article</th>
<th>Percentage (%)</th>
</tr>
</thead>
</table>

Table 1. Number of Publications by Year

ii. Articles Origin
This section will discuss on the list of publication ranking based on geographical location which describe the study location of the selected published journals. The study location had been categorized into five categories of sub country group which are i) South East Asia; ii) Middle East; iii) Africa; iv) South Asia; and v) others. South East Asia countries consists of Malaysia, Indonesia, Singapore, Brunei and Thailand; Middle East countries consists of a country such as Arab Saudi, Egypt, UAE, Jordan, Kuwait, Iran, Iraq,
Palestine, Israel, Syria, Bahrain, Cyprus, Lebanon, Oman, Qatar and Yemen; African countries consists of 54 countries and a few of the countries that contributes to the research article on Waqf on that period such as Algeria, Ghana, Mauritius, Gambia, Tanzania, Sudan, Tunisia and Sudan; South Asia countries which consists of India, Pakistan, Bangladesh and Maldives and for the others sub country category consists of a country such as UK, US, Russia, Soviet Republic, Kyrgyzstan, China, Japan and Austria. Table 2 show that, among the sub country categories below, South East Asia region was the highest contributors in the Waqf study which contributes 71.3 percent from the overall research articles that have been produced and Malaysia was the highest country that contributes on the Waqf research which consists of 50.0 percent of the articles journal for that period followed by Indonesia 18.8 percent. Table 3 shows the top 5 countries that have produced the highest research articles on Waqf for the current 10 years.

<table>
<thead>
<tr>
<th>Sub-country Category</th>
<th>Number (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>South East Asia</td>
<td>206 (71.3)</td>
</tr>
<tr>
<td>Middle East</td>
<td>44 (15.2)</td>
</tr>
<tr>
<td>Africa</td>
<td>11 (3.8)</td>
</tr>
<tr>
<td>South Asia</td>
<td>9 (3.1)</td>
</tr>
<tr>
<td>Others</td>
<td>19 (6.6)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>289 (100.0)</strong></td>
</tr>
</tbody>
</table>

Table 2: Sub-country Categories Publication Ranking

<table>
<thead>
<tr>
<th>Country</th>
<th>Number (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Malaysia</td>
<td>145 (50.2)</td>
</tr>
<tr>
<td>Indonesia</td>
<td>54 (18.7)</td>
</tr>
<tr>
<td>Turkey</td>
<td>20 (6.9)</td>
</tr>
<tr>
<td>Arab Saudi</td>
<td>7 (2.4)</td>
</tr>
<tr>
<td>Nigeria</td>
<td>5 (1.7)</td>
</tr>
</tbody>
</table>

Table 3: Top 5 Country in Waqf Research Publication (2006-2016)

### iii. Type of Research Methodology
Research methodology is an important process in gathering an information for a research. There are three types of research approaches that suggested by the previous scholar which are qualitative (subjective approach), quantitative (numerical approach) and mix method (combine from both approaches) (Punch, 2013; Fuadah Johari, Muhammad Ridhwan Ab. Aziz & Ahmad Fahme Mohd Ali, 2014; Rusydiana & Al-Farisi, 2016). Table 4 shows the methods of research used by the research in Waqf study for the current 10 years. The results from the crosstab analysis shows that qualitative method was the highest types of research method used by the researcher in Waqf study which consists of 266 article journal produce for the current 10 years. However, the used of quantitative (18 articles) and mix
method (5 articles) in *Waqf* research seems to develop for the current 3 years recently between 2013 until 2015 but the number for both research method is still low compare to qualitative research.

<table>
<thead>
<tr>
<th>Year</th>
<th>Qualitative</th>
<th>Quantitative</th>
<th>Mix Method</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>10</td>
<td>1</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>2015</td>
<td>40</td>
<td>7</td>
<td>3</td>
<td>50</td>
</tr>
<tr>
<td>2014</td>
<td>37</td>
<td>7</td>
<td>2</td>
<td>46</td>
</tr>
<tr>
<td>2013</td>
<td>33</td>
<td>3</td>
<td>0</td>
<td>36</td>
</tr>
<tr>
<td>2012</td>
<td>31</td>
<td>0</td>
<td>0</td>
<td>31</td>
</tr>
<tr>
<td>2011</td>
<td>26</td>
<td>0</td>
<td>0</td>
<td>26</td>
</tr>
<tr>
<td>2010</td>
<td>31</td>
<td>0</td>
<td>0</td>
<td>31</td>
</tr>
<tr>
<td>2009</td>
<td>21</td>
<td>0</td>
<td>0</td>
<td>21</td>
</tr>
<tr>
<td>2008</td>
<td>16</td>
<td>0</td>
<td>0</td>
<td>16</td>
</tr>
<tr>
<td>2007</td>
<td>11</td>
<td>0</td>
<td>0</td>
<td>11</td>
</tr>
<tr>
<td>2006</td>
<td>10</td>
<td>0</td>
<td>0</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>266</td>
<td>18</td>
<td>5</td>
<td>289</td>
</tr>
</tbody>
</table>

Table 4: Research Methodology by Year

iv. **The Number of Authors that Contributes in the Publish Articles**

Table 5 show the number of authors that contribute in the article published for the current 10 years. The articles have been categorized into four categories which consists of an article that produced by i) single author; ii) 2 authors; iii) 3 authors; and iv) more or equal to 4 authors. The descriptive result shows that a single author has published the highest number of articles throughout the current 10 years, which consists of 50.2 percent of the overall articles followed by 2 authors published (21.1%), 3 authors published (15.6%) and more or equal to 4 authors published (13.1%).

<table>
<thead>
<tr>
<th>Authors Number</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Author</td>
<td>145</td>
<td>50.2</td>
</tr>
<tr>
<td>2 Author</td>
<td>61</td>
<td>21.1</td>
</tr>
<tr>
<td>3 Author</td>
<td>45</td>
<td>15.6</td>
</tr>
<tr>
<td>More or equal to 4 Author</td>
<td>38</td>
<td>13.1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>289</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Table 5. List of Authors Number

v. **The List of Issues/Subject Area of Articles**
From 289 articles collected through Mendeley, 14 issues or subject area of the articles have been analyze using the SPSS. The subject area of the articles journals was categorized based on the major issue discuss by the researcher and the first keywords in the articles. The table 6 show that among the issues or subject that have the highest interest among the researcher for the current 10 years are related to the issues of cash Waqf (19.4%) followed by Waqf property (13.8%) and Waqf concept (12.5%) which related on comparison between trust and donation, economic alternative, economic modernization sustainability, well-being and Islamic philanthropy. Issues that specifically highlighted on poverty and poverty alleviation, microfinance and corporate Waqf also have gain a popularity among the researcher and throughout the period a number of 13 articles of corporate Waqf, 17 articles on microfinance and 12 articles of poverty alleviation have been published. Some of the issues such as cash Waqf and microfinance are among the issues that related to the poverty alleviation programme. However some of the issues that need to be further discuss and more article need to be produce by the researcher related to the issues of healthcare services (1.0%), Takaful-Waqf (2.8%) and agriculture (1.4%) because of the low articles produce in discussing on those topics. It is an urgency to further discussing on how Waqf fund or property can be used to overcome an issues related to this topic because it will contribute to the society needs and creating the social well-being in the future.

<table>
<thead>
<tr>
<th>Subject Area</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>4</td>
<td>1.4</td>
</tr>
<tr>
<td>Administration</td>
<td>21</td>
<td>7.3</td>
</tr>
<tr>
<td>Corporate Waqf</td>
<td>13</td>
<td>4.5</td>
</tr>
<tr>
<td>Cash Waqf</td>
<td>56</td>
<td>19.4</td>
</tr>
<tr>
<td>Education</td>
<td>13</td>
<td>4.5</td>
</tr>
<tr>
<td>Legislation</td>
<td>26</td>
<td>9.0</td>
</tr>
<tr>
<td>Micro-finance/Entrepenuer</td>
<td>17</td>
<td>5.9</td>
</tr>
<tr>
<td>Management</td>
<td>23</td>
<td>8.0</td>
</tr>
<tr>
<td>Healthcare</td>
<td>3</td>
<td>1.0</td>
</tr>
<tr>
<td>History</td>
<td>17</td>
<td>5.9</td>
</tr>
<tr>
<td>Poverty alleviation</td>
<td>12</td>
<td>4.2</td>
</tr>
<tr>
<td>Property</td>
<td>40</td>
<td>13.8</td>
</tr>
<tr>
<td>Takaful-Waqf</td>
<td>8</td>
<td>2.8</td>
</tr>
<tr>
<td>Waqf Concept</td>
<td>36</td>
<td>12.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>289</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Table 3 Issues/Subject Area of Articles

**DISCUSSION**
Analysis of the articles published related to Waqf for the year of 2006 until 2016 have found that:

- Within the 10 year period there are a huge number of articles that related to Waqf issues that had been published which discussed on various topics where the highest article's publication was in 2015 with 50 articles and in average, around 29 articles were produced in a year. This show that the development in Waqf research have gained more popularity and encouraging among the researcher and academician from various field backgrounds.

- Malaysia had the most studied areas on Waqf issues among the other country while analysis result also found that South East Asia, which including Malaysia, Indonesia, Singapore, Brunei and Thailand among the countries that produce a lot of research on Waqf issues compared to other countries.

- Most of the research in this field tended to use a qualitative approach for their research methodology rather than quantitative and mix method.

- The most subject area that was discussed in Waqf articles within that period and have become an intensive discussion among the Muslims scholar related to Waqf was the cash Waqf. It is due to the issues that still become the major problem in developing Waqf property which is lacking on the liquid fund to develop Waqf property.

The above analysis had shown that among the popular issues of Waqf that intensively discussed by the scholars until today was about the issues in funding Waqf property for the development. Within the current 10 years' time, the number of articles produced for each year was extremely increased. However, the issues discussed and the method used by the researcher mostly on the topic of cash Waqf and the used of qualitative method rather than extended it to quantitative and mix method. It is crucial in discussing Waqf in some other area such as healthcare, agriculture and Takaful-Waqf which, among the issues that related to the safety net for the poor besides cash Waqf and microfinance.

**CONCLUSION**

Waqf institutions have played a significant role in poverty alleviation, wealth distribution and in promoting the social well-being among Muslim society since the administration of Prophet Muhammad SAW and has been continued by his companion and until today, Waqf institution still relevant. With the current situation of economic global which always unpredictable, Waqf institution needs to be retrieved back and become a backbone for Muslim economic. Waqf has proved to be one of the mechanism in poverty alleviation and wealth distribution by providing the society necessities, according to the economic
capacity and the ability of the society as a whole. This prosperity transfer of an individual to the society have reduced the income inequality and poverty and enriching society quality of life, inspiring the spirit of brotherhood, uplifting the *Ummah* well-being, reject pure materialism and individualism perspective in the society.

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