

**THE DEVELOPMENT OF MUSLIM FUNERAL
MANAGEMENT COST FRAMEWORK IN MALAYSIA**

NUUR HALIMATUS SA'ADIAH BINTI MASRUKHIN



UNIVERSITI SAINS ISLAM MALAYSIA

**THE DEVELOPMENT OF MUSLIM FUNERAL MANAGEMENT
COST FRAMEWORK IN MALAYSIA**

Nuur Halimatus Sa'adiyah Binti Masrukhin

Thesis submitted in partial fulfillment for the degree of
DOCTOR OF PHILOSOPHY IN
ECONOMICS AND MUAMALAT ADMINISTRATION

UNIVERSITI SAINS ISLAM MALAYSIA

April 2024

AUTHOR DECLARATION

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

I hereby declare that the work in this thesis is my own except for quotations and summaries which have been duly acknowledged.

Date: April 2024

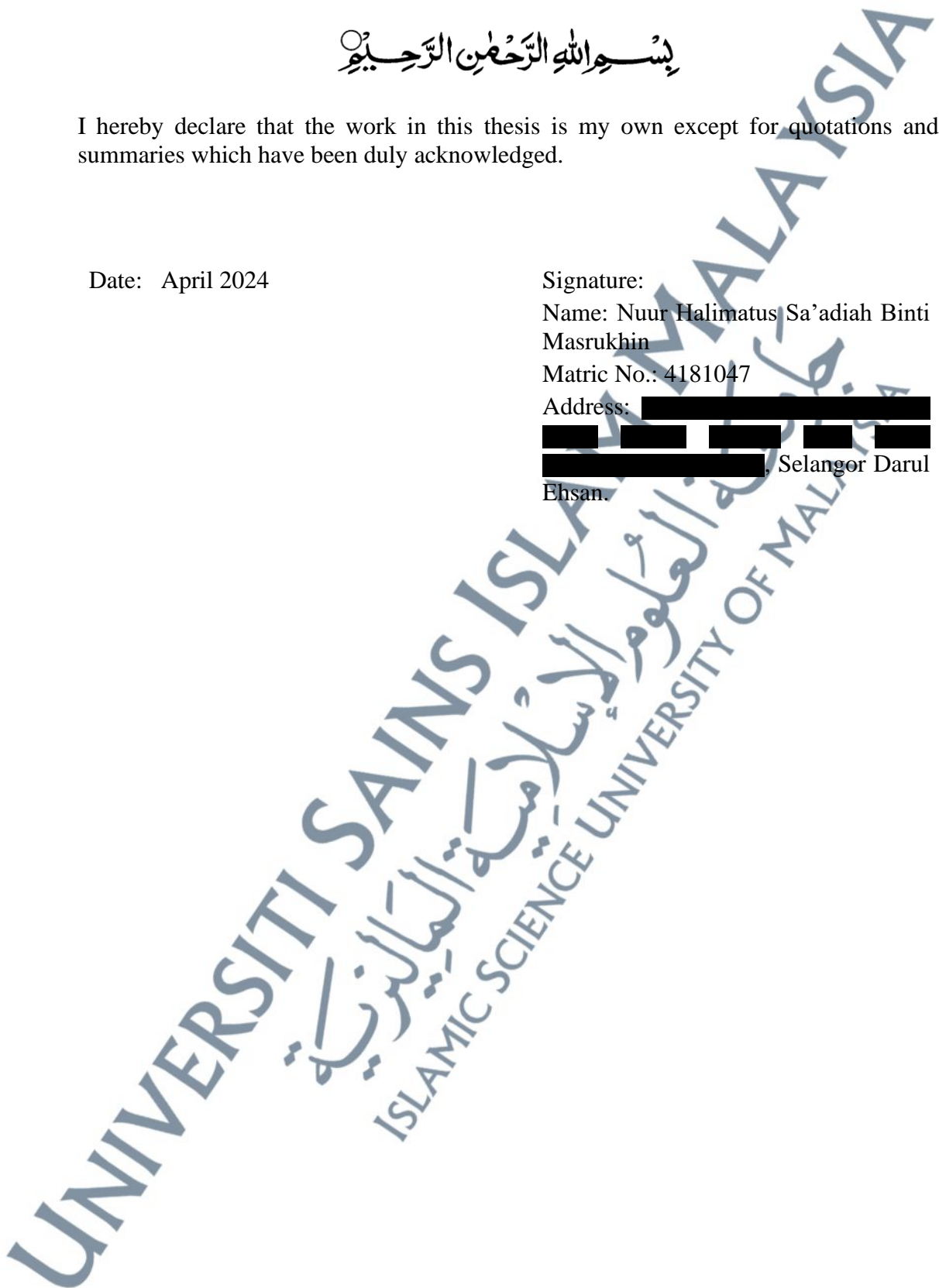
Signature:

Name: Nuur Halimatus Sa'adiyah Binti Masrukhin

Matric No.: 4181047

Address:

██████████, Selangor Darul Ehsan.



ACKNOWLEDGEMENT

Praise and gratitude are extended to Allah SWT for awarding the researcher permission to complete this study successfully. Blessings and greetings to the Prophet Muhammad (Peace Be Upon Him), his family members and friends.

Million thanks and appreciation to the three supervisors, Assoc. Prof. Dr. Khairil Faizal Khairi, Assoc. Prof. Dr. Syadiyah Abdul Shukor and my previous supervisor Dr. Azrul Azlan Iskandar Mirza who have given a lot of support, encouragement, assistance, guidance as well as providing ideas in designing and completing this study. Acknowledgments are also extended to all lecturers and administrative staff of the Faculty Economics and Muamalat, Universiti Sains Islam Malaysia (USIM) which often used as a reference point in order to complete this thesis. Not to be forgotten are the Universiti Sains Islam Malaysia (USIM) and the Ministry of Higher Education that provided the researcher with study opportunities with full sponsorship.

Thank you to Dr. Fadhly Habidin, Prof. Dr. Ghafar Ismail, Prof. Dr. Kalsom Kayat, Prof. Dr. Tamat Sarmidi, Assoc. Prof. Dr. Syahidawati, Assoc. Prof. Dr. Siti Salwani, Dr Hairul Nizam, Assoc. Prof. Dr. Zack Zairul and Dr. Mohd Khairul Nizam who gave guidance in improving the study.

A very special appreciation for my husband, [REDACTED] who has sacrificed a lot and gave endless support since the beginning of this study. Further gratitude for my beloved father, [REDACTED], siblings and every members of my husband's family, especially father and mother-in-law. Thank you for your patience, support, help, tolerance, love and prayers, in making this thesis and study can be completed successfully. Indeed, all the sacrifices that have been made are very much appreciated and I will remember them for the rest of my life.

Not forgetting the words of appreciation and gratitude to my comrades-in-arms; Dr Wan Atirah, Dr Amalina, Dr Aqilah, Dr Raihan, Dr Nik Fadhli, Hamidi, Subini, Dr Nur Jawahir, Dr Saida Farhanah, Dr Nadia, Dr Hanis, Sister Ummu, and Sister Syafiqah who have given a lot of help and moral support as I faced with challenges. I would also like to thank all respondents who took part in this study, as well as all those who contributed directly and indirectly involved in providing suggestions and assistance in preparing this thesis. Hopefully this research and thesis can be used as a useful knowledge platform for the future generations.

May your kindness be given with blessings and glory in the sight of Allah SWT.

"The best among you are those who bring greatest benefits to many others" - Prophet Muhammad (Peace be Upon Him)

ABSTRAK

Dalam pengurusan jenazah Muslim, terdapat kos pengurusan jenazah yang perlu diperuntukkan oleh keluarga si mati. Kos tersebut didapati semakin meningkat dari RM450 pada tahun 2016 dan pada tahun 2022 sekitar RM2,000 hingga RM5,000. Tambahan pula, organisasi pengurusan jenazah mengenakan kos yang berbeza-beza dan terdapat caj yang didapati berlebihan. Kesannya, keluarga si mati yang kurang berkemampuan tidak dapat menyempurnakan urusan tersebut dengan segera atau terpaksa berhutang. Oleh itu, kajian ini bertujuan untuk membincangkan elemen-elemen kos dalam pengurusan jenazah Muslim dan memahami penentu-penentu dalam membuat keputusan kos pengurusan jenazah oleh organisasi pengurusan jenazah. Dapatan kajian ini akan membentuk satu rangka kerja bagi kos pengurusan jenazah Muslim di Malaysia supaya ahli keluarga si mati bersedia dan organisasi pengurusan jenazah tidak mengenakan kos secara berlebihan. Objektif kajian ini dipandu oleh tiga persoalan kajian iaitu; (i) apakah elemen-elemen penting dalam kos pengurusan jenazah Muslim?; (ii) apakah penentu-penentu dalam membuat keputusan menentukan kos pengurusan jenazah Muslim oleh organisasi pengurusan jenazah?; dan (iii) bagaimana untuk membangun rangka kerja kos pengurusan jenazah Muslim?. Rangka teori kajian ini ditunjangi oleh konsep asas pengurusan jenazah Muslim, konsep keusahawanan social dan teori harga. Oleh kerana topik ini masih belum berkembang dan difahami, pengkaji menggunakan metodologi penyelidikan kualitatif. Kaedah pengumpulan data adalah melalui temuramah separa berstruktur secara mendalam dengan wakil-wakil dari 17 buah organisasi pengurusan jenazah di Malaysia. Transkrip temubual dianalisis secara tematik dengan bantuan perisian ATLAS.ti. Dapatan kajian menemukan elemen-elemen asas kos pengurusan jenazah Muslim melibatkan empat elemen yang utama iaitu memandikan, meng*kafn*, menguruskan pengangkutan, dan mengubumikan jenazah. Dapatan juga mendapati dalam membuat keputusan penentuan kos pengurusan jenazah, terdapat faktor ekonomi dan faktor bukan ekonomi yang mempengaruhi keputusan kos pengurusan jenazah tersebut. Dapatan baru yang diketengahkan daripada kajian ini adalah pemikiran dari sudut sisi pandang akhirat, kewajipan kolektif komuniti (*Fard kifayah*), *ihsan* dan juga *musyawarah* sebagai kaedah akhir (dalam menentukan kos) yang menjadi penentu dalam menentukan kos pengurusan jenazah oleh organisasi pengurusan jenazah. Bagi membina rangka kerja kos pengurusan jenazah Muslim, komponen penting yang perlu ada ialah menentukan upah yang adil dengan perlu adanya akad, menentukan kos bahan pengurusan jenazah dengan adil dan juga penglibatan pihak berkuasa agama negeri. Kajian ini memberi sumbangan dalam pengetahuan baru yang berkaitan dengan penstrukturan kos pengurusan jenazah Muslim. Kajian ini akan menjadi garis panduan kepada organisasi pengurusan jenazah dalam penetapan kadar yang berpatutan untuk servis mereka serta memastikan masyarakat Muslim mendapat khidmat pengurusan jenazah yang cekap dan telus. Kajian ini juga akan memberikan input kepada pihak berkuasa agama Islam negeri dan kebangsaan bagi menggubal garis panduan penyelarasan kos pengurusan jenazah Muslim di Malaysia.

ABSTRACT

In a Muslim funeral, there are funeral management costs that need to be allocated by the family of the deceased. It was noted that these costs increase from RM450 in year 2016 and the costs increase range from RM2,000 up to RM5,000 in year 2022. In addition, funeral management organisations charge costs differently, and there are fees that are perceived to be excessive. As a result, the family of the underprivileged deceased is unable to comply with the matter needed immediately, or they are driven into debt. Therefore, this study aims to explore the cost elements involved in Muslim funeral management and to understand the determinants in deciding the cost of funeral management by Muslim funeral management organisations. The findings of this study will provide a framework to guide relevant cost structure of Muslim funerals in Malaysia so that the family members of the deceased are well prepared, and the funeral management organisations do not overcharge the clients. The objective of this study is guided by three questions, namely: (i) what are the cost elements of an essential funeral service for Muslim funerals?; (ii) what are the determinants in deciding the cost of Muslim funeral management by funeral management organisations?; and (iii) how to develop the Muslim funeral management cost framework?. The theoretical framework of this study is based on the fundamental concepts of Muslim funeral management, the concept of social entrepreneurship and pricing theory. Due to the underdeveloped nature of the research phenomenon, the researcher chose a qualitative research methodology. Data collection for the study was done through semi-structured in-depth interviews with respondents from 17 funeral management organisations in Malaysia. The transcript of the interview was analysed thematically with the facilitation of ATLAS.ti software. The study found that the basic elements of Muslim funeral management costs include four main elements, namely washing, shrouding, transportation, and burial of the body. The study also found that there are economic and non-economic factors that influence the decision on the cost of Muslim funeral management. The new insights that emerge from this study are the mindset and worldview of the afterlife, collective communal obligations (*Fard kifayah*), generosity (*ihسان*) and consensus decision-making (*musyawarah*) as the final method (in deciding the cost) that are critical in determining the cost of funeral management by funeral management organisations. In order to establish a framework for the cost of Muslim funeral management, important components must be in place, such as establishing a fair wage with the need for a contract (*'aqad*), establishing a fair cost for funeral materials, and involving government religious authorities. This study contributes new knowledge about to the cost structure of Muslim funeral management. The study will serve as a guide for funeral management organisations to set appropriate rates for their services and ensure that the Muslim community receives efficient and transparent costs for funeral services. The study will also assist states and national Islamic religious authorities in formulating guidelines to coordinate costs for Muslim funeral management in Malaysia.

الملخص

في إدارة جنازة المسلمين ، هناك تكاليف إدارة الجنازة التي يجب تخصيصها من قبل عائلة المتوفى. وقد لوحظ أن هذه التكاليف تزيد من RM450 في عام 2016 وتتراوح زيادة التكاليف من RM2,000 إلى RM5,000 في عام 2022. بالإضافة إلى ذلك ، تتقاضى منظمات إدارة الجنازات التكاليف بشكل مختلف ، وهناك رسوم ينظر إليها على أنها مفرطة. ونتيجة لذلك ، فإن عائلة المتوفى المحروم غير قادرة على إكمال الأمر على الفور ، أو يتم دفعهم إلى الديون. لذلك تهدف هذه الدراسة إلى مناقشة عناصر التكلفة في إدارة جنازات المسلمين وفهم المحددات في تحديد تكلفة إدارة الجنازات الإسلامية من قبل منظمات إدارة الجنازات. ستوفر نتائج هذه الدراسة إطاراً لتوجيه هيكل التكلفة ذي الصلة لجنازات المسلمين في ماليزيا بحيث يتم إعداد أفراد أسرة المتوفى ، ولا تفرض منظمات إدارة الجنازات رسوماً زائدة على العملاء. يسترشد الهدف من هذه الدراسة بثلاثة أسئلة ، وهي: (أولاً) ما هي العناصر الرئيسية للتكلفة في إدارة جنازات المسلمين؟ (ثانياً) ما هي المحددات في تحديد تكلفة إدارة الجنازات الإسلامية من قبل منظمات إدارة الجنازات؟ و (ثالثاً) كيفية تطوير والتحقق من صحة إطار تكلفة إدارة الجنازة الإسلامية؟. يعتمد الإطار النظري لهذه الدراسة على المفاهيم الأساسية لإدارة الجنازات الإسلامية ، ومفهوم ريادة الأعمال الاجتماعية ، ونظرية التسعير ، ونظرية أصحاب المصلحة. نظراً لطبيعة ظاهرة البحث المتخلفة ، اعتمد الباحث منهجية البحث النوعي الأساسية. تم جمع البيانات للدراسة باستخدام مقابلات متعمقة شبه منظمة مع مخبرين من 17 منظمة لإدارة الجنازات في ماليزيا. تم تحليل نص المقابلة موضوعياً بتسهيل من برنامج ATLAS.ti. وجدت الدراسة أن العناصر الأساسية لتكاليف إدارة جنازة المسلمين تشمل أربعة عناصر رئيسية ، وهي الغسيل ، والكفن ، وإدارة النقل ، ودفن الرفات. كما وجدت الدراسة أن هناك محددين رئيسيين ، وهما العوامل القابلة للاستبدال (القابلة للتبديل ولها قيمة مقاسة) وغير القابلة للاستبدال (لا يمكن الاستغناء عنها ويصعب تحديدها) التي أثرت على تكلفة خدمات الجنازة الإسلامية. النتائج الناشئة عن هذه الدراسة هي أبعاد العوامل غير القابلة للاستبدال التي حددت تكلفة خدمات الجنازة الإسلامية ، وهي الواجب المجتمعي والإحسان. من أجل تطوير إطار تكلفة لإدارة الجنازات الإسلامية ، فإن المكونات المهمة هي تنسيق عناصر وعمليات إدارة الجنازة ، وتنسيق معدلات أجور الموارد البشرية في منظمات إدارة الجنازة. تساهم هذه الدراسة في معرفة جديدة فيما يتعلق بهيكل تكلفة خدمات إدارة الجنازات الإسلامية. وستكون الدراسة بمثابة دليل لمنظمات إدارة الجنازات لتحديد الأسعار المناسبة لخدماتها وضمان حصول الجالية المسلمة على تكاليف فعالة وشفافة لخدمات الجنازة. كما ستساعد الدراسة السلطات الدينية الإسلامية الحكومية والوطنية في صياغة مبادئ توجيهية لتوحيد تكاليف إدارة جنازة المسلمين في ماليزيا.

TABLE OF CONTENTS

CONTENT	PAGE
AUTHOR DECLARATION	ii
ACKNOWLEDGEMENT	iii
ABSTRAK	iv
ABSTRACT	v
الملخص	vi
TABLE OF CONTENTS	vii
LIST OF TABLES	x
LIST OF FIGURES	xi
LIST OF APPENDICES	xii
LIST OF GLOSSARY	xiii
LIST OF TRANSLITERATION	xv
LIST OF ABBREVIATION	xvii
CHAPTER 1 : INTRODUCTION	
1.1 Introduction	1
1.2 Research Background	1
1.3 Problem Statement	8
1.4 Research Aims and Objectives	13
1.5 Research Questions	14
1.6 Rationale and Significance of the Research	14
1.7 Research Target and Scope	16
1.8 Operational Definition	17
1.9 Organisation of the Thesis	18
1.10 Conclusion	19
CHAPTER 2 : FUNDAMENTAL OF MUSLIM FUNERAL MANAGEMENT	
2.1 Introduction	20
2.2 Basic Principles of Islamic Funeral Management	21
2.2.1 <i>Fard kifayah</i>	23
2.2.2 Hasten	24
2.2.3 Simple	27
2.3 Processes of Islamic Funeral Management	28
2.3.1 Washing the Body (<i>Al-Ghusl</i>)	29
2.3.2 Funeral Shroud (<i>al-Kafn</i>)	33
2.3.3 Funeral Prayer (<i>Solat</i>)	36
2.3.4 Burial of the Body	39
2.4 Conclusion	43
CHAPTER 3 : LITERATURE REVIEW	
3.1 Introduction	44
3.2 Literature Reviews from Previous Studies	44
3.2.1 Past Studies on Funeral Costs	45
3.2.2 Synthesis and Research Gap	71
3.3 Theoretical Underpinnings	73
3.3.1 Social Entrepreneurship Theory	73

3.3.2	The Price Theory According to Ibn Taimiyyah	82
3.4	Conceptual Framework	87
3.5	Conclusion	88

CHAPTER 4 : RESEARCH METHODOLOGY

4.1	Introduction	89
4.2	Research Paradigm and Philosophical Assumptions	89
4.2.1	Islamic Epistemology	92
4.3	Research Design	93
4.4	Research Strategy	94
4.5	Data Collection Method and Strategy	100
4.5.1	Library Research	101
4.5.2	Field Research	102
4.6	Data Analysis	112
4.7	Ethical Consideration	115
4.8	Validity, Reliability and Establishing Trustworthiness	117
4.8.1	Triangulation	117
4.8.2	Member Checks	118
4.8.3	Audit Trail	119
4.9	Conclusion	119

CHAPTER 5 : COST ELEMENTS IN MUSLIM FUNERAL MANAGEMENT

5.1	Introduction	121
5.2	Obligation	121
5.2.1	Washing (<i>al-Ghusl</i>)	122
5.2.2	Shrouding (<i>al-Kafn</i>)	130
5.2.3	Funeral Prayer (<i>Solat al-Janazah</i>)	133
5.2.4	Burial (<i>Dafn</i>)	135
5.3	Necessity to Complete the Obligation	140
5.3.1	Transportation	141
5.4	Others	145
5.4.1	<i>Talqin</i>	145
5.4.2	Grave Enclosure (<i>Kepok</i>) and Gravestone	147
5.5	Discussion of the Findings	149
5.6	Conclusion	155

CHAPTER 6: DETERMINANTS ON DECIDING THE COST OF MUSLIM FUNERAL

6.1	Introduction	156
6.2	Economics Factors	156
6.2.1	Material Costs According to Market Price	157
6.2.2	Bulk Purchasing	159
6.2.3	Survey the Best Price for the Materials	162
6.3	Non-Economics Factors	164
6.3.1	Technology	164
6.3.2	Geography and Location	166
6.3.3	Competency	170
6.3.4	Ownership	178
6.3.5	Beneficiary	185

6.3.6	Mindset and Worldview Understanding	187
6.4	<i>Musyawaharah</i>	192
6.5	Discussion of the Findings	196
6.6	Conclusion	206
CHAPTER 7 : MUSLIM FUNERAL MANAGEMENT COST FRAMEWORK		
7.1	Introduction	208
7.2	Costs Structure of Muslim Funeral Management	208
7.3	Fair Wage Setting (<i>Ujrah al-Mithli</i>)	221
7.3.1	Clear of Contract (<i>'Aqad</i>)	229
7.4	Fair Cost Setting for Funeral's Materials	232
7.5	The Involvement of State Religious Authority	235
7.5.1	Monitoring and Enforcement	236
7.5.2	Coordination Costs of Muslim funeral management	237
7.5.3	Recognize Funeral directors as A Career and Provide Accreditation	239
7.6	Conclusion	242
CHAPTER 8 : CONCLUSIONS AND RECOMMENDATIONS		
8.1	Introduction	245
8.2	Summary of the Important Findings	245
8.3	Contributions of the Study	247
8.3.1	Theoretical Contribution	248
8.3.2	Contributions on Methodological	249
8.3.3	Practical Contributions	249
8.4	Limitations of the Study	251
8.5	Recommendations of the Study	254
8.6	Conclusion	256
REFERENCES		258
APPENDICES		275

LIST OF TABLES

Tables	Page
Table 1.1: News on Issues of Muslim Funeral Management Costs Reported by Mass Media	10
Table 1.2: Operational Definition of the Study	17
Table 2.1: Choices of Washing the Body	32
Table 2.2: Choices of Shrouding the Body	35
Table 2.3: Choices of Burial Body	42
Table 3.1: Summary Review of the Funeral Elements and Costs	58
Table 3.2: List of Reviewed Literature	73
Table 4.1: Philosophical Assumptions Characteristic	91
Table 4.2: Five Approaches to Qualitative Research	93
Table 4.3: Method of Collection of the Data	100
Table 4.4: Seventeen Samples Represent Five Regions in Malaysia	107
Table 4.5: Analysis Approach Used in this Study	112
Table 5.1 : The Costs of Materials and Wages for Washing and Shrouding Elements	152
Table 7.1: Summary of the Details of the Cost Structure of the Muslim Funeral Management	217
Table 7.2 : Current Rates (Costs) Wages for Washing and Shrouding Task and Grave Digger	226
Table 7.3 : Suggestion Rates (Costs) Wages for Washing and Shrouding Task and Grave Digger	229

LIST OF FIGURES

Figures	Page
Figure 1.1: Total Number of Deaths in Malaysia from Year 2013 to 2019	7
Figure 2.1: Basic Principles of Muslim Funeral Management	22
Figure 2.2: Four Processes of Muslim Funeral Management	29
Figure 3.1: Three Entities of Muslim Funeral Management in Malaysia	71
Figure 3.2: Components of Value-based Social Entrepreneurship's Elements	75
Figure 3.3: Muslim Funeral Management Organisations and Social Entrepreneurship	82
Figure 3.4: Conceptual Framework	87
Figure 4.1: Difference Between Positivist and Interpretivist Paradigm	92
Figure 4.2: Research Methodology of the Study	98
Figure 4.3: Data Collection Method	100
Figure 4.4: Five Zones in Malaysia	107
Figure 4.5: Five Steps of Data Analysis	115
Figure 6.1: The Determinants and Process of Determining the Muslim Funeral Management Cost by Muslim Funeral Management Organisations	206
Figure 7.1: Costs Structure of Muslim Funeral Management	209
Figure 7.4: Muslim Funeral Management Cost Framework in Malaysia	244

LIST OF APPENDICES

Appendices	Page
Appendix 1 : Request for Interview Letter	275
Appendix 2 : Interview Questions	276
Appendix 3: Consent Form of the Respondents	281
Appendix 4: Letter for Experts' Validation for Research Framework	282
Appendix 5: Experts' Feedback Form	283

UNIVERSITI SAINS ISLAM MALAYSIA
جامعة العلوم الإسلامية
ISLAMIC SCIENCE UNIVERSITY OF MALAYSIA

LIST OF GLOSSARY

<i>adl</i>	justice/fairness
<i>amanah</i>	trust/honesty
<i>al-ghusl</i>	washing the dead body
<i>al Syumuliyah</i>	comprehensiveness/ universalities of Islam
<i>al-Qiyas</i>	analogical inference
<i>al-Ijma'</i>	the consensus of scholars
<i>al-Kafn</i>	shrouding the dead body
<i>aurah</i>	privacy of the body are not visible
<i>asnaf</i>	a party that is eligible to receive zakat aid
<i>cawat</i>	underwear
<i>Fiqh</i>	Muslim jurisprudence; it covers all aspects of life, religious, political, social, or economics
<i>Fard kifayah</i>	a legal obligation that must be discharged by the Muslim community as a whole
<i>gotong-royong</i>	mutual help
<i>haram</i>	forbidden
<i>Hadith</i>	a report on the saying, deed or tacit approval of the Prophet Muhammad
<i>hadas</i>	physical impurity which prohibits a Muslim from carrying out his religious obligations
<i>henna leaves</i>	<i>lawsonia inermis</i>
<i>ihsan</i>	kindness/ perfection
<i>ihram</i>	sacred state into which a Muslim must enter in order to perform the hajj or umrah
<i>ijarah</i>	contract of renting, hiring, leasing
<i>khairat kematian</i>	these entities are responsible for managing funeral arrangements
<i>kafn</i>	cloth or sheet in which a body is wrapped for burial
<i>kitab</i>	a book especially of sacred scripture of Muslim
<i>kemenyan</i>	incense substance burnt to produce fragrant smoke
<i>lahd</i>	a place is dug at the bottom of the grave on the side that is closest to the direction to Kaabah
<i>makruh</i>	not encourage
<i>mayyit or janazah</i>	a person who has passed away
<i>miswak</i>	tooth-cleaning stick
<i>musalla</i>	praying place
<i>pentauliahah</i>	commissioning certificate courses
<i>qaryah</i>	there are people in a certain location; town or village
<i>qibla</i>	direction facing the Kaabah, in the city of Makkah.
<i>sadaqah.</i>	voluntary giving of alms or charity
<i>Shari'ah</i>	Islamic law
<i>sunnah muakkad</i>	very recommended
<i>saguhati</i>	compensation or gratuity
<i>sarong</i>	a long piece of thin cloth that is worn wrapped around the waist
<i>sintok root</i>	a type of tree
<i>sidr leaves</i>	a plant of paradise, can use to cleanse the body
<i>syara'</i>	laws of Islam

<i>talqin</i>	reading a few sentences in the grave of the dead person
<i>ta'awun</i>	mutual help
<i>tayamum</i>	dry ablution
<i>telekung</i>	prayer wear for women
<i>teraju</i>	middle crevice
<i>talbiya</i>	devotional prater uttered by pilgrims during Hajj or Umrah after making the intention to enter into the state of ihram
<i>uzur</i>	body has impairments
<i>uruf</i>	recurring practices that are acceptable to people of sound nature
<i>ujrah al-mithli</i>	fair wage or equivalent wage or adl wage
<i>za'faron</i>	saffron : is a spice derived from flower of crocus sativus

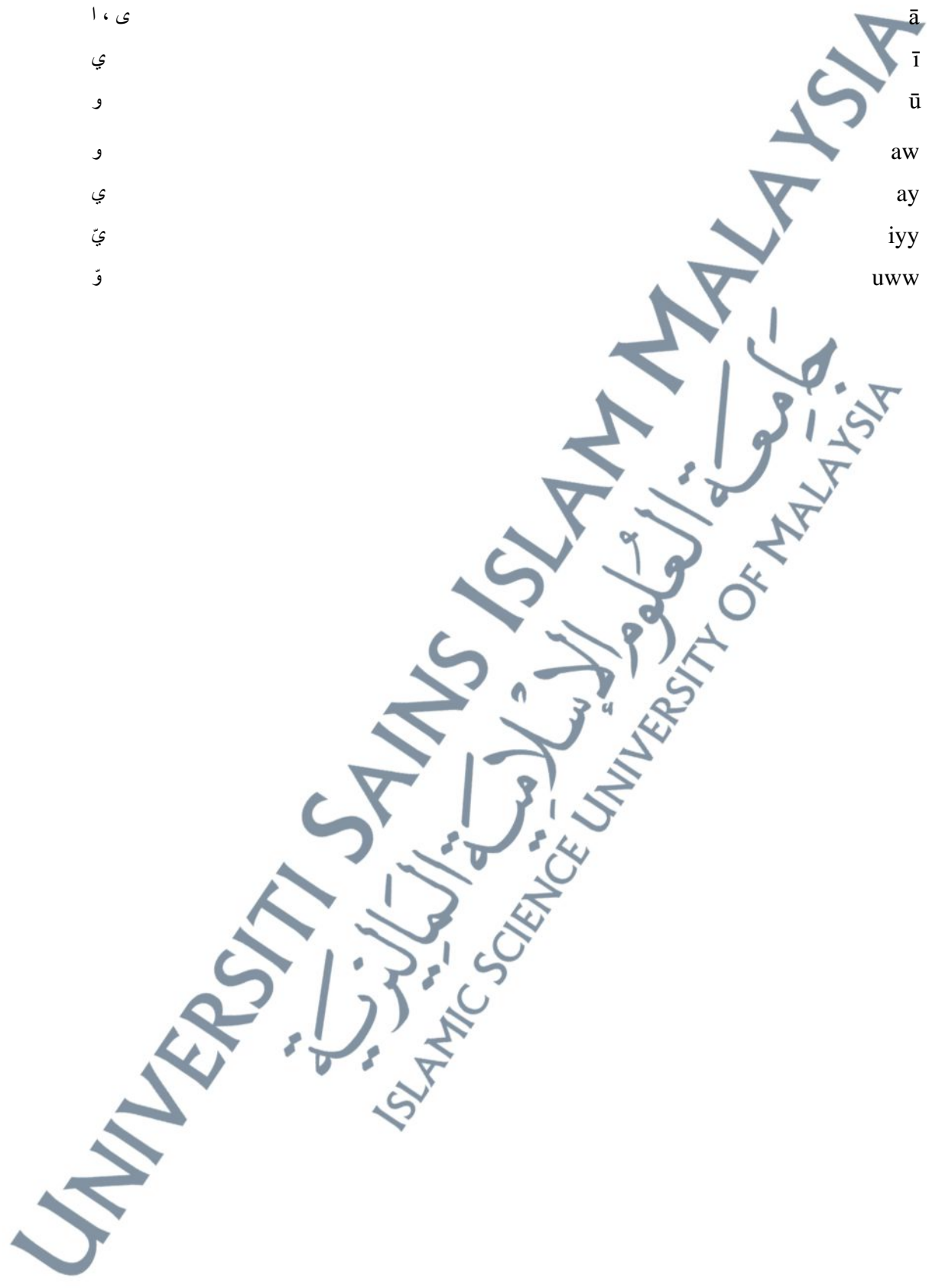
UNIVERSITI SAINS ISLAM MALAYSIA
 جامعة العلوم الإسلامية
 ISLAMIC SCIENCE UNIVERSITY OF MALAYSIA

LIST OF TRANSLITERATION

ا	‘
ب	b
ت	t
ث	th
ج	j
ح	h
خ	kh
د	d
ذ	dh
ر	r
ز	z
س	s
ش	sh
ص	ṣ
ط	ṭ
ظ	ẓ
ع	‘
غ	gh
ف	f
ق	q
ك	k
ل	l
م	m
ن	n
هـ	h
و	w
ي	y
آ	a
إ	i

و
ي
و
و
ي
ي
و

U
ā
ī
ū
aw
ay
iyy
uww



LIST OF ABBREVIATION

Dr.	Doctor
DOSM	Department of Statistics Malaysia
et. al	And Others
Ibid	In the Same Place
JAHEINK	Jabatan Hal Ehwal Agama Islam Kelantan
JAWI	Jabatan Agama Islam Wilayah Persekutuan
JAIS	Jabatan Agama Islam Selangor
JMPP	Jabatan Mufti Pulau Pinang
JHEAT	Jabatan Hal Ehwal Agama Terengganu
JAHEAIK	Jabatan Hal Ehwal Agama Islam Negeri Kelantan
NGO	Non-government organisation
NPO	Non-profit organisation
P	Page
PBUH	Peace Be Upon You
PhD	Doctor of Philosophy
RA	<i>Radiallahuanhu</i>
RM	Ringgit Malaysia
ROS	The Registrar of Societies Malaysia
SE	Social entrepreneurship
SWT	Subhanahu wa Taala
SSM	Suruhanjaya Syarikat Malaysia
UK	United Kingdom
USD	United State Dollar
USA	United State of America
UNCHR	The United Nations High Commissioner for Refugees
\$	Dollar