

## Analysis of the Implementation and Implications of Waqf Projects in Malaysia Based on Maqasid Al-Shariah

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### ARTICLE INFO

#### Article history:

Received Jul 28, 2024

Revised Aug 29, 2024

Accepted Sep 16, 2024

#### Keywords:

Waqf,  
Waqf Project,  
Maqasid Al-Shariah

#### Conflict of Interest:

None

#### Funding:

None

### ABSTRACT

In the contemporary landscape, waqf institutions, notably the State Islamic Religious Council, are spearheading numerous projects; however, limited studies have explored their significance within the framework of maqasid al-shariah. This paper critically examines whether the ongoing waqf initiatives in Malaysia uphold the principles of maqasid al-shariah. Through a literature review and analysis of current waqf projects, this study assesses their contribution to protecting religion, life, spirit, lineage and property — core components of maqasid al-shariah. The results show that current Malaysian waqf initiatives significantly promote these five objectives. To further enhance the impact of waqf, the study recommends that waqf institutions diversify their projects to encompass economic and social well-being in addition to the religious initiatives that many institutions focus on. By strategically expanding the scope of their initiatives, waqf institutions can play a central role in realizing the fundamental objectives of Islamic law while fostering more holistic and sustainable community development.

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### 1. Introduction

Waqf is a vital financial and social instrument in Islam that is capable of delivering substantial impact to societies from diverse angles. Waqf, rooted in Islamic tradition, refers to the act of endowing or dedicating a specific asset, typically property or wealth, to be used for charitable, religious, or community purposes. This unique concept is deeply embedded in Islamic jurisprudence and has historical roots tracing back to the time of Prophet Muhammad. The term “waqf” means “stop” or “withhold” in Arabic, waqf entails donating property while retaining ownership rights, giving benefits of the endowed property for general or special welfare, thus becoming closer to Allah SWT (JAWHAR, 2021).

Waqf assets encompass a variety of forms, including real estate, cash, securities, or other valuable assets (Bursa Malaysia, n.d.). The flexibility of waqf enables individuals to contribute various types of resources to fulfill charitable and societal objectives. In contemporary times, there are diverse platforms dedicated to the collection of waqf contributions. As an example, Wakaf Pahang offers six channels for endowment purposes, encompassing cash contributions, online donations through FPX payments, endowments via monthly salary

deduction, dedicated cash endowments, asset-based endowments, and direct debit facilitated by Infaqpay (Wakaf Pahang, n.d.a.). These contributions from individuals and corporate entities will be allocated by the waqf institutions to finance waqf projects and for investment purposes.

The institution of waqf serves a multifaceted role, encompassing the provision of public goods and services, poverty alleviation, and the advancement of education and healthcare (Lamido & Haneef, 2021; Owais & Ali, 2023). Common examples include the initiatives on enduring support of impactful waqf projects like mosques, educational institutions, hospitals, orphanages, and numerous other social welfare initiatives. These initiatives contribute to the tangible betterment of society and uphold the principles of justice, equality, and compassion embedded in the maqasid al-shariah (Eldersevi et al., 2021). The study by Azmi et al. (2019) proposes integrating the incorporation of maqasid al-shariah principles to guide the development of waqf assets, leading to an expanded and improved understanding of the purpose behind such efforts. By directing resources to projects that prioritise the community's well-being, waqf emerges as a powerful mechanism for realising the higher objectives of Islamic law and fostering a socio-economic environment rooted in equity and ethical considerations.

Maqasid al-shariah has permeated various fields in recent times, being particularly present in the field of Islamic finance. It has been integrated in the form of policies and guidelines to strengthen the element of value and ensure the sustainability of this industry. Central Bank of Malaysia (BNM) has introduced Value-Based Intermediation (VBI) to align banking with Islamic values, aiming for a transformative impact on Shariah objectives (Ishak & Asni, 2020; Mahyudin & Rosman, 2020; Alwi et al., 2021). This initiative steers Islamic banks to adopt VBI, integrating Shariah values into their operations and products to fulfil these objectives.

To further explore the application of maqasid al-shariah in promoting Islamic values, waqf represents a significant avenue of study. Analyzing the role of maqasid al-shariah in the management and utilization of waqf assets can illuminate its broader societal impact and its contribution to achieving Islamic objectives. Numerous studies suggest that waqf funds are predominantly allocated to religious sectors (Haneef, 2018; Shabbir, 2018), including the construction of mosques, madrasahs, and tahfiz schools, which aligns closely with the primary objective of Maqasid al-Shariah: the preservation of religion. However, the remaining four objectives—protection of life, lineage, intellect, and property—are equally vital to uphold. Thus, examining current waqf projects from the perspective of maqasid al-shariah is essential, especially given the limited research in this area. While maqasid al-shariah has been widely examined within Islamic finance, its application in Malaysian waqf projects remains under-researched. Therefore, this study aims to address this gap by providing a comprehensive analysis of waqf projects within the framework of Malaysian waqf institutions, focusing on how these initiatives contribute to achieving maqasid al-shariah. This research seeks to offer a nuanced understanding of the relationship between waqf projects and Islamic legal objectives by investigating contemporary practices in Malaysia. As Islamic finance continues to evolve, understanding the alignment of waqf with maqasid al-shariah is increasingly crucial for fostering sustainable and socially responsible financial systems.

## 2. Literature Review

### 2.1 *Maqasid Al-Shariah and Five Dharuriyat*

Maqasid al-shariah is a combination of two Arabic terms: maqasid and shariah as the former is derived from qasada which can be translated as: intention, objective, and balance (Al-Ba`labaki and Al-Ba`labaki, 1990). Meanwhile, shariah refers to the Islamic laws representing the commandments prescribed by God to the mankind (Al-Zaidan, 1968). Thus, it can be understood that maqasid al-shariah is the objective of shariah. Since this subject is considered among the latest one established in Islamic discourse, most of its technical definitions are from modern scholars. Ibn Ashur was among the first who defined maqasid al-shariah as the meanings and wisdom purposed on behalf of the lawgiver in most or all cases of shariah rulings to which they are exclusively for a particular type of ruling (Al-Ashur, 2001). Later, al-Fasi technically described maqasid as the purpose and secrets placed by the lawgiver within each ruling (Al-Fasi, 1993). Another well-known contemporary scholar, al-Raisuni has defined this term as the objectives that are placed in order to achieve them for human interest (Al-Raisuni, 1995).

From the literature, it seems that scholars agree that maqasid al-shariah aims to discover the implicit meaning of shariah rulings. These rulings are purposive in nature, as each of them is established for a particular reason, but in general, all of them lead to the spread of well-being in human life. In this regard, it is essential to analyse the wisdom behind every ruling instead of establishing the ruling. While the discourse of maqasid al-

shariah has widely expanded, its main focus is to implement the concept of *maslahah* in human life. In reality, it is challenging to determine the real and the most priority one since there is always a clash between *maslahah*. Thus, *maqasid* guides scholars or authorities to determine the level of *maslahah*. In fact, one of the earliest topics of *maqasid al-shariah* among Muslim scholars was on determining the level of *maslahah*. In general, the level of *maslahah* can be categorised into three levels of hierarchy: *dharuriyyat*, *hajiyyat*, and *tahsiniyyat*.

The most essential one is *dharuriyyat* as these *maslahah* represent the matters on which human affairs and religious needs depend on them. All of them are crucial to guarantee human life and to maintain their sustainability as ignoring *dharuriyyah* could lead to total disruption and disorder in this life (Al-Shatibi, 2004). All things that must be fulfilled for the sake of religion are deemed as *dharuriyyat*. This discussion has been detailed by Muslim scholars but in general, they agree that *dharuriyyat* manifests the five essential fundamentals: *din* (religion), *nafs* (life), *aql* (intellect), *nasab* (lineage), and *maal* (property). All of them are required in human life, as they must be protected by individuals, society, and government.

In more details, all of five fundamentals can be explained as the following: -

(i) Protecting *din*:

Protecting *din* is considered the highest priority of *dharuriyyat* as *din* brings peace to the country and society. *Din* is considered as a sustainable system for human life. Protecting *din* can be achieved through two ways: establishment and protection. As for its establishment, classical scholars have listed a few approaches including performing *ibadat*, implementing shariah rulings, and delivering *da'wah*. As for protection, all efforts involving *jihad*, banning *bid'ah*, punishing apostasy, and stopping unqualified persons from talking about religion (Al-Shatibi, 2004). During modern times, contemporary scholars have expanded these approaches into fighting with ideology that is clearly against Islamic norms and promoting a positive image of Islam. As for protection, establishing institutions that significantly affect society and nation, must be institutionalised. For example, Islamic education centres, shariah courts, and Islamic financial institutions are urgently needed by Muslims.

(ii) Protecting *nafs*:

Protecting *nafs* aims to preserve life, human survival, and their health as it is not limited to protecting individual level, instead, shariah protects all humankind, regardless of their religion and national background. Protecting *nafs* ranks as the second priority after religion as it can be achieved through two approaches: establishments and protections. As for establishment, the efforts include promoting marriage, providing *nafqah*, encouraging a healthy life, and consuming forbidden items in times of urgency. As for protection, imposing *qisas* for criminals, as well as stopping the epidemic from spreading, is part of protecting *nafs* (Al-Shatibi, 2004).

(iii) Protecting *aql*:

Protecting *aql* represents the third *dharuriyyat*, as it is necessary to care for the human intellect. Protecting *aql* comes up with two approaches: establishment and protection. As for establishment, Islam strongly promotes beneficial knowledge. As for protection, shariah bans alcohol since it severely affects human consciousness and avoids all materials that damage human intellect, such as drugs (Al-Shatibi, 2004).

(iv) Protecting *nasab*:

This protection aims to preserve humanity and its dignity and to uphold individual rights and privacy. Protecting *nasab* is carried out through two approaches: establishment and protection. As for establishment, shariah requires marriage testimony as well as to announce it to the public. Meanwhile, prohibiting *zina* (adultery), imposing punishment on *qazaf* (accusing adultery), and prohibiting *tabarruj jahiliyyah* (displaying of beauty like pre-Islam) are examples of how Islam protects *nasab* (Al-Shatibi, 2004).

(v) Protecting *mal*:

The last five *dharuriyyat* that is considered by *maqasid al-shariah* is protecting *mal*. *Mal* represents property and wealth, either public or individual, which involves specific processes to own or to transfer among each other. Protecting *mal* in terms of its establishment can be carried out through financial and business activities. As for its protection, many rulings are established to preserve individual wealth, such as punishment of stealing and robbery, stopping *safih* (stupid) from carrying out financial activities and encouraging a written agreement for financial transactions (Al-Shatibi, 2004).

To conclude the topic of *dharuriyyat*, almost all classical Muslim scholars agreed with the five fundamentals. All of them are established from shariah mandatory rulings thus represent the aim of shariah. However, in modern times, many Muslim scholars have attempted to expand the element of *dharuriyyat* to be more comprehensive, not only based on shariah ruling oriented. As a result, other values such as equality, freedom, reform, justice, human dignity, and developing civilisation should be included in the list of *dharuriyyat* as they are all essential in human life nowadays.

## 2.2 Diversifying Impact of Waqf Projects in Malaysia

Waqf emerges as a financial instrument with the unique ability to facilitate a wider wealth distribution. Diverging from other charitable practices like sedekah and hibah, waqf holds its distinctive edge, ensuring that the endower reaps continuous benefits so long the dedicated assets are utilised. This inherent advantage not only motivates individuals to engage in waqf but also underscores its capacity to yield enduring impacts on others, spanning diverse realms. Historically, the construction of the Quba and Nabawi Mosques by Prophet Muhammad, and the concept of waqf began to be recognised and put into practice (Kasdi et al., 2022; Lita, 2018). Additionally, Saidina Uthman's endowment of the well of Al-Ruwamah represents a profound contribution to the early Muslim community (Bakar & Gunardi, 2023). From an educational perspective, Al-Azhar University in Egypt, which is administered by waqf funds, benefits the community greatly by offering a tuition-free education to tens of thousands of students from all over the world (Gustina & Ihsan, 2020; Hasan et al., 2020).

Waqf is becoming more widely recognised in the Malaysian setting today as a dynamic force for social and economic empowerment, extending beyond its traditional religious and charitable roles. Numerous initiatives have been supported by waqf funds which contribute to advancements in healthcare and educational opportunities, ultimately fostering poverty alleviation. Marzuki et al. (2021), Jamaludin & Hassan (2021) and Adnan et al. (2022) highlights the healthcare aspect of waqf in Malaysia. Additionally, various healthcare facilities have been established with the support of waqf funds, together with supplementing the endowment of essential health instruments required by hospitals. Meanwhile, research examining the impact of waqf on education in Malaysia has been undertaken by studies such as Ahmad et al. (2020); Hasbullah and Rahman (2021) and Usman and Rahman (2022). Lastly, the establishment of healthcare facilities and educational institutions using waqf funds ensures that marginalised communities have access to essential health services and quality education, therefore empowering them to break the cycle of poverty (Haruna & Ibrahim, 2021; Ajib, 2022; Mahadhir et al., 2021).

In Malaysia, the State Islamic Religious Council (SIRC) is designated as the exclusive trustee for all waqf properties according to Schedule 9, List II of the Federal Constitution, in conjunction with the State Islamic Religious Administration Act, Ordinance, or Enactment, and the State Waqf Enactment (Daud et al., 2022; Mustafa et al., 2023). This legal authority empowers SIRC to actively manage, administer, and successfully execute a range of waqf projects. Utilisation of funds, whether in the form of assets or cash according to each SIRC, is directed toward the public welfare or for specific purposes stipulated by the donor. Some waqf institutions categorize these waqf projects based on specific sectors, as outlined in Table 1 below. This table shows that the waqf projects carried out by waqf institutions are mainly focused on sectors like religion, education, and health.

Table 1: Example of categorization of waqf projects by waqf institutions in Malaysia

Waqf Institutions	Categorisation of Waqf Projects
Waqf - Federal Territories Islamic Council Zakat Collection Centre	Economy
	Health
	Education/knowledge
	Housing and real estate
	Social
	Science and technology
	Emergency
Terengganu Islamic Religious and Malay Customs Council	Religion
	Commercial
	Education

Wakaf Pahang	Social Religion Education
SIRC of Melaka	Social Education Development Health Mosque/surau and madrasah
Waqf An-Nur Corporation Berhad	Spiritual and religious Health Socioeconomic development Society and welfare
Johor Islamic Corporation	Economy Health Education

Source: Website of the State Islamic Religious Councils

Moving beyond categorisation into specific sectors, it is imperative to intricately align these waqf projects with the principles of maqasid al-shariah. This alignment is essential for addressing immediate needs and fostering initiatives that contribute to the overarching objectives of Islam, promoting a society grounded in justice, ethics, and sustainability.

### 3. Method

This study employs a qualitative research design and utilizes content analysis to examine current waqf projects in Malaysia and assess their alignment with the objectives of shariah. Data collection involved a thorough review of relevant literature, including journal articles, conference papers and books, as well as an internet search to gather information on various ongoing waqf initiatives. As the study focuses on institutional waqf projects, the researchers collected extensive data on aspects such as targeted fundraising amounts and project developments. In addition, annual reports from waqf institutions such as Perbadanan Wakaf Selangor (PWS) and Yayasan Waqaf Malaysia (YWM) were also consulted. All data collected were systematically organized according to the maqasid al-shariah, which are based on the principles of protection of religion, life, lineage, intellect, and property.

### 4. Results and Discussion

#### 4.1 Protection of Religion (*Hifz al-Din*)

Waqf projects play a crucial role in preserving and promoting the Islamic faith in various ways. Primarily, waqf supports the construction, maintenance, and operation of mosques and Islamic centers (Janom et al., 2019; Owais & Ali, 2023; Thabith et al., 2023). In Malaysia, numerous waqf initiatives are mainly dedicated to the construction, upgrading, and expansion of mosques. Table 2 below provides examples of waqf projects that have been developed or are currently in progress through the utilisation of waqf funds. These projects are managed by the Waqf - Federal Territories Islamic Council Zakat Collection Centre (Wakaf PPZ-MAIWP), SIRC of Kedah, Wakaf Pahang, and SIRC of Negeri Sembilan. With these mosques, congregational prayers and religious gatherings can be held, indirectly strengthening, and consolidating the faith and promoting the spirituality of the community members. Pulau Pinang's dedication to improving mosques and prayer facilities is evident in its commitment to allocate 70% of the waqf distribution in 2022, specifically for upgrading mosques and prayer facilities (Wakaf Pulau Pinang, 2023).

Table 2: Examples of waqf mosque projects by Malaysian waqf institutions

Waqf Institutions	Waqf Project	Waqf Funds
Waqf - Federal Territories Islamic Council Zakat	Construction of Mosque in Taman Salak Jaya	RM 12,000,000.00
	Construction of Al-Hijrah Surau	RM 5,700,000.00
	Upgrading of Al-Najihin Mosque	RM 260,000.00

Collection Centre SIRC of Kedah	Reconstruction of Al-Mubarakah Mosque	RM 12,000,000.00
	Construction of Fathul Majid Mosque	RM 4,500,000.00
	Construction of Jami'ul Khair Mosque	RM 700,000.00
Wakaf Pahang	Construction of Humaira Surau in The Girls' Hostel of Darul Ulum Al-Basriyah Quranic School	RM 188,240.00
	Expansion of Tepian Putra Mosque	RM 8,000,000.00
	Maintenance of the fence of Kg. Konggo Surau	RM 74,000.00
	Replacement of carpets in The Muamalat As- Sharif Mosque	RM 61,081.00
SIRC of Negeri Sembilan	Construction of Al-Karim Kariah Kampung Geduhom Mosque	RM 4,500,000.00
	Construction of Isra' Tunku Besar Mosque	RM 9,000,000.00

Source: Website of the State Islamic Religious Councils

Additionally, the mosque can also serve as a center for religious education where people can learn the principles, ethics, and values of Islam (Omar et al., 2019; Utaberta et al., 2015). Among the religious events commonly organised in the mosque are fajr (dawn) lectures, dhuha lectures, dhur (afternoon) lectures, maghrib (after sunset) lectures, takmir lectures, monthly lectures, and public lectures during significant Islamic occasions like the beginning of Muharram, the beginning of Ramadan, and Isra' and Mi'raj (Norani & Abdullah, 2020). These religious activities can contribute to the spiritual growth of the individual by providing a deep understanding of Islam, offering moral guidance, and helping to raise awareness of important events in Islamic history (Hasan & Sulaeman, 2019; Luthfiyyah & Uyuni, 2019; Nurbaiti et al., 2020; Rahman et al., 2021). By facilitating the infrastructure for religious activities, waqf projects actively contribute to the protection of the Islamic faith.

In addition to the mosque, waqf funds also play a significant role in constructing religious institutions like madrasahs, tahfiz institutions, and Al-Quran and Fardhu Ain (KAFA) classes, aiming to enhance religious knowledge, including in the study of fardhu 'ain (Don et al., 2019; Salleh, 2019; Yusopa et al., 2020). Don et al. (2019) reported that the SIRC of Johor has built 573 religious schools on waqf land in Malaysia's state of Johore. Table 3 below enumerates examples of Islamic educational institutions developed through the endowments of PWS, Wakaf Pahang, and Tabung Baitulmal Sarawak.

Table 3: Examples of Islamic educational institutions projects by Malaysian waqf institutions

Waqf Institutions	Waqf Project	Waqf Funds
Perbadanan Wakaf Selangor	Construction of Maahad Tahfiz Miftahul Ulum	RM 25,000,000.00
	Construction of People's Religious School (SAR) KAFA Integration Sungai Perdana	RM 2,500,000.00
Wakaf Pahang	Construction of KAFA classes/religious study classes at Sultan Ahmad Shah University	RM 150,000.00
	Construction of People's Religious School (SAR) KAFA in Sultan Ahmad Shah Mosque	RM2,475,350.00
Tabung Baitulmal Sarawak	Akademi Tahfiz Hidayatul Quran Annur	RM 208,414.00

Source: Website of the State Islamic Religious Councils and MyWaqaf

Furthermore, several waqf institutions provide financing facilities to entrepreneurs, such as Waqaf An-Nur Corporation Berhad (Waqaf An-Nur). Introduced in 2007, the Dana Niaga product assists micro-entrepreneurs in expanding their businesses (Waqaf An-Nur, n.d.). By utilising Shariah-compliant contracts of Qard Hassan and Tawarruq, this financing aims to prevent Muslims from engaging with the prohibited elements present in the operations of conventional microfinance institutions (Diniyya, 2019; Zarfi, 2019). The provision of microfinance products by conventional microfinance institutions contradicts Islamic

principles, as it involves charging customers interest rates on the loans granted (Begum et al., 2019; Maishanu & Siti-Nabiha, 2020; Tamanni & Besar, 2019). The prohibition of interest has been mutually agreed upon by all Islamic schools of thought as its prohibition is explicitly mentioned in several texts from Al-Quran and Hadith. Therefore, this waqf microfinancing initiative plays a significant role in protecting the religion by ensuring that Muslim entrepreneurs practise Shariah.

#### 4.2 Protection of Life (*Hifz al-Nafs*)

Waqf-supported healthcare initiatives play a pivotal role in safeguarding and enhancing human life by strategically investing in the healthcare sector. The establishment of hospitals, clinics, and health programs through waqf projects contribute significantly to community well-being (Marzuki et al., 2021; Al-Daihani & Abdullah, 2023; Sowtali, 2021). These healthcare facilities provide accessible and affordable medical services, addressing the healthcare needs of underserved and poor populations. In Malaysia, various health facilities, including hospitals and clinics, have been constructed through the support of endowment funds (Aris, 2021). Table 4 presents examples of haemodialysis centres funded through public endowments. Waqf-funded haemodialysis centers offer affordable healthcare services, reducing the burden on individuals and families struggling with the high costs of haemodialysis treatments, thereby preserving the lives of those affected by renal diseases. Beyond haemodialysis centres, Malaysian waqf institutions also develop waqf clinics, exemplified by JCorp's initiative through Waqaf An-Nur. Operating across 19 locations nationwide, these clinics provide patients with affordable access to specialised care from KPJ doctors, with fees of RM 10.00 only (Waqaf An-Nur, n.d.b.).

Table 4: Examples of hemodialysis centers projects by Malaysian waqf institutions

Waqf Institutions	Waqf Project	Waqf Funds
Terengganu Islamic Religious and Malay Customs Council	MAIDAM Hemodialysis Centre	RM 952,740.00
SIRC of Perlis	Hospital Tuanku Fauziah's Dialysis Centre	RM 6,000,000.00
Waqaf Perak Ar-Ridzuan	Waqf Hemodialysis Center	RM 10,000,000.00

Source: Website of the State Islamic Religious Council and MyWaqaf

In addition, leasing waqf land to farmers can play a crucial role in preserving lives. It is because cultivating crops on waqf land helps guarantee food security, ensuring consistent access to an adequate, safe, and nutritious food supply necessary for a healthy and active life (Fazial et al., 2021; Wildana & Kafabih, 2021). To fortify national food security, the Kelantan Islamic Religious and Malay Customs Council (MAIK), as an example, strategically leases waqf lands across four districts—Kota Bharu, Bachok, Pasir Mas, and Tumpat—for the cultivation of essential crops, which are rice, coconut, vegetables, and watermelon (Mohamad, 2023). The production yield from the waqf lands leased by the MAIK plays a significant role in supporting food production, an essential factor for the continuity of life.

The significance of waqf in the realm of higher education institutions becomes apparent through the remarks of the Minister of the Ministry of Higher Education (Ministry of Higher Education, 2023). The Minister encouraged both public and private higher education institutions to bolster their waqf funds, underscoring the crucial role of this initiative in securing the financial sustainability necessary for the optimal functioning of universities. In addition to infrastructure development, waqf institutions support intellectual minds by awarding scholarships and research grants. Scholarships enable educational activities and promote scholarly growth, while research grants support innovative studies and create an environment that fosters and advances the intellect (Hasan et al., 2019; Lydiawaty et al., 2021). For example, Universiti Tenaga Nasional (UNITEN), through the Dana Waqaf Ilmu, provides new students with financial assistance of RM 300.00 at the beginning of the semester (UNITEN, 2024). These funds come from profits raised through cash waqf and

special project waqf from donors, including UNITEN/TNB staff, UNITEN alumni, and the local community. This financial support helps cover initial expenses until students receive other sponsorships or financial aid.

#### 4.3 Protection of Lineage (*Hifz al-Nasl*)

Through the formation of Islamic family endowments known as wakaf zurri or waqf ahli, waqf can perpetuate family lineage. This concept has been thoroughly examined in a research study carried out by Sanusi et al. (2021); Ab Hamid et al. (2023); and Sanusi et al. (2023). When individuals allocate their properties for their progeny through a family waqf, all subsequent generations gain lasting entitlement to derive advantages from those properties. The practice of family waqf can substantially alleviate challenges confronted by descendants, especially those facing adversities or disabilities, which indirectly diminishes or reduces the reliance of descendants on external assistance. In Kelantan, the Wakaf Zurri Business Building, on Kelochor Street, Kota Bharu was established on land bequeathed by the late Tengku Kaya Pahlawan and is managed by the MAIK (MAIK, n.d.). The proceeds from the rental of this business building are distributed according to the donor's wishes — 1/10 for social causes and 9/10 for the descendants. Consequently, the lasting benefits of this endowment will flow to the generations of Tengku Kaya Pahlawan.

In addition, some waqf institutions have built residential houses on waqf land. These homes are then rented out at an affordable price to the low-income Muslim community. These projects help to protect the lineage as they provide stable and secure living conditions for the families. Stable housing conditions are indeed fundamental to the overall stability of family life as they provide a secure environment for the upbringing of children and ensure the well-being of family members (Anti et al., 2022; Suhaimi & Rahman, 2019). The construction of these low-cost houses also serves as an indirect solution to alleviate the problem of underutilized waqf land (Dewi & Saputra, 2020; Kamal & Ating, 2020). As an example, Waqaf Pulau Pinang has successfully developed the Wakaf Seetee Aisah project at Lot 1444, Mukim 4, Seberang Perai Tengah, Pulau Pinang on the land endowed by Haji Abdulla (Wakaf Pulau Pinang, n.d.). This project facilitated the construction of 9 units of three-storey shops and 76 two-storey terraced houses. The construction of these housing units demonstrates that waqf property may meet the community's need for shelter, playing a crucial role in ensuring stable living conditions and contributing to the protection of lineage by providing a secure and conducive environment for families to thrive.

#### 4.4 Protection of Intellect (*Hifz al-Aql*)

Educational institutions and initiatives funded through waqf projects contribute significantly to the protection and development of intellect within the community. Schools, universities, libraries, and research centers supported by waqf assets create environments conducive to learning and intellectual growth (Muayyad & Jatmiko, 2021; Salleh, 2019; Usman & Rahman, 2022). This study observed that most of the waqf institutions in Malaysia have helped in advancing education. This contribution is manifested through initiatives such as establishing educational institutions, developing infrastructure, and endowing books in libraries. Table 4 provides a glimpse into educational-oriented waqf projects, showcasing endeavours undertaken and in progress by waqf institutions across Malaysia.

Table 5: Examples of education projects by Malaysian waqf institutions

Waqf Institutions	Waqf Project	Waqf Funds
Wakaf Pahang	Development of the reading material collection at the University College of Yayasan Pahang library	RM 100,000.00
	Construction of student residential at Universiti Malaysia Pahang	RM 5,000,000.00
Perbadanan Wakaf Selangor	Book endowment to the Oxford Centre for Islamic Studies, United Kingdom.	RM 600,000.00
	Book endowment to the library of the Tengku Ampuan Jemaah Mosque	RM 100,000.00
Yayasan Waqaf Malaysia and Waqaf Pulau Pinang	Endowment for mobile digital language laboratory	RM 300,000.00
SIRC of Perlis	Construction of student residential at University of Sultan Azlan Shah	RM 15,000,000.00
SIRC of Negeri	The acquisition of a waqf van for the secondary	RM 304,670.40



Sembilan

religious schools of Haji Mohd Yatim

Source: Website of the State Islamic Religious Council

#### 4.5 Protection of Property (*Hifz al-Mal*)

Waqf projects have the potential to protect property by promoting economic development within the community. Income generated from waqf properties can be utilised to fund small businesses, microfinance projects, and job creation initiatives (Diniyya, 2019; Thaidi & Rahman, 2022). An impactful ongoing waqf financing initiative in Malaysia is the Small and Medium-Sized Enterprises (SME) Halal Waqf Project, a joint effort by the YWM and Halal Development Corporation Berhad (HDC) (Halal Development Corporation Berhad, n.d.). This project extends a valuable opportunity for SMEs to launch their operations, equipped with essential machinery such as flour milling machines, chicken slaughtering processing machines, and food/beverage processing machines. Besides, Waqaf An-Nur also provides micro-entrepreneurs with access to micro-financing facilities, offering up to RM 20,000 through the utilisation of Qard Hassan and Tawarruq agreements (Waqaf An-Nur, n.d.). Through the support of waqf financing, SMEs can bolster their production capabilities, ensuring a subsequent increase in profitability for these ventures (Rasyid et al., 2023).

Additionally, in partnership with several SIRC, Yayasan Waqaf Malaysia has introduced the creation of Bazar Waqf Rakyat (BWR), waqf marts, and souvenir kiosks strategically placed within mosque premises (YWM, n.d.). Recently, a total of 34 mosques have hosted waqf bazaars, along with three mosques that accommodated waqf marts, and two mosques showcased souvenirs. The study by Suhaimi & Rahman (2021) delved into the role of BWR in socioeconomic development. This research highlights multiple benefits derived from the execution of this waqf project, such as efficient land resource utilisation, stimulation of community economic activities, income generation, and the establishment of employment opportunities. In addition, the mosque hosting waqf bazaar can also generate additional income through rental payments, contributing to essential mosque maintenance expenses.

#### 5. Conclusion

With the aim of conducting a comprehensive examination of waqf projects within Malaysian waqf institutions realise the maqasid al-shariah, the study reveals that the current waqf initiatives significantly contribute to safeguarding and advancing the fundamental objectives of shariah. It includes the preservation of religion, life, intellect, dignity, and property.

Many waqf projects in Malaysia focus on constructing and enhancing mosques as centres for religious education and communal meetings, with the intention to safeguard the religion. These projects also aim to promote congregational prayers and spiritual growth. Additionally, waqf funds support the establishment of educational institutions like madrasahs, which contribute to religious knowledge. Waqf institutions, like Waqaf An-Nur, also contribute to economic empowerment through shariah-compliant financing, actively educating Muslims from engaging in interest-based transactions. This multifaceted role of waqf projects actively safeguards and promotes the Islamic faith across various facets of community life.

In terms of the protection of life, waqf projects, especially in healthcare and agriculture, adhere to maqasid al-shariah principles, emphasising the preservation and enhancement of human life. Through the construction of healthcare facilities like hospitals and clinics, waqf initiatives play a vital role in promoting community well-being and providing accessible medical services. Affordable fees at waqf health facilities enable communities to address health challenges effectively, leading to a communal healthy life. Additionally, leasing waqf land for agriculture, as seen in Kelantan, ensures food security by cultivating essential crops for a consistent and nutritious food supply.

When it comes to lineage protection, waqf initiatives, such as the Wakaf Zurri Business Building in Kelantan and Waqaf Pulau Pinang's Wakaf Seetee Aisah, play a crucial role in preserving family lineage. Through Islamic family endowments, individuals allocate properties for future generations, ensuring enduring benefits. Additionally, waqf institutions address housing needs by constructing affordable homes on waqf land. These housing projects provide stable living conditions, essential for family stability and well-being, aligning with the overarching objectives of maqasid al-shariah.

Waqf projects align with the objective of protecting and nurturing intellectual capabilities within the community. The educational initiatives funded by waqf assets, including schools, universities, and libraries, foster environments conducive to learning and intellectual growth. Malaysian waqf institutions are

committed to education, as seen in projects like building student residences and book endowments. Beyond infrastructure, waqf institutions protect intellect by providing scholarships and research grants, exemplified by initiatives at Universiti Tenaga Nasional.

Lastly, the waqf projects implemented, namely waqf microfinancing for SMEs and the construction of Bazar Waqf Rakyat, waqf marts, and souvenir kiosks in mosques, are in line with maqasid al-shariah, specifically in terms of protection of property. Both projects bring numerous benefits, particularly generating income for entrepreneurs and creating more employment opportunities for the community, which in turn helps to alleviate poverty.

The finding of this study is significant because it examines the extent to which waqf projects in Malaysia have achieved the objectives of shariah. The implementation of waqf projects following maqasid al-shariah reflects a commitment to ethical, moral, and religious principles, ensuring that the initiatives contribute positively to the holistic well-being of the community in line with Islamic teachings. It ensures that the initiative not only addresses certain aspects like religion but also contributes to the overall welfare of the community. Therefore, it is recommended that waqf institutions in Malaysia enhance the effectiveness of their projects in achieving maqasid al-shariah by incorporating diverse initiatives spanning religious matters, education, healthcare, economic development, and community welfare. This recommendation is based on observations in this study, where some waqf institutions exhibit a limited emphasis on certain aspects, like the economy. Instead, they tend to prioritise projects with a religious focus.

In conclusion, the strategic allocation of waqf resources towards projects that address the broader objectives of maqasid al-shariah ensures a comprehensive approach to community development. By actively contributing to the protection of religion, life, lineage, property, and intellect, waqf projects become powerful instruments in realising the foundational principles of Islamic law.

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