

DISTINGUISHING WAQF AND CHARITY IN MALAYSIA: LEGAL FRAMEWORKS AND IMPLICATIONS FOR DONOR AWARENESS

Zati Ilham Abdul Manaf^{1a*}, Mohd Zamre Mohd Zahir^{2b}, Zuraidah Ali^{3a}
and Zimna Abdhul Muhusin^{4c}

^aCivil Law Department, Ahmad Ibrahim Kulliyah of Laws, International Islamic University Malaysia,
PO Box 10 50728 Kuala Lumpur, MALAYSIA

E-mail: ilham@iium.edu.my¹

E-mail: zuraidah@iium.edu.my³

^bFaculty of Law, Universiti Kebangsaan Malaysia, 43600, Bangi, Selangor, Malaysia, MALAYSIA

E-mail: zamre@ukm.edu.my²

^cFaculty of Shariah and Law, The Maldives National University, Rahdhebai Higung,
Machangolhi Male', 20371, MALDIVES

E-mail: zimna.abdulmuhusin@mnu.edu.mv⁴

*Corresponding Author: ilham@iium.edu.my

Received: 21 November 2025

Accepted: 2 April 2026

Published: 26 May 2026

DOI: <https://doi.org.10.33102/jfatwa.vol.31no2.789>

ABSTRACT

In Malaysia, terms like 'charity', 'sadaqah', and 'waqf' are often used interchangeably in fundraising efforts, which can lead to confusion and even regulatory issues. While there are various fatwas discussing aspects of sadaqah, and waqf, the broader implications of these terms, especially within Malaysia's complex legal framework, which includes non-Islamic charities, have not been thoroughly examined. This paper aims to clarify the distinctions between waqf and Islamic forms of giving, like sadaqah, while also considering the wider charitable sector that includes both Islamic and secular organisations. Through a detailed analysis of laws, academic literature, and conference materials, we identify significant inconsistencies in regulations. Notably, waqf is governed solely by State Islamic Religious Councils, while non-waqf charities, regardless of being Islamic or secular, are overseen by various federal regulators with different standards and obligations. This fragmented system often leads to poor oversight and inconsistent accountability, which can undermine donor trust, particularly when the term "waqf" is misused in public appeals. To address these issues, this paper suggests reforms such as establishing a centralized information hub for verifying charitable entities, enhancing public education about the differences between charity, sadaqah, and waqf, creating a unified federal regulatory body for non-waqf charities, and standardizing transparency and reporting requirements throughout the charitable sector. These steps could strengthen governance, clarify the classification of charitable instruments, and protect donors against potential misuse of their contributions.

Keywords: Sadaqah, Waqf, Charity, Donor Awareness, Charity Law, Malaysia.

1. INTRODUCTION

Malaysia has a long standing tradition of philanthropy that is deeply influenced by Islamic charitable practices such as *sadaqah* and *waqf*. Charity, in its broadest sense, refers to voluntary acts of giving undertaken for the benefit of others, derived from the Latin *caritas*, meaning compassion and love for humanity. In Malaysia, this ethos of giving is strongly reflected in the significant role played by Islamic philanthropic institutions. Over the past several decades, charitable contributions have grown steadily, demonstrating sustained generosity even during periods of economic uncertainty. For instance, in 2023 alone, over MYR4 billion was collected in zakat, while cash waqf donations between the year 2022 to 2024 exceeded MYR12.8 million. This steady growth highlights the growing importance of charitable giving in Malaysia; however, it's essential to note that zakat, which is obligatory for Muslims with wealth above a certain threshold (the *niṣāb*), outpaces waqf, which is voluntary (Jalil et al., 2023).

Within Islamic teachings, charitable giving is strongly encouraged as a means of promoting social welfare and spiritual development. This encouragement is reflected in the Qur'an, particularly in Surah Āl-'Imrān (3:92):

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ

*“You will never achieve righteousness until you donate some of what you cherish.
And whatever you give is certainly well known to Allah.”*

Among the various forms of Islamic philanthropy, *waqf* occupies a distinctive position because of its potential for perpetuity. Unlike ordinary charitable donations, *waqf* involves the irrevocable dedication of property for religious or charitable purposes, where the capital asset is preserved and only its benefits are utilised. This concept is closely associated with the well-known hadith of the Prophet Muhammad (peace be upon him):

“When a human being dies, all his deeds come to an end except for three: sadaqah jariyah, beneficial knowledge, or a righteous child who prays for him.”

Riwayat Muslim (1631)

Classical jurists have interpreted the term *ṣadaqah jāriyah* in this narration as referring primarily to *waqf*, as the benefits of a waqf continue to accrue even after the donor's lifetime. Other forms of charitable giving, such as ordinary *sadaqah*, typically provide immediate assistance to recipients without creating a perpetual charitable asset.

Despite these conceptual distinctions, the terms *waqf*, *sadaqah*, and “charity” are frequently used interchangeably in public fundraising campaigns in Malaysia. This practice often obscures the legal and administrative differences between these instruments of giving. The distinction is particularly important because each form of giving is governed by different legal frameworks. Under Malaysia’s constitutional structure, *waqf* falls exclusively under the jurisdiction of state Islamic authorities, where State Islamic Religious Councils (SIRCs) act as sole trustees and regulators of *waqf* property. By contrast, general charitable organisations, including both Islamic and non-Islamic charities, are regulated under several federal statutory frameworks, notably the Companies Act 2016, the Societies Act 1966, and the Trustees (Incorporation) Act 1952 (Ali, 2014). Islamic charitable collections such as *khairat* may also fall under state Islamic law enactments governing the administration of Islam.

The coexistence of these multiple regulatory regimes has produced a fragmented governance framework for charitable activities in Malaysia. Different forms of giving are subject to different authorities, reporting obligations, and oversight mechanisms. As a result, donors may find it difficult to determine the legal status of fundraising campaigns, the regulatory authority responsible for oversight, and the safeguards governing the management of donated funds. This fragmentation also creates opportunities for the misuse of charitable terminology, particularly when fundraising campaigns labelled as “*waqf*” do not comply with the legal requirements governing *waqf* administration.

Existing scholarship on Islamic philanthropy in Malaysia has largely examined *waqf*, *zakat*, and *sadaqah* as instruments of social welfare and religious giving. While these studies provide valuable insights into the economic, theological, and sociological aspects of Islamic philanthropy, relatively few have examined the regulatory implications of these instruments within Malaysia’s broader legal framework governing charities. In particular, the interaction between Islamic charitable instruments, such as *sadaqah*, *khairat*, and *amanah Khairat*, and the federal regulatory framework governing non-profit organisations remains insufficiently explored. More importantly, previous studies have not adequately analysed how Malaysia’s divided state-federal governance structure contributes to conceptual ambiguity and regulatory inconsistencies in the charitable sector.

This article addresses this gap by examining the legal and regulatory frameworks governing charitable giving in Malaysia, with particular attention to the distinction between *waqf* and other forms of charity. It analyses how different charitable instruments, including *waqf*, *sadaqah*, *khairat*, and charitable trusts (*amanah khairat*), are regulated within Malaysia’s dual governance

structure, where Islamic charitable matters fall under state jurisdiction while many charitable organisations operate under federal legislation. By situating Islamic and non-Islamic charities within this broader constitutional and statutory framework, the study highlights how overlapping state and federal regulatory regimes create fragmentation in the governance of charitable activities. The article further examines how this fragmented framework contributes to conceptual ambiguity, inconsistent oversight, and potential misuse of charitable terminology in fundraising practices. By clarifying the conceptual and legal distinctions between *waqf*, Islamic charity, and general charitable organisations, this study seeks to enhance donor awareness and contribute to the development of a more coherent governance framework for charitable activities in Malaysia.

For clarity, this article uses the term *charity* in a broad sense to refer to donations made for social, educational, humanitarian, or community welfare purposes, regardless of religious affiliation. *Sadaqah* refers specifically to voluntary charitable giving in Islam undertaken for purposes recognised under *Hukum Syarak*. *Waqf* is treated as a distinct Islamic endowment involving the irrevocable dedication of property for charitable purposes and governed by its own legal and administrative framework. The term *khairat*, as used in state Islamic law enactments, generally refers to charitable collections made for the promotion and benefit of Islam and regulated by the State Islamic Religious Councils while *amanah khairat* denotes charitable trusts established under specific legislation such as the Charitable Trusts Ordinance (Sarawak) 1994.

This article proceeds in four parts. Part II reviews the literature on Islamic and non-Islamic philanthropy. Part III sets out the doctrinal methodology. Part IV examines the legal and regulatory frameworks governing *waqf* and charitable activities in Malaysia. Part V identifies key regulatory weaknesses and proposes reforms to strengthen governance and donor protection.

2. LITERATURE REVIEW

Existing scholarship on charitable giving in Malaysia spans several strands of research, including studies on Islamic philanthropy, nonprofit governance, and donor behaviour. While these studies provide valuable insights into the motivations and institutional development of charitable activities, relatively few have examined how different forms of charitable giving interact within Malaysia's broader legal and regulatory framework.

A significant portion of the literature focuses on Islamic philanthropy, particularly the role of instruments such as *zakat*, *waqf*, and *sadaqah* in promoting social welfare. These mechanisms are deeply rooted within Islamic

philanthropic traditions and are widely recognised as significant instruments for advancing community development, social welfare, and poverty alleviation initiatives (Jalil et al., 2023). The increasing recognition of *waqf* as a strategic component of Islamic social finance has generated renewed scholarly and policy interest in harnessing its institutional and economic potential to support Malaysia's broader socio-economic development agenda (Sulaiman & Alhaji Zakari, 2019). Each of these forms of giving serves a common goal of promoting public welfare, but operates under different legal frameworks.

In the context of Islamic philanthropy, the term *sadaqah* carries a broad meaning that requires careful delineation. In its general sense (*sadaqah 'ammah*), *sadaqah* encompasses all forms of voluntary charitable giving in Islam, including *zakat*, *waqf*, *hibah*, and *wasiyyah* (Latif et al., 2024). However, in its specific sense (*sadaqah khassah*), *sadaqah* refers to voluntary, non-obligatory giving that is not subject to the strict conditions governing *zakat* or *waqf*. Unlike *zakat*, which is compulsory for Muslims whose wealth reaches the *nisab* threshold, *sadaqah* is entirely voluntary and may be given in any amount, at any time, and to any recipient. Unlike *waqf*, *sadaqah* does not require the permanent dedication of assets and carries no restrictions on the transfer or consumption of the donated property. This conceptual breadth has important implications for contemporary governance because the interchangeable use of terms such as *sadaqah* and *waqf* in fundraising practices may obscure their distinct legal implications.

The flexibility of *sadaqah* means it can take the form of monetary gifts, food, clothing, or even acts of kindness, as recognised in the hadith: "Every act of goodness is *sadaqah*" (Sahih al-Bukhari, Hadith No. 6021). Given the breadth of the term, it is important to distinguish between *sadaqah* in its general usage, which may overlap with other forms of Islamic giving, and *sadaqah* in its specific usage as a voluntary, unconditional charitable act free from regulatory obligations or restrictions (Latif et al., 2024). *Waqf*, on the other hand, is a more structured form of Islamic endowment that involves the irrevocable dedication of an asset, rendering it inalienable, with its benefits directed towards charitable causes in perpetuity. The key components of *Waqf* include the donor (*waqif*), the endowed asset (*mawquf*), the declaration of intention (*sighah*), and the designated beneficiaries (*mawquf 'alayh*).

Historically, *waqf* was interpreted as a form of trust in Malaysia, particularly by the courts of the Straits Settlements, where the dedication of property for religious or charitable purposes was treated as analogous to the common law concept of a charitable trust. This interpretation arose from the dedication of property for religious or charitable purposes, which resembled the concept of a trust. However, with the formalization of state laws governing *Waqf*, this

interpretation has become largely irrelevant. Nonetheless, the conceptual overlap between Waqf and law governing charitable trust continues to influence the modern understanding and management of Waqf in Malaysia (Ilham et al., 2023).

When it comes to donating to charitable causes, religion is often a key motivator. Studies indicate that people who prioritize their faith are much more likely to contribute to charity (Amin, 2016). In Islam, charitable acts, such as donating to those in need, are not just about fulfilling a religious obligation, they are also viewed as a way to seek spiritual rewards. The ethical teachings of Islam promote compassion, social solidarity, and helping others, which significantly encourages community involvement in philanthropic activities.

Nonetheless, there are several barriers that can hinder charitable giving. Many potential donors struggle with issues like a lack of trust in charitable organisations, the relatively small size of individual donations, and limited ways to verify charities' activities. Additionally, concerns about donor privacy can further diminish confidence and participation in charitable initiatives (Shaikh et al., 2018).

In Malaysia, the regulatory landscape for charitable activities is further complicated by fragmented laws, with charities governed by both federal and state jurisdictions. As A. Abdullah (2017) highlights, this piecemeal approach creates inconsistent governance, transparency, and oversight. Charities fall under different legal frameworks depending on their purpose, with Waqf managed by state religious authorities and other forms of charity under federal law, making unified management (A. Abdullah, 2017).

Beyond the Malaysian context, a growing body of international scholarship examines how regulatory frameworks influence governance and public trust within the charitable sector. Studies on nonprofit regulation emphasise the importance of coherent oversight mechanisms, transparent reporting requirements, and clear institutional accountability in maintaining donor confidence. In jurisdictions such as the United Kingdom and Singapore, charitable organisations are typically supervised by a central regulatory authority, such as the Charity Commission or the Commissioner of Charities, which provides unified registration, monitoring, and reporting frameworks. Scholars argue that such centralised governance structures can improve regulatory clarity and reduce fragmentation within the charitable sector (Tang, 2022). In contrast, Malaysia's charitable landscape operates under multiple regulatory regimes involving federal authorities and state Islamic institutions, creating a more complex governance environment that may contribute to inconsistent oversight and public uncertainty.

Despite these contributions, existing scholarship rarely examines how Islamic charitable instruments such as *waqf*, *sadaqah*, and *khairat* operate within Malaysia's divided state–federal regulatory framework. In particular, limited attention has been given to how this fragmented governance structure affects donor understanding, regulatory oversight, and the use of charitable terminology in fundraising practices. This article addresses this gap by analysing the legal and regulatory distinctions between *waqf* and other forms of charitable giving in Malaysia. By examining the constitutional allocation of powers, relevant legislation, and governance practices that regulate these charitable instruments, the study aims to clarify their conceptual and legal differences, enhance donor awareness, and contribute to the development of a more coherent framework for the governance of charitable activities in Malaysia.

3. METHODOLOGY

This study employs a qualitative methodology via doctrinal research approach, analysing primary legal sources, such as laws, regulations, alongside secondary sources, such as journal articles and conference papers. Data for this study were analyzed using thematic, comparative, and critical analysis methods. Data collection constitutes a fundamental component of the research process, as it provides the foundation necessary to support meaningful analysis, evaluation, and recommendation (Rajamanickam et al., 2019). In the context of both the study and review phases, and reliable data collection enables researchers to identify existing legal, administrative, and operational challenges while assessing the practices and regulatory contexts (Ab Rahman et al., 2023; Ab Rahman et al., 2022). By examining these sources, the research seeks to understand the legal frameworks governing Waqf and charity in Malaysia. It identifies regulatory gaps and overlaps, focusing on areas like donor obligations, governance, and accountability. Through this comparison, the study highlights inconsistencies that require reform to enhance transparency and public trust.

4. RESULTS & DISCUSSION

4.1 *Distinguishing Features of Waqf and Charity under Malaysian Law*

4.1.2 *Concept of Waqf and Charity*

The concept of Waqf revolves around the irrevocable dedication of assets or funds to a charitable or religious purpose, where the principal asset is preserved, and only the benefits, often through investment returns, are used to serve the cause. Further, the idea of waqf, rooted in Islamic philanthropy, has

archaeologically played a crucial part in supporting socio-economic development across various Muslim societies (Mahmuda & Noordin, 2024). In its traditional form, Waqf involves immovable property like land or buildings, but modern practices, such as cash Waqf, have expanded the concept to include liquid assets like money. The key is that the asset itself, whether land, a building, or money, cannot be disposed of or transferred; only its benefits can be used, ensuring that the Waqf remains a perpetual source of good (Azrai Azaimi Ambrose & Abdullah Asuhaimi, 2021).

In Malaysia, it is also common to solicit funds under the label of Waqf for the purchase of assets used for religious purposes, such as mosques or other community spaces. In these cases, donations are pooled together to purchase an item, which then becomes part of the permanent Waqf property. Donors are informed that their contributions represent a "share" in the Waqf, meaning they collectively contribute to the creation of an asset that will be used indefinitely for religious purposes.

By contrast, charity is a more flexible form of giving that does not have the same requirements for perpetuity. It is important to distinguish between Islamic and non-Islamic charity in this context. As previously noted, Islamic charity, specifically sadaqah, infaq, and Khairat, is driven by religious obligations and the pursuit of spiritual reward. It is governed by Hukum Syarak and is administered under the authority of the SIRC's when it involves public fundraising for Islamic purposes (A. Abdullah, 2017). The defining feature of Islamic charity is that the giving must align with principles recognised under Islamic law, even though sadaqah itself is voluntary and flexible in its application. Non-Islamic charity, on the other hand, encompasses all other forms of charitable giving undertaken by individuals or organisations regardless of religious affiliation. This includes secular charities, faith-based organisations of other religions, and general welfare organisations that are regulated under federal laws such as the Companies Act 2016, the Societies Act 1966, or the Trustees (Incorporation) Act 1952 (Ali et al., 2020). While both Islamic and non-Islamic charities share the common goal of public welfare, they differ fundamentally in their motivating principles, governance structures, and regulatory oversight. Donors are free to donate towards legally recognised charitable purposes, with immediate impact, without the legal and administrative requirements of managing a Waqf. The concept of charity is rooted in the act of giving to support those in need, whether it be individuals or public welfare. It is not bound by the same long-term commitments as Waqf.

The concept of trust (*amanah*) is central to understanding charitable giving in Malaysia, particularly in the Islamic context. The act of giving, whether through waqf, sadaqah, or khairat, is fundamentally an act based on trust (*amanah*),

whereby the donor entrusts their contribution to the recipient or managing institution with the expectation that it will be used for the stated purpose. In the legal framework, this trust relationship is formalised through instruments such as trust deeds which set out the terms, conditions, and purposes of the charitable trust.

Within the legal framework, this relationship of trust is often formalised through instruments such as trust deeds (*surat ikatan amanah*), which set out the terms, conditions, and purposes governing the administration of the charitable property. The trust deed therefore functions as an important accountability mechanism, ensuring that charitable funds are administered in accordance with the donor's intentions while also providing a basis for legal recourse in situations where funds are mismanaged.

This emphasis on *amanah* and formal legal documentation reflects the fiduciary obligations owed by charitable institutions to donors and the wider public. A similar arrangement can also be observed in the establishment of *waqf*, where the creation of the endowment is frequently formalised through a *waqf* deed registered with the SIRC, which then assume responsibility for administering the endowed property in accordance with the donor's stipulated purposes.

4.1.2 *Position of Waqf and Charity under the Federal Constitution*

Under the Federal Constitution of Malaysia, the governance of general charitable activities, excluding Waqf and Hindu endowments, falls primarily under federal jurisdiction, as specified in Item 15(c) of the Ninth Schedule, Federal List. This covers a wide array of charitable activities regulated by federal laws. However, the governance of Waqf and Islamic charitable institutions, including the appointment of trustees and incorporation of persons involved with religious and charitable endowments, is explicitly the responsibility of the state, as outlined in Item 1 of the State List (List II) of the Ninth Schedule. This grants state governments, through the SIRC, exclusive control over Waqf assets and the broader administration of Islamic charitable endowments as well as Islamic charities that operate wholly within the state.

In Sabah and Sarawak, the governance of charitable activities is based on a shared federal-state arrangement, as outlined in Item 15 of List IIIA (Supplement to the Concurrent List). This arrangement grants these states the authority to legislate and administer charities within their territories, allowing both the federal and state governments to play a role in the regulation and management of charitable organisations. This cooperative framework enables the two states to exercise legislative powers over charity, ensuring that local needs and conditions are addressed in the administration of charitable

activities (Ali et al., 2020).

From the above, while it is clear that Waqf is under the exclusive jurisdiction of the state, charity appears in all lists: federal, state, as well as concurrent lists. This overlapping allocation of powers creates significant complexity in the governance and regulation of charitable activities in Malaysia.

Islamic charitable activities that do not constitute *waqf*, such as the collection of *sadaqah* and *khairat* for Islamic purposes, also fall within state jurisdiction. Item 1 of the State List in the Ninth Schedule of the Federal Constitution places the definition and regulation of charitable and religious trusts, as well as Islamic charitable endowments, institutions, trusts, charities and charitable institutions operating wholly within the State, under state authority. Accordingly, the respective State Administration of Islamic Law enactments empower the SIRC to regulate and supervise such charitable activities (*Khairat*) carried out for the benefit of Islam. This includes the power to authorise or prohibit the solicitation of *khairat* within the state.

However, where Islamic charities are structured as companies limited by guarantee, societies, or foundations, they also fall within the ambit of federal legislation governing such entities, such as the Companies Act 2016, the Societies Act 1966, or the Trustees (Incorporation) Act 1952 (Ali et al., 2020). This creates a dual regulatory layer for Islamic charities: they must comply with both the state Islamic law requirements administered by the SIRC and the federal regulatory requirements administered by relevant bodies. Non-Islamic charities, by contrast, are subject only to federal regulation. This dual jurisdiction over Islamic charitable entities creates unique challenges in terms of compliance, reporting, and oversight, and contributes to the overall complexity of Malaysia's charitable governance framework.

4.1.3 Administration of Waqf and Charity

By virtue of the allocation of powers under the Federal Constitution, the administration of Waqf is highly centralised, with the SIRC serving as the sole trustees of all Waqf properties and funds in the state. This role grants SIRC the authority to manage, maintain, and invest Waqf assets. These powers are evident in all state Islamic Administration laws and in specific Waqf enactments. In some cases, state laws allow SIRC to delegate this responsibility to third-party managers, provided these external parties adhere to the specific purposes of the Waqf and Islamic principles. SIRC and appointed third-party managers are required to follow reporting standards to ensure transparency and proper management of Waqf funds, which contributes to public confidence in the integrity of Waqf.

In contrast, charitable activities in Malaysia are primarily conducted through non-profit organisations (NPOs), which are governed by different legal frameworks depending on their structure, leading to a lack of uniformity in regulation and standards across the sector. Companies Limited by Guarantee (CLBGs) are regulated by the Companies Act 2016 under the oversight of the Companies Commission of Malaysia (SSM), while Societies operate under the Societies Act 1966 and are overseen by the Registrar of Societies (ROS). This includes a broad range of entities such as charitable, social, and political organisations. Trusts and foundations established under the Trustees (Incorporation) Act 1952 are overseen by the Legal Affairs Division of the Prime Minister's Department and typically include both private and charitable purposes. Additionally, Labuan-based charitable foundations, formed under the Labuan Foundations Act 2010, are regulated by the Labuan Financial Services Authority (LFSA), benefiting from Labuan's offshore financial framework and tax exemptions for international charitable activities. The differing regulatory requirements across these entities result in inconsistent standards and oversight, posing challenges to ensuring uniform governance and accountability in the charitable sector (Othman & Ali, 2014; Perai, 2021).

Unlike Waqf, which is strictly tied to state oversight and Islamic law, charity in Malaysia can be carried out by a variety of entities, including unincorporated associations or individuals, providing greater flexibility but less regulatory oversight.

4.1.4 Collection and Management of Funds

Waqf state laws such as the Selangor Waqf Enactment make it clear that any person who manages or administers Waqf am or Waqf khas without written permission from SIRC commits an offence. However, this is not explicitly about collecting funds but rather about the management and administration of the Waqf. Upon conviction, penalties for unauthorised management include fines of up to RM5,000, imprisonment for up to three years, or both. The purpose of such laws is to ensure that the management of Waqf assets remains under the purview of the SIRC and is administered in line with Islamic principles and the specific conditions outlined in the Waqf deed, protecting the integrity and perpetuity of the endowment.

However, in accordance with the legislative powers granted under the Federal Constitution as discussed above, each SIRC also regulates the collection of charitable funds for Islamic purposes. Certain state Administration of Islamic Law enactment contains provisions that empower the SIRC to regulate the collection of charitable funds for Islamic purposes. The term “khairat” in these enactments generally refers to charitable contributions collected for the

promotion and benefit of Islam and the Muslim community, encompassing a broad range of giving beyond waqf and zakat. For example, under the Administration of the Religion of Islam (State of Selangor) Enactment 2003, the SIRC has the power to either collect such funds directly or to authorise other individuals or entities to do so, provided the funds are intended for the promotion of Islam and are in accordance with Hukum Syarak. Similar provisions exist in the Administration of Islamic Law enactments of other states, such as those in Perlis (Enakmen Pentadbiran Agama Islam 2006, s. 106), Kedah (Enakmen Pentadbiran Undang-Undang Islam 2008, s. 69), Pulau Pinang, and the Federal Territories. The authorisation process includes specific conditions such as the issuance of receipts, maintaining accurate records, and ensuring that funds are used for their intended purposes. Crucially, this regulatory mechanism means that the collection of khairat for Islamic purposes is a state-level matter, and any person or entity seeking to collect such funds must first obtain authorisation from the relevant SIRC.

Entities who have obtained permission may have their details appear in JAWHAR's repository called e-khairat accessible at <https://khairat.jawhar.gov.my/>. This state-level regulatory framework for khairat represents a distinct layer of charitable governance that applies specifically to Islamic charitable collections and does not extend to non-Islamic fundraising activities.

Failure to obtain Majlis' authorisation would constitute an offence punishable by fines of up to RM1,000, imprisonment for up to six months, or both. Therefore, any individual or organisation wishing to collect funds for religious purposes, including for the purchase of assets intended to become Waqf, such as property improvements for mosques or tahfiz schools must obtain formal approval from the SIRC to ensure compliance with the legal and religious requirements.

Public fundraising efforts in Malaysia that are not for Islamic purposes are regulated under the House-to-House and Street Collections Act 1947 (Act 200). This Act requires any individuals or NPOs to obtain a permit from the Royal Malaysia Police (PDRM). The permit is valid for 30 days, with the option to renew, and comes with specific conditions (PDRM, 2024), such as prohibiting the use of minors for fundraising (as stipulated under Section 32 of the Child Act 2001), issuing receipts for all collections, and submitting audited financial statements to ensure transparency.

Additional documentary requirements depend on the nature of the fundraising:

- a) For building construction:
 - a. Copies of building plans
 - b. Estimated construction costs from a registered contractor
 - c. A letter of approval from the landowner
- b) For purchasing buildings:
 - a. Copies of the sale and purchase agreement
 - b. Copies of the land grant
- c) For purchasing equipment: Quotations for the equipment

If permitted by their constitution to solicit public funds, NPOs that intend to solicit public funds must also submit documents such as Sijil Pertubuhan (Form 9) for associations, temples, or churches, and a letter of support from relevant ministries. Failure to comply with the requirements, such as fundraising without a permit, is a criminal offence and may result in fines or imprisonment. This regulatory framework ensures that fundraising is conducted in a transparent and lawful manner, protecting both the donors and the public. Therefore, it is mandatory for any person and NPOs who wish to solicit public funds to first obtain a license from the PDRM before starting the solicitation.

In summary, both Waqf and general charitable fundraising are regulated, with different levels of authorisation required depending on whether the funds are for Waqf purposes or broader charitable activities. These regulations are designed to ensure transparency, proper management, and accountability in the use of donated funds.

4.1.5 Utilisation of Funds

The utilisation of Waqf funds is governed by the SIRC and the state Fatwa Committee. The core principle is that the capital of the Waqf must remain intact, and only the returns or proceeds from its investment may be used to support the beneficiaries. This preserves the sustainability of the Waqf, ensuring it continues to fulfill its charitable purpose indefinitely. This approach aligns with Malaysia's broader national aspiration of fostering an inclusive, balanced, and equitable society, as reflected in policy frameworks such as the Shared Prosperity Vision 2030 (Mahmuda & Noordin, 2024). Unlike conventional charitable donations, which are typically consumptive in nature, waqf assets are structured to be preserved and productively managed in perpetuity. The preservation of the endowed corpus, coupled with the utilisation of its generated returns, enables waqf institutions to deliver sustainable socio-economic benefits and long-term community welfare across generations (Mahmuda & Noordin, 2024). Any allocation of proceeds of Waqf funds for administrative purposes, such as management or operational costs, requires approval from the relevant fatwa committee, in keeping with Islamic

guidelines that emphasise the sanctity of the intention of the Wakif.

In contrast, charitable funds raised through public donations are generally not subject to as stringent requirements as waqf funds. Depending on the NPO's constitution, the funds can often be used immediately to achieve the organisation's stated objectives. However, if the NPO wishes to seek for tax benefits from the Inland Revenue Board (IRB) under Subsection 44(6) of the Income Tax Act 1967, the usage of funds is then restricted to certain conditions. These restrictions ensure that funds are utilised strictly for charitable purposes, and any misuse or deviation from the organisation's declared mission, such as using funds for non-charitable activities or for personal benefit, can result in penalties. This may include revocation of the NPO's fundraising license or loss of its tax-exempt status.

One of the key conditions set by PDRM for fundraising activities under the House-to-House and Street Collections Act 1947 is that administrative expenses should not exceed 1/12th of the total funds collected. This condition ensures that a significant portion of the funds raised is directed toward the charitable cause, maintaining transparency and accountability in public fundraising efforts.

5. DISCUSSION

5.1 *Comparison between Waqf and Charity*

The following table summarises the key similarities and differences between Waqf and charity in Malaysia:

Table 1. Similarities and Differences between Waqf and Charity in Malaysia

Aspect	Waqf	Charity (including Sadaqah)
Concept	Irrevocable dedication of assets; principal preserved in perpetuity; only returns/benefits utilised	Flexible giving; funds may be consumed immediately; no requirement for perpetuity
Governing Law	State Islamic law; state Waqf enactments; Hukum Syarak	Federal laws (Companies Act 2016, Societies Act 1966, Trustees (Incorporation) Act 1952); state Islamic law enactments for

		Islamic charity
Jurisdiction	Exclusive state jurisdiction (State List, Ninth Schedule)	Federal, state, and concurrent lists; Islamic charity also subject to state Islamic law
Administration	Centralised under SIRC as sole trustees; may delegate to third-party managers	Fragmented; various NPO types (CLBGs, societies, trusts, foundations) under different regulators (SSM, ROS, BHEUU, LFSA)
Fundraising Authorisation	Authorisation required from SIRC; unauthorised management is an offence (fines up to RM5,000 or 3 years imprisonment)	Permit from PDRM under House-to-House and Street Collections Act 1947; SIRC authorisation for Islamic charitable collections (khairat)
Fund Utilisation	Capital must remain intact; only returns utilised; Fatwa Committee approval needed for administrative costs	Funds may be used immediately for stated objectives; admin expenses capped at 1/12th of total (PDRM condition); IRB conditions for tax-exempt status
Accountability Mechanism	SIRC oversight; adherence to Waqf deed and Islamic principles; state-level reporting	Varies by entity type; audited financial statements; regulatory compliance with respective registrar; less stringent oversight than for-profit entities
Similarities	Both aim to promote public welfare and benefit society; both require proper authorisation for public fundraising;	

both are based on the principle of trust (amanah) between donor and recipient/institution; both face challenges of enforcement and monitoring, particularly in online fundraising; both require transparency and accountability in fund management

From the comparison above, the key to raising donor awareness lies in clarifying the distinctions between Waqf and charity, particularly in the areas of concept, administration, regulatory demands, and fundraising processes. This awareness is vital to ensure that donors understand the different expectations and levels of accountability that come with each type of giving.

As detailed in the preceding sections, the key distinctions between waqf and charity relate to the permanence of asset dedication, the centralisation of administration, the applicable regulatory framework, and the authorisation requirements for fundraising. Donors must appreciate that waqf entails the irrevocable dedication of assets with only returns being utilised, whereas charity permits immediate use of funds. Administratively, while waqf is governed centrally by SIRC under Islamic law, charitable organisations operate under varying levels of oversight depending on their legal structure, and the effectiveness of such oversight has been questioned (Roslan et al., 2017). The regulatory landscape is further complicated by the dual jurisdiction over Islamic charitable entities, which must comply with both state Islamic law and federal requirements, whereas non-Islamic charities are subject only to federal regulation. In fundraising, donors should verify that waqf-related collections have been authorised by the SIRC and that non-religious fundraising efforts hold the necessary permit from the PDRM. Contributing only to approved entities is a crucial safeguard for ensuring that donations are managed transparently and in accordance with the law.

5.2 *Identified weaknesses*

5.2.1 *Fragmented Regulatory Framework*

As observed above, the regulatory framework governing Waqf and charitable activities in Malaysia is fragmented, leading to inconsistencies in the standards and practices across different charitable organisations. This means that different rules and standards apply to Waqf and non-Islamic charitable organisations, making it difficult for donors to assess how their funds are being managed and monitored. Furthermore, because these entities operate under different laws, there is no consistent oversight, leading to possible gaps in transparency and accountability. This fragmentation can cause confusion

among donors who are not fully aware of the specific regulations that apply to different types of charitable activities.

5.2.2 Issues with Enforcement and Monitoring

Even when legal frameworks are in place, weak enforcement and monitoring further undermine the effectiveness of regulations. Unauthorised fundraising activities often go unchecked, particularly in rural areas or smaller communities (Othman & Ali, 2014). This is especially prevalent in instances where individuals or organisations claim to be raising funds for religious purposes, such as the construction of mosques or the establishment of Waqf properties, without obtaining the proper approvals (Jauhari, 2020).

For example, while Waqf fundraising is meant to be strictly monitored by the SIRC, in practice, enforcement may be limited due to lack of capacity, and regulations to investigate unauthorised fundraising, and as a result, such activities continue to flourish without appropriate oversight (Bernama, 2024). Similarly, general charitable fundraising activities are subject to the House-to-House and Street Collections Act 1947, but violations, such as fundraising without a permit, are not always rigorously enforced, leading to potential exploitation (Nawawi et al., 2024). Furthermore, with the increasing use of online platforms for soliciting and contributing to charitable causes, enforcement has become increasingly challenging. The digital nature of these transactions makes it more difficult for authorities to trace unauthorised fundraisers, verify the legitimacy of campaigns, and ensure that proper regulatory approvals are in place. Online fundraising, while expanding the reach and accessibility of charitable efforts, also opens the door to potential misuse, as the anonymity and ease of creating fund-raising campaigns can allow unauthorised individuals or organizations to solicit funds without oversight (Wymer & Čačija, 2023).

5.2.3 Inconsistent Fund Utilization and Reporting Standards

One of the key regulatory challenges is the lack of consistent standards for how funds are utilised and reported. For Waqf, there is often limited public reporting on how the proceeds are managed and distributed. Without a standardised mechanism for public disclosure, it is difficult for donors to track how their contributions are being used or whether they are being applied in line with the Waqf deed (Kamaruddin et al., 2024).

6. RECOMMENDATION

Based on the issues above, the following are recommendations which could improve public awareness and transparency. Based on Figure 1, there are five aspects of recommendation.

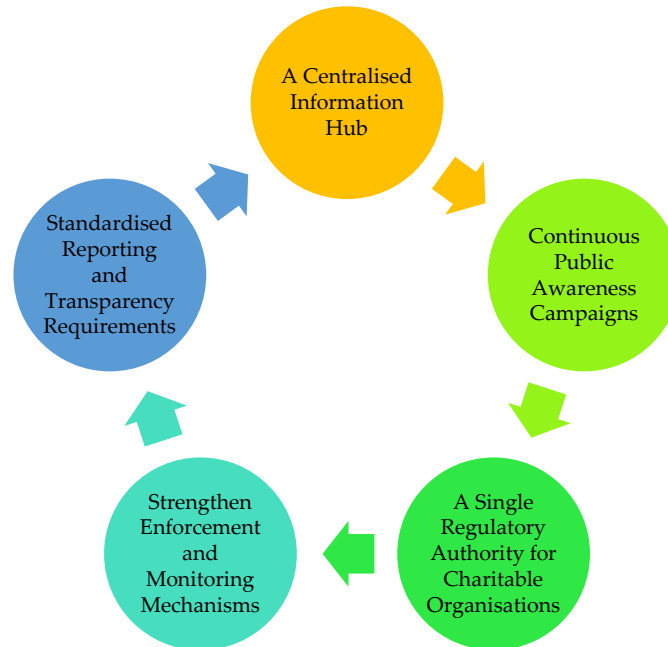


Figure 1: Five Aspects of Recommendation for the Enhancement

6.1 *Establish a Centralised Information Hub for All Charitable Entities*

A centralized information hub should be developed, similar to the e-Khairat system established by JAWHAR for Islamic charitable causes (Utama - Portal e-Khairat JAWHAR, 2024). This hub would serve as a comprehensive, public database containing all entities that have received the necessary approvals from the PDRM for general charitable fundraising.

The proposed information hub for charitable activities would include several key features to enhance transparency and accountability. It would host a verification database where donors could check whether the individuals or organisations they wish to support have the necessary regulatory approvals, preventing unauthorised fundraising. The hub would also provide real-time approval status updates, ensuring that only entities in compliance with regulatory requirements are allowed to solicit funds. A transparency dashboard would include detailed reports on how collected funds are used, including administrative costs and the allocation of donations to intended purposes. Additionally, the platform would offer education and guidance to

inform donors about the different regulatory frameworks governing Waqf and general charity, along with tools to verify the legitimacy of fundraising campaigns. Such model is available in Singapore through its charity portal.

6.2 Continuous Public Awareness Campaigns

To tackle donor confusion, the proposed information hub can serve as a key component in an ongoing public awareness campaign aimed at educating the public on the crucial distinctions between Waqf and general charity, the respective regulatory requirements, and the proper channels for verifying fundraising legitimacy. In addition to the information hub, other outreach efforts, such as leveraging social media, traditional media, and community engagement, should be utilized to reach a broader audience. These campaigns would emphasise the importance of supporting only legally compliant entities, thereby motivating other organisations to adhere to regulations. By ensuring continuous education, the public will be more equipped to make informed decisions, reducing the risk of unauthorized or fraudulent fundraising activities and promoting transparency across the charitable sector.

6.3 Create a Single Regulatory Authority for Charitable Organisations

Various literatures (Ali, 2014; Nawawi et al., 2024) have advocated for the establishment of a centralised regulatory authority to streamline the governance of charitable organisations, ensuring consistency and accountability across the sector. This proposal is supported by the argument that the current fragmented regulatory framework creates unnecessary complexities and weakens oversight. A centralised body could standardise the approval of fundraising activities, enforce compliance with regulations, and set uniform reporting standards, addressing issues such as transparency and mismanagement.

For effective governance, this proposed authority should closely coordinate with the SIRC to maintain consistent reporting and regulatory practices for Islamic charities. This collaboration would ensure a cohesive regulatory landscape where both religious and non-religious charitable activities are monitored for accountability and transparency while maintaining the distinct jurisdictional roles of the federal and state governments. By fostering this partnership, the authority can help standardize practices across all charitable organizations, thereby building public trust and ensuring compliance.

6.4 Strengthen Enforcement and Monitoring Mechanisms

The proposed single authority would not only be responsible for overseeing the charitable sector, but it would also play a critical role in monitoring compliance, working closely with the SIRC's to ensure consistent oversight of Islamic charities. This authority would coordinate with other key regulatory bodies, such as the PDRM and relevant federal authorities, to ensure comprehensive enforcement of fundraising regulations.

Enforcement mechanisms must be strengthened through this collaboration, particularly in light of modern fundraising challenges, such as online campaigns. The proposed authority should develop and implement digital tools that enable real-time tracking and verification of online fundraising activities, ensuring that only authorised individuals and organisations are permitted to solicit funds. By partnering with online fundraising platforms, authorities can further enhance their ability to monitor and enforce compliance, reducing the risk of fraud and ensuring funds are collected and used legally. This coordinated approach would create a more robust regulatory framework, improving transparency and accountability across the charitable sector.

6.5 Implement Standardised Reporting and Transparency Requirements

There have been numerous calls for charitable organisations to be subject to standardised reporting requirements that mandate public disclosure of how funds are used (Atan & Saunah, 2012). For Waqf, SIRC's should publish reports on the status of Waqf assets, including details on investment returns and the allocation of proceeds. For general charitable organisations, transparency should be enhanced by requiring detailed financial reports and setting clear limits on administrative costs, such as the PDRM's 1/12th rule for fundraising expenses.

The recommendations proposed seek to address the principal challenges encountered by the public in engaging with charitable activities by strengthening transparency, accountability, and public awareness. Transparency constitutes a fundamental pillar of effective waqf governance, as it enhances institutional credibility, reinforces public confidence, and encourages greater participation and sustained contributions from donors (Mahmuda & Noordin, 2024). A transparent management framework not only ensures responsible stewardship of endowed assets but also promotes informed public engagement and long-term sustainability of charitable institutions. By establishing a centralised information hub, donors can easily verify the legitimacy of charitable entities, while continuous public awareness campaigns will ensure that the public is well-informed about regulatory

requirements and the authenticity of fundraising efforts. The creation of a single regulatory authority would streamline oversight and improve coordination, particularly with State Islamic Religious Councils (SIRCs), ensuring consistency in the regulation of both religious and non-religious charitable organizations. Strengthened enforcement mechanisms, especially for online fundraising, along with standardised reporting and transparency requirements, will further protect donor contributions and foster trust. Collectively, these efforts aim to significantly enhance the governance, accountability, and efficiency of charitable activities in Malaysia, safeguarding public trust and ensuring that donations are used appropriately.

7. CONCLUSION

In conclusion, this paper has examined the key distinctions between Waqf and charity within Malaysia's legal and regulatory frameworks, highlighting the critical need for donor awareness in charitable giving. By delineating the conceptual breadth of *charity*, the study has clarified a terminological ambiguity that has long contributed to donor confusion. The paper has further distinguished between Islamic charity (*sadaqah*, *khairat*, and *amanah khairat*) and non-Islamic charity, demonstrating that these categories operate under fundamentally different motivating principles, governance structures, and regulatory oversight. The analysis reveals a dual regulatory layer in which Islamic charitable entities must comply with both state-level Islamic law administered by the SIRCs and federal legislation governing incorporated bodies, whereas non-Islamic charities are subject only to federal regulation. This fragmented structure, compounded by the overlapping treatment of *khairat* under state enactments and the trust deed mechanism (*amanah khairat*) under statutes such as the Charitable Trusts Ordinance (Sarawak) 1994, creates significant inconsistencies in oversight and accountability. The systematic comparison of waqf and charity presented in this paper highlights these disparities and provides a basis for possible regulatory reform. The recommendations offered are essential steps toward improving transparency, accountability, and governance in the charitable sector.

Moreover, it is crucial to prevent the exploitation of religious sentiments, particularly in fundraising efforts labelled as Waqf. The state-level regulatory framework for *khairat* collections, the fiduciary obligations embedded in *amanah khairat* trust deeds, and the distinction between Islamic and non-Islamic charitable governance all demand greater public understanding. Public awareness campaigns, stronger enforcement mechanisms, and a centralised information hub will play a key role in ensuring that donations are used as intended and in compliance with Islamic or general legal guidelines. By

fostering greater conceptual and regulatory clarity, these measures aim to enhance public trust in charitable activities and ensure that *waqf*, *sadaqah*, *khairat*, and general charitable giving each contribute effectively to the welfare of society.

8. ACKNOWLEDGEMENT

The authors would like to extend their gratitude to Harun M. Hashim Law Centre for sponsoring this research. This paper is an output under the HAREG research grant (HAREG25-034-0034) and represents a continuation of the research project entitled *Kajian Kewajaran Penggubalan Akta Khairat dan Penubuhan Suruhanjaya Khairat di Malaysia* funded by the Bahagian Hal Ehwal Undang-Undang, Jabatan Perdana Menteri. The authors also acknowledge the use of AI-assisted tools for language refinement and structural suggestions. All legal interpretations, analyses, and conclusions presented in this paper are solely the authors' own.

9. REFERENCES

- Ab Rahman, N. H., Mat Basir, S., & Mohd Zahir, M. Z. (2022). Discrimination of Street Children's Rights to Development and Sustainable Development Goals 2030 (SDG 2030). *Res Militaris*, 12(2), 7041–7056.
- Ab Rahman, N. H., Mohd Zahir, M. Z., & Althabhwawi, N. M. (2023). Repercussions of COVID-19 Lockdown on Implementation of Children's Rights to Education. *Children*, 10, 474. <https://doi.org/10.3390/children10030474>
- Abdullah, A. (2017). Charities in Malaysia : Demarcation of Federal and State Jurisdictions. *Islam and Civilisational Renewal*, 8(3), 428–429. <https://doi.org/10.12816/0042931>
- Ali, Z. H. (2014). Regulating Charitable Organizations In Malaysia ; A Case Law Analysis Of the Balkis Case . *International Conference on Law, Policy and Social Justice 2014*, September, 10–11.
- Ali, Z. H., Kader, S. Z. S. A., & Mohamad, N. A. (2020). Analysing the need to regulate non-profit foundations under the trustees(Incorporation) act 1952: Towards transparency and good governance. *International Journal of Business and Society*, 21(S1), 165–176.
- Amin, H. (2016). Investigating drivers of internet giving behaviour in Malaysia. *Asia Pacific Journal of Marketing and Logistics*, 28(2), 256–277. <https://doi.org/10.1108/APJML-06-2015-0088/FULL/XML>
- Atan, R., & Saunah, Z. (2012). The extent of charitable organisations' disclosures of information and its relationship with donations. *Management & Accounting Review*, 11(2), 1–24.
- Azrai Azaimi Ambrose, A. H., & Abdullah Asuhaimi, F. (2021). Cash waqf risk management and perpetuity restriction conundrum. *ISRA International Journal of Islamic Finance*, 13(2), 162–176. <https://doi.org/10.1108/IJIF-12-2019-0187>
- Bernama. (2024). Specific Law Needed to Monitor, Regulate Online Donations-Police. *Bernama Fokus*. <https://www.bernama.com/en/bfokus/news.php?special-project&id=2372284>
- Ilham, Z., Manaf, A., Najid, K. M., Amrullah, M., Nasrul, D., & Ibrahim, N. M. (2023). Optimising Waqf Law For Effective Administration: A Comparative Analysis Of The Trustee Act 1949 And State Waqf Enactments. *IIUM Law Journal*, 31(1), 235–260.
- Jalil, M. I. A., Amin, H., Yahya, S., Pitchay, A. A., Lada, S., & Omar, P. M. F. F. A. (2023). Factors Influencing Charitable Giving in Malaysia: An Islamic Perspective. *ISRA International Journal of Islamic Finance*, 15(2), 119-135–119 – 135. <https://doi.org/10.55188/IJIF.V15I2.545>
- Jauhari, A. (2020). Kutip derma wakaf surau Maahad Tahfiz tanpa kebenaran. *Utusan Malaysia*. <https://www.utusan.com.my/berita/2020/11/kutip->

- derma-wakaf-surau-maahad-tahfiz-tanpa-kebenaran/
Kamaruddin, M. I. H., Hanefah, M. M., & Masruki, R. (2024). Challenges and Prospects in Waqf Reporting Practices in Malaysia. *Journal of Financial Reporting and Accounting*, 22(3).
- Latif, S. N. S. A., Mohd, S., Mokti, S. A., Saleh, S. F. Z. M., & Nan, A. H. (2024). Filantropi Islam: Instrumen Wakaf Menurut Perspektif Şāḥiḥ al-Bukhārī. *Global Journal Al-Thaqafah*, December, 218–237.
- Mahmuda, S., & Noordin, N. H. (2024). Constructive Collaboration in Ensuring Sustainability of Waqf Fund in Malaysia: A Case Study of myWakaf Initiative. *Journal of Islamic Social Finance*, 2(2), 1–17.
- Nawawi, A. M. M., Anuar, N. A., & Samar, N. (2024). Legal Framework for Non-Profit Organizations in Malaysia and the Need for a Standard Regulatory & Compliance Framework in Charity Governance. *3rd Iconic Proceedings*, 204–224.
- Othman, R., & Ali, N. (2014). NPO, Internal Controls, and Supervision Mechanisms in a Developing Country. *Voluntas*, 25(1), 201–224. <https://doi.org/10.1007/s11266-012-9335-4>
- PDRM. (2024). Syarat-syarat kutipan derma [Conditions for fundraising collections]. Royal Malaysia Police. <https://www.rmp.gov.my/orang-awam/pelesenan/pelesenan-am/panduan-permohonan/>
- Perai, N. A. A. (2021). The Multiple Regulator Model: A Case of Too Many Cooks? *Nonprofit Policy Forum*, 12(3), 443–464. <https://doi.org/10.1515/npf-2020-0026>
- Rajamanickam, R., Na'aim, M. S. M., Zainudin, T. N. A. T., Rahman, Z. A., Zahir, M. Z. M., & Hatta, M. (2019). The Assessment of Expert Evidence on DNA in Malaysia. *Academic Journal of Interdisciplinary Studies*, 8, 51–57. <https://doi.org/10.2478/ajis-2019-0016>
- Roslan, N., Arshad, R., & Mohd Pauzi, N. F. (2017). Accountability and governance reporting by non-profit organizations. *SHS Web of Conferences*, 36, 00041. <https://doi.org/10.1051/shsconf/20173600041>
- Shaikh, S. A., Ismail, M. A., Ismail, A. G., Shahimi, S., & Shafiai, M. H. M. (2018). Exploring Dynamics of Private Giving as Income Support Institution for Endowment Deficient Consumers. *Journal of Islamic Economics, Banking and Finance*, 14(1).
- Sulaiman, M., & Alhaji Zakari, M. (2019). Financial sustainability of state Waqf institutions (SWIs) in Malaysia. *Journal of Islamic Accounting and Business Research*, 10(2), 236-258. <https://doi.org/10.1108/jiabr-05-2016-0054>
- Tang, H. W. (2022). Charitable Organizations in Singapore: From Clan Based to State Facilitated Endeavors. *Nonprofit Policy Forum*, 13(1), 49–68. <https://doi.org/10.1515/npf-2021-0032>
- Utama - Portal e-Khairat JAWHAR. (2024). Portal e-Khairat JAWHAR. Jabatan Wakaf, Zakat dan Haji (JAWHAR). <https://khairat.jawhar.gov.my/>

Wymer, W., & Najev Čačija, L. (2023). Online social network fundraising: Threats and potentialities. *Journal of Philanthropy and Marketing*, 28(4), e1782. <https://doi.org/10.1002/nvsm.1782>

Disclaimer

The views expressed in this article are those of the author. Journal of Fatwa Management and Research shall not be liable for any loss, damage or other liability caused by / arising from the use of the contents of this article.