

Cash waqf in waqf perak ar-ridzuan (wpar), maipk: a study of implementation, challenges, and prospects.

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ABSTRACT

The Islamic economic system recognises the sharing of income and wealth via instruments like cash waqf. Cash waqf is now a platform that enables Muslims to engage in *maliyah* worship, such as waqf, based on their skills rather than property or permanent assets. Unfortunately, Muslims' interest in conducting cash waqf began to diminish at this time, and Muslims began to refuse to give to this cash waqf due to a lack of confidence in the MAIPk institution as a trustee in managing cash waqf. As a result, the purpose of this study is to examine the implementation of cash waqf in Waqf Perak Ar-Ridzuan (WPAR) by MAIPk in terms of cash waqf management methods in MAIPk, to examine the factors that influence the issues confronting cash waqf contributors in waqf institutions, and to recommend an appropriate solution and any prospects for contributing to the problem's resolution. This qualitative study uses snowball sampling approaches to find research participants and a semi-structured interview method with MAIPk endowment management unit personnel to focus on the implementation of cash handouts in WPAR by MAIPk and cash endowment management. This qualitative research methodology utilises a content analysis study design and a document analysis method approach in the data collection process to achieve the goals. The acquired information and data were examined descriptively. The study results reveal that there are faults in the administration of MAIPk institutions, which leads to a loss of trust in

MAIPk institutions among endowment donors and the community. As a result, to address the issue of cash waqf donors' lack of confidence in MAIPk institutions, the administration of waqf institutions, particularly MAIPk, must be more proactive in managing cash waqf funds.

Keywords: Cash waqf, Waqf Perak Ar-Ridzuan (WPAR), MAIPk, waqf management.

INTRODUCTION

Waqf is a term in Arabic that means "*to confine, maintain, or stop*." The Islamic context refers to holding an asset and preventing its consumption to continuously extract usufruct for particular beneficiaries (Zauro et al., 2020). There is no one scripture or hadith (Prophet's saying) in the Qur'an that mentions explicitly waqf. However, several scholars have linked waqf to many passages in the Quran. For instance:

'Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love' (Qur'an, 3:92).

The following hadith refers to the notion of waqf as well: Except for three things, a man's acts stop when he dies: *sadaqah jariyah* (unending charity), helpful knowledge, or a virtuous descendant who prays for (the departed) (Muslim). Waqf is an infinite type of generosity that brings the giver closer to Almighty Allah. Because of its permanence, the waqf reward benefits the giver even after death. The four jurisprudential schools agreed upon the perpetuity of waqf (Hanafis, Hanbalis, Malikis, and Shafiis). However, Imam Malik argued that it is permitted to grant waqf temporarily, such as for a certain length of time. (Aliyu, 2019).

Cash waqf is a modern sort of waqf that aims to increase the number of waqfs, particularly Malaysia. In general, it may be characterised as waqf paid in ringgit. Waqf's overall goal for society includes providing religious services, education, socioeconomic aid to the underprivileged, and other purposes. Cash waqf as a financial tool is a novel product in Islamic banking history. It is significantly more essential than properties since it is more productive, as shown by current research studies, and has been deemed lucrative in the operations of the present Islamic financial system. (Muhammad Sofiyuddin Zakaria & Mohd Zamro Muda, 2015).

Subsection 27(1) of the waqf (Perak) Enactment 2015 empowers Majlis Agama Islam & Adat Melayu Perak (MAIPk) to act as the only trustee for all waqf accessible in the State of Perak. The Council now has more apparent authority in managing waqf property via different waqf techniques and instruments that may be applied and enforced by law due to this Enactment. On December 18, 2015, the Islamic Religious Council and the Sultan of Perak River All 193 decided to create an endowment fund named as:

'It as "Ar-Ridzuan Perak Waqf (WPAR)". WPAR has been created to uplift the Islamic economy through waqf and empowers the ummah through different projects and programmers covering four main areas, namely Religion, Education, Economy, and Health'. (Waqaf Perak Ar-Ridzuan, n.d).

Cash waqf was successfully proven during the Ottoman time and has been implemented in Malaysia since 1959 under the laws of waqf regulation by the Perak Islamic State Religious Council, which is a branch of the Perak Islamic State Religious Council. (Amirul Faiz and colleagues, n.d.) Because of their significant importance in the Ottoman Empire's socio-economic growth, the government employed waqfs as a public policy tool. It is believed that Waqfs assisted in the creation and foundation of Ottoman cities and supplied municipal services in the absence of formal municipal institutions. Prominent state authorities created major waqfs, which safeguarded essential municipal amenities like bridges, roads, walkways, and rivers for the benefit of the general public. In addition, caravanserais, inns, stores, and other enterprises contributed to the economic growth of Ottoman towns in many ways. (Bulut, 2020).

It also helped keep property rights from being broken by people who could become government or state officials. Waqfs also helped with taxes during depressions, wars, and the break-up of land because of Islamic law. They also helped build and keep up almshouses, bribes, and other social safety nets and helped the elderly, the sick, and the poor. (Bulut & Korkut, 2016).

In this research, the issue is connected to the lack of trust and confidence among cash waqf contributors in the MAIPk institution as a trustee in managing cash waqf in the governance of the growth of the waqf fund itself, which is the subject of the study. Due to widespread misperception among Muslims and cash waqf donors that waqf may only be donated in the form of land and not cash. As a result, persons who want to make monetary contributions to the waqf are perplexed and uncertain about the cash flow they invest in WPAR since they do not have direct access to the waqf assets they have chosen.

The cash waqf issue in Wakaf Perak Ar-Ridzuan (WPAR) that MAIPk institutions are experiencing has been confirmed by the manager of the endowment management unit of MAIPk through the interview method previously stated. According to statistics from the MAIPk cash waqf management unit, there has been a decrease in total cash waqf from 2015 to 2020. (Munawir Mohamed Noh, 2021).

Because no study has yet been conducted to examine how MAIPk is implementing, planning, and overcoming the challenges of cash waqf in Waqf Perak Ar-Ridzuan (WPAR), as well as why cash waqf contributors lack trust and confidence in MAIPk institutions as trustees in managing cash waqf, this study attempted to propose a solution to increase the trust and confidence of al-waqif in the transparency of MAIPk in managing cash waqf in WPAR.

Aims of this study are to examine the implementation of cash waqf in Waqf Perak Ar-Ridzuan (WPAR) by MAIPk in terms of cash waqf management methods in MAIPk, to examine the factors' influence the issues facing cash waqf contributors in waqf institutions, and to recommend an appropriate solution and any prospects for contributing to the resolution of the problem.

This study is expected to have a positive impact on the community members who wish to contribute cash waqf to Waqf Perak Ar-Ridzuan (WPAR) as a result of its findings because it

also aims to restore trust and review the implementation of cash waqf that has been implemented in the administration of Waqf Perak Ar-Ridzuan (WPAR) by MAIPk to increase the number of waqf funds once more. Afterwards, from a practical standpoint, this research may also assist waqf walis who are MAIPk in better understanding the behaviour of cash waqf contributors to satisfy their demands better. On a more indirect level, this rise in cash waqf is meant to stimulate the economy and improve social conditions.

LITERATURE REVIEW

Malaysian Cash Waqf Regulation

Cash Waqf seems to be one of the most popular types of permanent endowment in the current setting because it is readily available. Although this is debatable, cash is advantageous because it is free to endow and supply, simple to manage, more practical and realistic. It may be distributed to broader segments of recipients and simple to utilise for the day-to-day requirements of beneficiaries. Waqf of money for the benefit of society and the prosperity of the Ummah is permissible, according to Imam Az-Zuhri, if it is done for the sake of Islamic goals and the use of society. Following the Majlis Fatwa Kebangsaan (National Council), which legalised the practice of cash waqf, various states adopted the ruling and implemented it in their local Islamic Councils. (Haron et al., 2016).

The legitimacy of cash Waqf in Malaysia is governed by the Federal Constitution, List II, State List, Schedule Ninth, and the Federal Constitutional Court (JAWHAR, 2009). It stated that the following are under the state's jurisdiction: Islamic law and personal and family law of persons professing Islamic religion, including Islamic law on succession, intestate and testate, marriage, divorce, maintenance, adoption, dower, legitimacy, custody, gifts, non-charitable trusts and partitions, waqf and the regulation of religious beliefs and charitable, the appointment of trustees, the incorporation of individuals regarding Islamic ministerial, and the law of charitable trusts and foundations. (Mohamad Isa et al., 2017).

It is thus clear that monetary waqf is solely a responsibility of the State Islamic Religious Council (SIRC), which is the only trustee. Law and laws, however, do not preclude any other organisation or agency from handling cash Waqf. Consent from the SIRC is required (Mohamad Isa et al., 2017). State Islamic Religious Council (SIRC) rules oversee waqf administration in Malaysia. The SIRC comprises thirteen states and federal territories and is responsible for enforcing these laws and regulations. The Waqf (Perak) Enactment 2015, which came into effect on February 12th, 2016, represents a new era in the administration of waqf in Perak, as MAIPk now has more apparent powers in administering waqf property and various methods and waqf instruments can now be implemented by MAIPk under the relevant laws.

Waqf Collection in Cash

According to previous research, the cash waqf approach typically goes through three stages before it yields a comprehensive model. Fundraising is the initial step in cash waqf's development, according to Mohd Zamro Muda and Muhammad Sofiyuddin Zakaria (2015).

This is done via waqf donations, public contributions, or awareness or religious campaigns in the name of cash waqf. The second strategy is to raise money. Good returns will be generated with the funds accumulated. The third step is the distribution technique. A predefined amount of money is distributed to the target community and to activities that may produce human resources. (Muhammad Sofiyuddin Zakaria & Mohd Zamro Muda, 2015).

Minimum value setting cash waqf schemes are offered by organisations such as YWM, JAWHAR, and MAIN in Malaysia as a means of attracting community interest in the practice of waqf. Aside from that, other non-scheme ways include waqf online through the Malaysian Cash Waqf System, Auto Debit via Maybank Berhad, postal money waqf, and waqf at the Quantity of Malaysian Cash Waqf as implemented in YWM are also introduced. Donors may pick and choose what kind of gift they wish to make using this system of collecting cash waqf. (Muhammad Sofiyuddin Zakaria & Mohd Zamro Muda, 2015).

Factors' Influence The Issues Facing Cash Waqf Contributors in Waqf Institutions

Previous research has identified several variables that impacted donors' faith and confidence in cash waqf donations. Shukor et al. (2017) discovered that the variables of confidence in the waqf institution and knowledge significantly motivated cash waqf donors to keep their contributors.

a) Trust in the waqf institution

The readiness to depend on a trustworthy trade partner is defined as confidence in the waqf organisation. When persons or cash waqf endowers feel uneasy to some extent and are doubtful or apprehensive about the result of an important choice, the need for trust arises. The capacity to lessen a person's uncertainty is very crucial for innovations. Regarding waqf distribution in Malaysia, cash waqf endowers commonly feel uneasy due to a lack of understanding from waqf organisations. Such ambiguity is anticipated to influence a person's attitude about participation in monetary waqf (Shukor et al., 2017).

a) Information

Waqf knowledge is often seen as a kind of *sadaqah* that will benefit the donor or endower in the afterlife. Nonetheless, it is critical to properly communicate information about the idea of waqf, different forms of waqf, and methods to reach prospective donors. Endowers' understanding of monetary waqf is significant because it may alter the strength of the link between attitudes and actions. A previous study indicates that people with more knowledge are more confident and comfortable in making the appropriate judgments and are less interested in the information and views of others. As a result, broad awareness and comprehension of waqf, particularly monetary waqf, is seen to allow endowments to contribute. As a result, it is expected in this study that a person with a greater understanding of cash waqf would acquire a favourable attitude about participating in the practice (Shukor et al., 2017).

Waqf (Cash Waqf) Awareness

Because it is one of the behaviours promoted by Islam, many people are aware of waqf, and it is well-known in the community. For most people, waqf merely means putting things aside for the benefit of others. However, the increase of waqf donations has been modest lately, and many Muslims do not have the opportunity to participate in waqf contributions. According to observations, although the population rose over this century, the contribution of waqf to real estate did not. According to Ismail et al. (2015), this might be due to the situation of persons in waqf who do not have a property to contribute, or it could be due to a lack of knowledge and visibility. However, there is a widespread misperception among Muslims that waqf may only take the form of land and not cash. They believe that cash waqf provides money for the use or benefit of others. However, this is not the case. They may be unaware of the realities of monetary waqf. As a result, the general people are still unaware of monetary waqf. (Ismail et al., 2015).

According to Ismail et al. (2015), knowledge and comprehension of cash waqf within the group community are low in Malaysia. One of the reasons for this is that the amount of cash collected by waqf is still in its early stages. Cash waqf knowledge in Malaysia lags behind other countries such as Indonesia and the Middle East. This is due to Malaysia's increased emphasis on property, mosques, and waqf structures. Furthermore, due to the lack of marketing performed by the parties involved, cash waqf is being vigorously enforced at this moment.

As a result, it is advised that Muslims share specific knowledge or information to improve awareness of monetary waqf among Muslims. The organisation engaged in cash waqf, the collecting and distribution of cash waqf procedures, and the function of cash waqf in Malaysia are the most significant things that Muslims need to know to donate to cash waqf (Ismail et al., 2015). This is because this information is required to enhance public awareness, and it will help people since Muslims often seek to do something good for the world while also receiving a reward from Allah. They may wish to guarantee that their money is used wisely and not misappropriated. According to the findings of a paper authored by Fidlizan et al. (2019), the degree of WPAR related knowledge is moderate among the general public and within the MAIPk community liaison party, such as the mosque committee. As a result, the purpose of this research is to identify the implementation of cash waqf, particularly cash waqf in WPAR by MAIPk in terms of management of cash waqf fund collection, to investigate the method of distributing cash waqf, and to evaluate the problems that occur in MAIPk, namely a lack of trust and confidence in al-Waqif towards MAIPk in managing cash waqf.

METHOD

This qualitative research employs a semi-structured interview approach with the workers of the MAIPk endowment management unit to examine the implementation of cash handouts in WPAR by MAIPk and cash endowment management.

Snowball sampling procedures are used to select research volunteers in this study. Thus, the leading focus participant of this study was the manager waqf management unit in MAIPk,

who was appointed to carry out the information of MAIPk product system and who can best inform the research questions while enhancing understanding of the phenomenon under study, trusted by its membership, and achieving all of its successes. Consequently, a researcher has to ask for their assistance in recruiting participants and organising the acquired qualitative data to meet the research goals.

In this research, interviews were the most often employed strategy. In-depth interviews are personal, including personal and direct interaction between interviewers and interviewees and semi-structured interviews. A semi-structured questionnaire was utilised as an interview guide for the researcher, as some specific questions were prepared to steer the interview towards fulfilling research goals. Still, new inquiries related to this study topic were found throughout the interviews. The experts' selection criteria were based on their work experience and speciality. The saturation idea was examined in this research when respondents provided no fresh insights to conclude the number of respondents.

Content analysis was applied to examine the data and information received from personal interviews. This kind of study in which data acquired is classified and grouped into themes to be similar to the data. The four phases of data analysis are as follows: establishing codes, coding data processes, discovering articles, patterns, and linkages, and lastly, summarising the data.

The outcomes of this research were evaluated utilising coding and theme analysis based on data collected from a semi-structured interview. An in-person interview with the manager of waqf management in MAIPk in which the informants were asked about the implementation of cash waqf in WPAR by MAIPk, methods of MAIPk operating or managing cash waqf funds in WPAR earned at the institution, and the factors that influence the lack of trust and confidence of cash waqf contributors to MAIPk institutions as trustees in managing cash waqf.

FINDINGS AND ARGUMENTS

MAIPk's Implementation, Challenges, and Prospects of Cash Waqf in WPAR

The Waqf (Perak) Enactment 2015, which went into effect on February 12, 2016, is a new point stated MAIPk has a more apparent authority in administering waqf instruments. Thus, MAIPk established cash waqf instruments as one of the waqf methods, known as WPAR. From this point forward, the establishment of WPAR is the result of His Majesty the Sultan of Perak Darul Ridzuan, Sultan Nazrin Muizzuddin Shah Ibni Almarhum Sultan Azlan Muhibbuddin Shah Al-Maghfur-lah, who agreed to launch the Perak Ar-Ridzuan Waqf Fund (WPAR) on 7 April 2016. (Waqaf Perak Ar-Ridzuan, n.d).

Thus, WPAR has been recognised as a waqf project at the Perak State level. It is planned that WPAR will be established as an individual container and any organisation to channel cash waqf contributions through simple, fast, and transparent methods.

In this context, the primary source of income for cash waqf funds in WPAR is the result of community waqf cash contributions, and the funds collected will be used according to the

waqf's intention to fund the project chosen the waqf. In general, this monetary waqf is used to gather donations from Muslims, which are subsequently used to benefit the ummah's growth (Munawir Mohamed Noh, 2021).

The Waqf Perak Ar-Ridzuan (WPAR) initiative is not for profit. Section 44 of the Income Tax Act 1967 states that all forms of institutions, organisations, or funds that may be considered for approval are those formed in Malaysia and not for profit. As a result, all WPAR initiatives are designed to help and benefit the people across the State of Perak rather than generate a profit (Munawir Mohamed Noh, 2021).

The authority, MAIPk, authorises the collecting of waqf. Furthermore, according to Section 11 of the Waqf Enactment (Perak) 2015, MAIPk has the power to approve the collection of waqf, which includes the authority to establish any waqf scheme, authorise any person to develop or manage any waqf related project, or in any property acquired by MAIPk, or for any *mawquf* development approved by MAIPk, including through cash contributions or any other contribution (Waqaf Perak Ar-Ridzuan, n.d).

MAIPk's Administration of the Cash Waqf Fund in WPAR

MAIPk has been designated as the endowment's trustee. According to Section 27 (1) of the Wakaf (Perak) Enactment of 2015, MAIPk is authorised by law to act as the only trustee of all waqfs in Perak. In this context, the Waqf Management Body formed under Section 20 of the Wakaf (Perak) Enactment 2015 will supervise all implementation procedures of this plan, and this committee will also have the ability to handle waqf money. As a result, MAIPk established an Internal Audit Committee, and the Accountant General's Department audits MAIPk's financial accounts, and each expenditure is submitted and supervised by the Council Conference (Waqaf Perak Ar-Ridzuan, n.d.).

According to Encik Munawir bin Mohamed Noh, manager of the Waqf Management Unit (30 December 2021), the distribution of waqf funds is crucial since it has direct repercussions for human welfare. According to Allah in Surah Al-Hasyr verse 7, Allah says:

"... So that the property does not just circulate among the rich only d among you..."

As a result, MAIPk handles the technique of distributing cash waqf in WPAR by distributing cash waqf collecting monies from waqf to 8 projects in Perak for the benefit of the community. Among the initiatives featured in WPAR's cash waqf are the following:

Waqf Student Housing

Buildings for students were among the first projects to get cash waqf grants from MAIPk. This project's goal is to offer affordable housing for university students. A student residential building project at Sultan Azlan Shah University (USAS) in Kuala Kangsar, Perak, is the first project under the waqf of the Student Residential Building. This project began in March 2016 on Lot 14120 Mukim Sayung in Kuala Kangsar District. But the building was finished in December 2017. (Waqaf Perak Ar-Ridzuan, n.d). As a result of the rising student population, WPAR created a hostel development project consisting of two blocks, each with 75 units of a five-story apartment structure. The project's beneficiaries are the students of Sultan Azlan

Shah University (USAS), who only pay for basic hostel necessities, including maintenance, equipment, and utilities. USAS will operate, administrate, and manage the facility. Universiti Sultan Azlan Shah (USAS) is the project manager and administrator (Munawir Mohamed Noh, 2021).

MUMTAZ Waqf Programme

The MUMTAZ Program, Knowledge Endowment project, is the second program for cash waqf distribution in MAIPk, after that. For rural pupils, particularly those of low and moderate-income, this waqf project aims to bridge the accomplishment gap. Preparing for examinations, particularly in fundamental topics at the elementary and secondary levels, is a critical component of this curriculum module, entitled "Mumtaz." Participants in this program benefit from collecting cash waqf monies from waqfs. Thus, the waqfs do not have to worry about the flow of their waqf funds since MAIPk always provides advantages. Majlis Agama Islam dan Adat Melayu Perak is the project manager (MAIPk). For the MUMTAZ program, the Waqf Management Unit, MAIPk, selects consultants and speakers. Ensuring the best possible MUMTAZ knowledge endowment program management, MAIPk collaborates with the District Education Office (PPD) and Perak State Education Department (JPN) (Munawir Mohamed Noh, 2021).

Waqf Al-Quran Knowledge Growth

Al-Qur'an Knowledge Development is the third program for distributing cash waqf monies under MAIPk To propagate Quranic knowledge across the Ummah, WPAR launched this initiative. Programs to attain this aim will be funded by the cash endowment project fund (Waqaf Perak Ar-Ridzuan, n.d). Because this initiative concentrates on the Muallaf and Orang Asli, it will benefit the whole Muslim community in Perak. The Institute of Quranic Studies (IPaQ), Academy of Islamic Studies, University of Malaya, is the project manager for administrative purposes. A non-governmental organisation (NGO) was formed on May 13, 2013, under the Trustees (Incorporation) Act, 1952 (Act 258). To reduce Al-Qur'an illiteracy among the ummah in Malaysia, Prof Dato'Dr. Zulkifli Bin Haji Mohd Yusoff created this institution (Munawir Mohamed Noh, 2021).

Waqf Business Centre (WBC)

The Waqf Business Center is the fourth initiative for cash distribution in MAIPk (WBC). To transform the fundraising into permanent assets such as company premises, the Waqf Business Center concept was formed. Pleasant and organised office space at a reasonable rental cost is the aim of this waqf. For starters, the Waqf Business Center (WBC) launched two trial projects in Ipoh's Klebang Restu Mosque and Slim River's Behrang 2020 Mosque There will be a WBC project near Masjid Al-Hidayah Bandar Behrang 2020 in Mukim Hulu Bernam Timur, Muallim, Perak. Thus, the initiative benefits small merchants, strengthens Muslim assets in Perak, and expands into the real estate market. PKEINPk Sdn Bhd is the project manager for the WBC (PSB). A wholly-owned Islamic Council and Malay Customs Perak (Munawir Mohamed Noh, 2021).

Waqf Boat

In addition, Waqf Bot is the fifth project in MAIPk for cash waqf distribution. We designed Waqf Boat to help fishers, particularly those on the coast. This will allow fishers to profit from WPAR money purchased for their benefit. This money will be utilised to maintain the boat and construct more ships to boost their revenue streams, according to the Waqf Management Unit MAIPk manager (Waqaf Perak Ar-Ridzuan, n.d).

Waqf Hemodialysis

The Hemodialysis Center Construction Endowment is the sixth project to disburse cash waqf monies under MAIPk Building treatment centres. Providing facilities and equipment, including dialysis machines, is part of this waqf Hemodialysis Center's aim. As well as helping the destitute ummah, this endeavour helps decrease mounting treatment costs. Thus, this project's beneficiaries are kidney patients. In this waqf centre, dialysis patients pay a fraction of what they would elsewhere. It cost RM18, 671,975.12 to cover medical and dialysis expenses for 691 patients in 2016, according to the manager of the MAIPk Waqf Management Unit. The Ar-Ridzuan Medical Group is the project's project manager in terms of administration (KPAR). Our hemodialysis treatment services are backed by a team of medical officials, specialised physicians, and competent workers. Alang Iskandar Masjid in Kampung Datuk Kamaruddin Manjung. In all, this Waqf Hemodialysis Center covers 584.2 square meters and is fully equipped (Munawir Mohamed Noh, 2021).

Waqf Maahad Tahfiz Growth

The Maahad Tahfiz Development Fund is the 7th program for cash waqf distribution under MAIPk To help the management of Maahad Tahfiz finance the physical development and infrastructure, the Perak Maahad Tahfiz Development Fund was established. Individuals, groups, or non-governmental organisations (NGOs) that create Maahad Tahfiz Private without state or central government assistance are the primary beneficiaries of this fund. This institution's survival depends on its financial resources. The Perak State Maahad Tahfiz Development Fund was established under the Perak Ar-Ridzuan Waqaf project to help any Maahad Tahfiz in need of financial assistance (Munawir Mohamed Noh, 2021).

Cash Waqf

Lastly, the cash waqf project is the eighth project in MAIPk for distribution. In addition to funding waqf assets, the Cash Waqf Fund will also help satisfy the ummah's welfare, educational, economic, and health requirements. This cash waqf project is a fundraiser to upgrade waqf assets and fund the development of insufficient funds rather than a new waqf asset construction project. For the Mumtaz Knowledge program waqf, the cash collected is RM2,593,475.61, according to the Waqf Management Unit Manager MAIPk (Munawir Mohamed Noh, 2021).

WPAR Cash Waqf Payment Method

WePay is one of the marketing tactics to promote WPAR cash waqf goods to the whole community. The four ways to pay waqf cash in WPAR are: payment at seventeen (18) MAIPk Branch Counters around Perak, payment via FPX by browsing wakaferak.gov.my, online salary deduction by browsing wakaferak.gov.my, and Internet banking through JOMPAY and Maybank2u (Waqaf Perak Ar-Ridzuan, n.d).

MAIPk's Transparency in Cash Waqf Management in WPAR: Factors and Challenges.

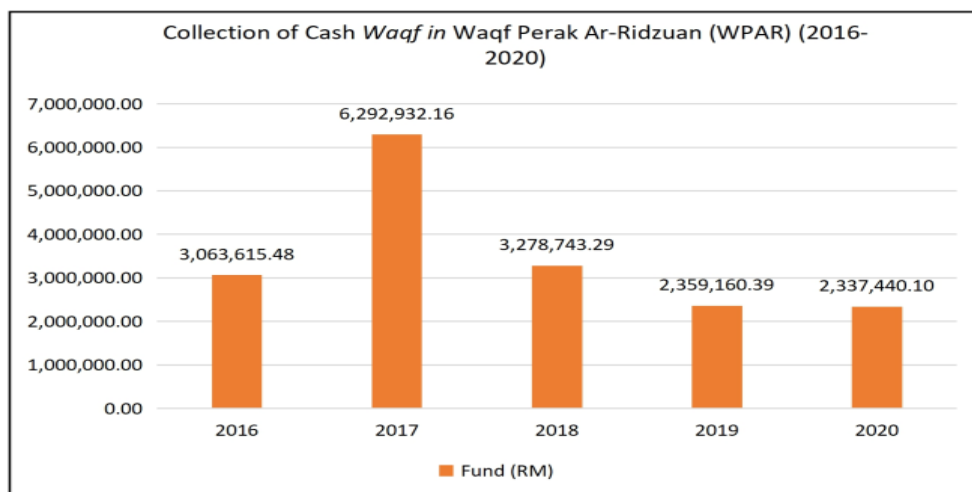
Incorrect impressions between the community and the trustee institutions are one of the difficulties experienced by MAIPk. According to the manager's waqf management unit, false beliefs and biases between the community and the trustee institution lead to the lack of contributors' interest in MAIPk in waqf cash. Some members of the waqf community believe that since they weren't given access to the yearly cash flow report, MAIPk, as a trustee institution, has taken advantage of the trust funds entrusted to its care and that this has led to higher fees and profits for the institution (Munawir Mohamed Noh, 2021).

According to several communities and donors, other people's rights cannot be taken from them without their consent to cash waqf funds. Waqf institutions may lose public trust and confidence if they are seen as dishonest in governance by the local community. Consequently, the waqf management mentioned this topic after listening to the local community discuss this perception as a result of their argument that the administration of cash waqf funds should be based on the notion of property management *or hifz al-mal* for it to be lawfully held and free of characteristics that lead to prohibition in Islamic law (Munawir Mohamed Noh, 2021).

Waqf management unit manager also recognised additional problems, such as a lack of openness and disclosure by the trustee institution because of a lack of transparency and disclosure by the waqf institution. Due to MAIPk's role as trustee of the waqf, it is also expected to manage the waqf's financial resources and revenue. However, donors don't get accurate financial accounts and reports on the waqf's performance. Contributors have no way of knowing whether the waqf assets converted from cash waqf are being utilised via the proper method. As a result, there is a misperception about the governance of the waqf fund. Keep in mind that the very nature of waqf contributes to charitable endeavours for the benefit of the community at large. Waqf donors believe that accounting or financial statements are the best way to guarantee the institution's accountability and transparency (Munawir Mohamed Noh, 2021).

Therefore, the lack of transparency in handling cash waqf funds in MAIPk is the comparatively dominating reason that has caused a drop in the contribution of cash waqf funds. Waqf institutions have suffered from a sour public perception and a resulting lack of confidence, which has, in turn, had a substantial influence on the performance of cash waqf funds, which has become more unstable in recent years. Muslims will suffer as a result of this, and the organisation that oversees the waqf money would suffer. According to the chart below, WPAR's yearly cash waqf fundraising declined for the third year in a row owing to a shortage of cash waqf donors, as previously noted. To avoid this from occurring for a lengthy period, it is vital to make radical changes (Munawir Mohamed Noh, 2021).

Figure 1: Cash Waqf Collection Trend in Waqf Project Ar-Ridzuan (WPAR) (2016-2020)



(Reference: Encik Munawir bin Mohamed Noh, December 2021).

Since 2016, the collection of Cash Waqf has been on an upward trend, as seen in Graph 1. From 2016 to 2020, the trend in cash waqf collection is seen in Graph 1. This research initially revealed a RM 3,229,316.68 rise from 2016 to 2017. Nonetheless, there is a notable difference in that the collection of WPAR cash waqf fundraising has decreased dramatically from RM6,292,932.16 to RM3,278,743.29. This is a massive decline in the amount of money collected. However, the overall collection for the WPAR project continued to decline in 2019 and 2020, resulting in a considerable fall in fundraising until the year 2020. As a result, the cash waqf fundraising record has diminished for three consecutive years, demonstrating a lack of faith and confidence on the part of *al-waqif* in the transparency of the MAIPk administration's management of cash endowments at the World Poverty Action Research (WPAR). In conclusion, the findings of this study demonstrate that the MAIPk institution successfully implemented cash waqf management practices in the WPAR region of Pakistan. According to the results of the point research above, even if MAIPk has exposed the source of revenue, method of distribution, and method of payment of waqf cash in WPAR, there are still inadequacies in their administration, as shown by the findings of the point study above. These issues arise as a result of problems relating to a lack of trust and confidence among *al-waqif* cash waqf donors in the ability of MAIPk organisations to effectively manage cash waqf funds (Munawir Mohamed Noh, 2021).

CONCLUSIONS

Finally, the MAIPk management system and waqf contributor satisfaction are inextricably linked. This is seen when there is a decline in MAIPk administration from various perspectives, resulting in a loss of trust and confidence among *al-waqif* in the transparency of MAIPk administration in managing cash waqf in Waqf Perak Ar-Ridzuan (WPAR). Furthermore, this scarcity is the consequence of other factors, such as competition with other waqf retailers. With the rise of online services in the twenty-first century, for example,

several waqf platforms are provided by various organisations and individuals. As a result, the researchers of this study determined a lack of trust between society and trustee institutions, a lack of competency on the part of waqf administration, and a lack of transparency and disclosure on the part of trustee institutions root causes of this problem element. This indicates the unfavourable relationship between society and the *al-waqif* trust and the administration of the MAIPk cash waqf.

However, to ensure that cash waqf administration in MAIPk becomes more systematic, specific recommendations to address this administrative issue must be explored so that the cash waqf system in MAIPk may continue to develop and improve. Among the suggestions that should be considered is that the management of MAIPk makes all expenditures and profits available to the public. Acceptable administrative costs must be financed by al-waqif or the waqf principle money, or by cash waqf profits, according to al-waqif. Furthermore, MAIPk institutions and waqf administrators must have strategies to produce appropriate funds for cash waqf since the nature of the value of waqf property cannot be overlooked but must be improved. Furthermore, trustees must have an annual accounting report as a brief but detailed examination of charity activities every year. This report is critical to fulfilling consistent and open public accountability for resources managed by MAIPk organisations. If the waqf cash fundraising of the waqf property is handled correctly, it may be a helpful asset in achieving the Muslim community's aims. It can further build the community's faith in making investments and distributing returns from cash waqf fund investments. This increase in monetary waqf may benefit the poor, orphans, and Ibn Sabil, who cannot work due to a variety of circumstances.

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