THE PRIORITY PROJECTS TO BE DEVELOPED THROUGH CASH WAQF

Nor Masitah Mohd Orip
Fuadah Johari
Muhammad Ridhwan Ab. Aziz

ABSTRACT

A cash waqf is one of the methods to gain financial resources for Islamic Religious Council. The objective of this paper is to analyze and determine the priority of projects that suitable to be developed through cash waqf. The methodology of this paper is through quantitative data. A survey has been conducted in random sample size of 65 respondents. The result may help Islamic Religious Council in managing cash waqf collection due to the priority of Muslims’ will. The general finding of this paper shows that the most preferred project to be developed through cash waqf was build mosques. Second is build hospitals/ health Centre. Third are build schools/ university. Forth are buy grave land/ cemetery. Firths are build hostel for student. Sixth are buy agricultural land. Seventh are buy shop lots. And the last is build shopping complex.

Keywords: Cash waqf, priority projects of cash waqf.

1. INTRODUCTION

Various types of waqf were introduced to encourage individual to donate their properties as the way for getting benefits in hereafter. There are a lot of choices on how to donate their properties such as waqf property, cash waqf and others. Cash waqf was introduced as waqf contemporary according to the lack of asset property for individual to contribute. Cash waqf or in other word is waqf by using cash or money means donation or property contribution in form of money. The main purpose of cash waqf is to develop socio-economics of society. The collection of cash waqf will be managed by the nazir as a trustee for the welfare and benefit of ummah. For the first, Muslims donate waqf in form of property such as land, Quran, Building and others. But not all people affordable on it because of the economic condition of individuals. Because of that, cash waqf is permissible. So that, all Muslims are afford to contribute waqf as their Amal Jariah.

In Malaysia, for the beginning, Muslims prefer to contribute waqf property such as land rather than cash waqf. Cash waqf was introduced in Malaysia on 1959, which is Majlis Agama Islam dan Adat Melayu Perak (MAIAMP) was implement cash waqf referring to the

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1 Nor Masitah Mohd Orip is a master student, Faculty Economy and Muamalat, University Sains Islam Malaysia.
2,3 Lecturers, Universiti Sains Islam Malaysia.
allocation of statutory rules 18(2), regulation of waqf control 1959. It states that cash or money can be accepted as waqf property. On 1994, cash waqf was called as waqf contemporary because Majlis Agama Islam Pulau Pinang established Waqf Share Scheme to encourage Muslims to contribute in cash waqf. Then, the name changed to Waqf Scheme Fund. This scheme was accepted and followed by other states of Malaysia that are Negeri Sembilan, Terengganu, Johor and Selangor as an alternative to collect waqf fund. On 14 February 2004, Yayasan Wakaf Malaysia was established under Jabatan Wakaf, Zakat dan Haji (JAWHAR) management to collected waqf fund in Malaysia and to manage it as the sources of economic capital.

2. LITERATURE REVIEW

Cash wash is an easy instrument for people to do Amal Jariah. Due to the benefits of waqf, all Muslims have intention to contribute waqf to gain benefits in hereafter as well as to gain bless from Allah, their creator. According to Ab Aziz, M.R, Sabri, S., dan Johari, F., (2013), Muslim respondents understand that contribution to waqf funds will be rewarded by Allah SWT. However, not all Muslims have property to be spent (infaq) (Antonio 2002). So, cash waqf as the right alternative for Muslims to do Amal Jariah. It cost less amount compared to waqf properties such as land, mosque and others because it depend on the individual's economic competency. Muslim respondents understand that contribution to waqf funds will be rewarded by Allah SWT. The contribution in form of cash will ease Muslims and encourage them to contribute waqf frequently. (Htay, Shiela Nu Nu, Mustafa Omar Muhammad, Amirul Faiz Osman, 2012)

Contribution of waqf for community is huge. There are a lot of benefits from waqf properties. If the contributor contributes their property, the Mutawalli will manage the property as contributor's demand. If the contributor gives land for waqf to be grave land or cemetery, thus, it will be so and will be properly manage by State of Religious Council (SRIC) as Mutawalli. If the contributor contribute cash waqf, thus, the money will be manage by Mutawalli to be transformed to tangible property such as mosque and others for benefits people around (Mahmood, 2006).

There are varieties of ways in managing cash waqf collections to provide something that give benefits to Ummah. Cash waqf will be used for education purposes in providing benefits to student specifically and Ummah generally (Alina, 2011). Waqf in education is not a new development in islam. Looking at the history, it can be observed that since the beginning off islam, in the early seventh century, many educational activities were financed by waqf and voluntary conditions (Ridwan A. Aziz. 2013). In this aspect, cash waqf used for buy land for build schools or universities, build buildings of schools/ universities, and buy facilities for the buildings. Also in providing books and placed in library as reading and reference materials. The facilities such as computers, desks and many more are support by waqf collections. The University of Al-Azhar in Cairo is finance by hundreds of Awqaf (Crecelius, 1971). Through
these contributions, the \textit{waqif} (contributor) will gain multiple of benefits also gain bless from Allah because the place to gain knowledge will continuously use a very long period.

Then cash \textit{waqf} collection will be channeled into health aspect. The purpose is to give benefits for \textit{Ummah} for surely. Cash \textit{waqf} collection will be transformed to the build of hospitals, the facilities, also to the medicine for \textit{Ummah} to get health treatment and dialysis services. So that, the \textit{waqif} (contributors) will gain bless from the benefits of facilities as well as gain benefits for hereafter continuously. The example of \textit{Waqf} Hospital build from cash \textit{waqf} collections is Hospital Wakaf An-Nur, Pasir Gudang, Johor. This hospital was managed by Johor Corporation though KPJ Healthcare.

According to Shafii, Maliki and Hanbali, movable properties can be considered as \textit{waqf} property as long as the properties cannot be end of destroy after used. So that, cash \textit{waqf} collections is permissible on generating income which is the money will be invested to gain more profit (Asmak Ab Rahman, 2009). At the end, the cash \textit{waqf} will be channeled to the other aspects such education, health and others. This method was implemented by several State of Islamic Religious Council in Malaysia. And the products offered are cash \textit{waqf} share. Other than investment, the build of hotel by cash \textit{waqf} collection also categorize in the generate income aspect. There are several hotel built by cash \textit{waqf} collections such as Hotel Pantai Puteri, Melaka, Hotel Klana Beach Resort, Port Dickson, Negeri Sembilan and others.

3. METHODOLOGY

The methodology for this research is through quantitative data. Questionnaires were distributed in random sample size on 65 respondents in Malaysia.

4. DATA ANALYSIS AND RESULT

The data analyzed by Microsoft excel. And the result was determined as shown in Table 1 and Figure 1.
Table 1: Projects to be developed through cash waqf

<table>
<thead>
<tr>
<th>Respondeants' answer's choices</th>
<th>(a) Build hospitals/health centre</th>
<th>(b) Build schools/university</th>
<th>(c) Build mosques</th>
<th>(d) Buy grave land/cemetery</th>
<th>(e) Buy shop lots</th>
<th>(f) Buy agricultural land</th>
<th>(g) Build shopping complex</th>
<th>(h) Build hostel for student</th>
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</thead>
<tbody>
<tr>
<td>1</td>
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</table>

Table 1 shows about the preferred projects used to be developed through cash waqf. The most preferred project will be labeled with 1. Follow to the lesser preferred labeled number 2 and so on until the less preferred will be labeled with 8.

According to the Table 1 and Figure 1, for projects 'a' which is build hospitals/health Centre, there are 18 respondents label with 1, 13 respondents label with 13, 14 respondents label with 3, 11 respondents label with 4, 2 respondents label with 6, a respondents label with 7 and 2 respondents label with 8. The highest label is label 1 which is 18 respondents.

For project 'b' which is build school/university, 9 respondents label with 1, 21 respondents label with 2, 18 respondents label with 3, 8 respondents label with 4, 3 respondents label with five, 2 respondents label with 6, 3 respondents label with 7 and a respondents label with 8.

For project 'c' which is build mosques, 28 respondents label with 1, 27 respondents label with 2, 11 respondents label with 3, 2 respondents label with 4, 3 respondents label with 5, 7 respondents label with 6, 6 respondents label with 7 and only a respondent label with 8.

For project 'd' that represents project buy cemetery or grave land, there are 5 respondents label with 1, 9 respondents label with 2, 5 respondents label with 3, 14 respondents label with 4, 9 respondents label with 5, 4 respondents label with 6, 11 respondents label with 7, and 8 respondents label with 8.
Project 'e' which is project buy shop lots, 3 respondents label with 1, 5 respondents label with 2, 3 respondents label with 3, 3 respondents label with 4, 8 respondents label with 5, 12 respondents label with 6, 24 respondents label with 7, and 7 respondents label with 8.

Project of buy agricultural land that represented by project 'e', there are only 2 respondents label with 1, 3 respondents label with 2, 4 respondents label with 3, 10 respondents label with 4, 15 respondents label with 5, 21 respondents label with 6, 5 respondents label with 7, and 5 respondents label with 8.

For project build shopping complex, 2 respondents label with 1, no respondent label with 2 and 3, 2 respondents label with 4, 4 respondents label with 5, 4 respondents label with 6, 10 respondents label with 7 and 43 respondents label with 8.

The last project is build hostel for student. There are no respondent label with 1, 5 respondents label with 2, 7 respondents label with 3, 16 respondents label with 4, 18 respondents label with 5, 12 respondents label with 6, 5 respondents label with 7 and 2 respondents label with 8.

Due to the data, the highest vote for project build hospital/ health Centre is vote for label number with 18 respondents. For build school/ university project, label 2 is the highest with 21 respondents. Project of build mosque have 28 respondents vote for label 1. 14 respondents vote for label 4 for buy grave land project which is the highest. Buy shop lots project has the 21 respondents vote for label number 7. The highest vote for shopping complex is label number 8 which is 43 respondents vote for it. For build hostel for student project, the highest vote is for label number 5 with 18 respondents.

Figure 1: Projects to be developed through cash waqf
Figure 1 shows the list of the projects according to the most preferred projects to the less preferred projects by rank. From the figure, two projects have the highest vote for label number 1. Those are project for build hospitals/ health Centre and build mosque. However, according to the number of respondent, build mosque project has higher vote from respondent which is 28. And only 18 respondents vote for hospitals projects. Due to that, it can be concluded that the most preferred project is to build mosques and the second is project of build hospitals/ health Centre. The third rank is project of build schools/ university. Or it also can be categorized by *waqf* for education. Then, followed by project of buy cemetery or known as grave land at fourth rank. Project number five is build hostel for student. The sixth project is buy shop lots. And the last preferred project is build shopping complex.

5. CONCLUSION

The preferred project to be developed through cash *waqf* was determined. The list of the most preferred projects are as rank below:

1) Build mosques.
2) Build hospitals/ health Centre.
3) Build schools/ university.
4) Buy grave land/ cemetery.
5) Build hostel for student.
6) Buy agricultural land.
7) Buy shop lots.
8) Build shopping complex.

REFERENCE


