

**DEVELOPING A WORKING CORPORATE WAQF  
FRAMEWORK FOR MALAYSIAN  
PUBLIC HOSPITAL**

**RAJA AISHAH BINTI RAJA ADNAN**

**UNIVERSITI SAINS ISLAM MALAYSIA**

**DEVELOPING A WORKING CORPORATE *Waqf*  
FRAMEWORK FOR MALAYSIAN  
PUBLIC HOSPITAL**

Raja Aishah Binti Raja Adnan

Thesis submitted in partial fulfilment for the degree of  
DOCTOR OF PHILOSOPHY IN  
DA'WAH AND ISLAMIC MANAGEMENT

UNIVERSITI SAINS ISLAM MALAYSIA

January 2022

## AUTHOR DECLARATION

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

Dated: 6<sup>st</sup> Jan 2022

Signature:



Name: Raja Aishah bt Raja  
Adnan

Matric No: 4171179

Address: 13, Jln Raja Abdullah  
Lima 9/19E,  
40100 Shah Alam,  
Selangor Darul Ehsan.

## ACKNOWLEDGEMENTS

In the name of Allah, the Most Gracious and the Most Merciful. Alhamdulillah, all praises to Allah for the strengths and His blessings in allowing me to complete this thesis. Special appreciation goes to my supervisor, Associate Professor Dr Mahazan Abdul Mutalib, for his immense knowledge and plentiful experience. He has an amazing vision and his invaluable help of constructive comments, suggestions and support throughout this thesis have contributed to the success of this research. Not forgotten, my appreciation to my co-supervisor, Prof Dr. Ridhwan Abdul Aziz for his his invaluable supervision, support and tutelage regarding this topic and especially for his help in meticulously reading my drafts.

I would also like to express my appreciation to the Dean, Faculty of Leadership and Management, Associate Professor Dr. Mohd Faizal Kasmani and also to the Deputy Deans, for their support and help towards my postgraduate affairs. My acknowledgement also goes to all the office staffs of the Faculty of Leadership and Management for their co-operation.

Sincere thanks to my friend Ruslinah Yahanid for her companionship, kindness and moral support during my study. Thank you for the memories.

Last but not least, my deepest gratitude goes to my beloved husband Musa, who has been my rock for his love, moral and financial support. Also, to my beloved Allahyarhamah mother who passed away recently, for her patience and love and to my children for their endless technical IT support, love, prayers and encouragement. To those who indirectly contributed in this research, your kindness and prayers mean a lot to me. Thank you very much. Jazakumullahu khairan kathira.

وما توفيقى الا بالله

‘And verily my success is only by Allah’

## ABSTRAK

Kajian ini bertujuan untuk mengkaji kerangka kerja untuk hospital wakaf di Malaysia yang diilhamkan daripada hospital wakaf sejak Zaman Kegemilangan Islam (dari abad ke-8 sehingga abad ke-14) yang berteraskan Budaya Islam sehingga zaman kini. Kajian ini akan meneroka kerangka kerja yang sesuai untuk digunapakai, dimana sumbangan wakaf dapat berkolaborasi bersama dana hospital awam dalam satu model bersepadu yang lebih kondusif, bertujuan untuk menyediakan perkhidmatan yang lebih baik kepada masyarakat awam terutama kepada golongan miskin dan kurang berkemampuan sejajar dengan prinsip kemanusiaan wakaf dari sudut Fatwa Islam Malaysia dan mematuhi undang-undang kerajaan Malaysia. Kajian ini adalah kajian kualitatif yang menggunakan pendekatan teori ‘grounded’, memanfaatkan kaedah konstruktif dan tafsiran, induktif dan analisis kualitatif. Data kajian dikumpul berdasarkan tinjauan literatur dan temubual bersemuka dengan menganjurkan soalan-soalan yang mendalam dan separa berstruktur, secara kualitatif kepada 8 responden yang dipilih menggunakan kaedah persampelan “purposive” dan “snowballing”. Data yang telah dikumpul dianalisis menggunakan kaedah pengekodan manual dan aplikasi “NVivo 12”. Kajian ini telah berjaya menemui elemen-elemen daripada hospital wakaf terdahulu dari abad ke-8 sehingga ke-14 dan sesetengah elemen-elemen penting terhasil daripada temubual bersama wakil dari hospital awam, hospital persendirian dan hospital wakaf yang terdapat pada zaman kini. Pada zaman dahulu, antara elemen yang ditemui adalah kelestarian dan pengurusan desentralisasi. Namun pada zaman kini, beberapa elemen lain telah ditemui dan diulaskan dalam kajian ini seperti transformasi budaya Islamik, misi amal dan rohani yang dipamerkan serta pembiayaan amal oleh hospital wakaf. Kajian ini menunjukkan implikasi yang ketara dan praktikal dalam menyokong kerangka kerja kolaborasi antara sumbangan wakaf dan hospital awam, supaya perkhidmatan kesihatan kepada orang awam dapat disediakan dan ditambahbaik, terutama kepada golongan miskin dan kurang berkemampuan. Kerangka kerja ini juga memperkenalkan pembiayaan alternatif bagi hospital awam, selaras dengan matlamat pakar ekonomi moden untuk mengurangkan pembelanjaan kerajaan yang secara langsung akan mengurangkan defisit belanjawan. Kajian ini juga menawarkan potensi pembiayaan yang inovatif bagi perkhidmatan kesihatan perkongsian antara swasta dan awam serta perkhidmatan kesihatan awam yang lain. Dalam era pandemik Covid-19 ini, penjagaan kesihatan akan memberi impak jangka masa panjang, maka pembiayaan adalah sangat penting untuk kesinambungan penyediaan rawatan dan pengurusan perkhidmatan kesihatan seperti dalam proses penghasilan vaksin. Pembiayaan wakaf mampu menjadi sumber pembiayaan tambahan yang akan memberi implikasi positif dalam membantu perkhidmatan kesihatan awam.

## ABSTRACT

Literature showed many collaborations of *waqf* with private organization and public organizations but there they has not been a collaboration of *waqf* with a public government hospital in Malaysia. This research therefore, aims to study and explore a working corporate framework of a *waqf-based* hospital in Malaysia whereby contributions from *waqf* can be accommodated and collaborated in a conducive partnership with a public hospital to provide better services for the general public especially for the poor and underprivileged, whilst deploying the mannerisms of the Malaysian Islamic Fatwa on *waqf* and abiding the laws of the Malaysian Government. This research is a qualitative research using a grounded theory approach, adopting constructivism and interpretivism, inductive and qualitative analysis. Data is collected from literature reviews and face-to-face interview with in-depth, semi-structured questions, qualitative method with a total of 8 respondents selected from purposive and snowballing sampling. Manual coding and NVivo 12 were used to analyse the data collected. The research found elements from historical *waqf*-based hospitals in the 8<sup>th</sup>-14<sup>th</sup> CE and some essential elements from the interview of present hospitals (public, private and *waqf*-based hospitals). From the past, amongst others, sustainability, decentralized management were found and in the present, other avenues of *waqf* funding, the transformation of an Islamic culture for *waqf*-based hospitals, spiritual and charity-based mission and separate charity funding are amongst those discovered and discussed. This research has a significant practical implication in the collaboration of *waqf* funding with a public government hospital such as in providing and upgrading services for the general public and offering affordable healthcare to the poor and underprivileged. This will also provide alternative funding which can be the ultimate goal of every modern economist as a massive reduction in government expenditure can result in a reduction in budget deficit. This research also offers potential innovative funding in a private-public partnership in healthcare services and other public services. In this pandemic era of Covid-19, the impact of healthcare can be long term. Hence, funding is therefore crucial and essential for treatment and management such as in the production of the vaccination. *Waqf* funding, can be an additional source of funding, which can have better implications in assisting public healthcare.

## الملخص

أظهر العديد من الدراسات أوجه التعاون بين الوقف مع المنظمات الخاصة والعامة ولكن لم يكن هناك تعاون بين المؤسسات الوقفية مع مستشفى حكومي عام في ماليزيا لذلك يهدف هذا البحث إلى دراسة واستكشاف إطار عمل تأسيس عامل لمستشفى قائم على الوقف في ماليزيا حيث يمكن استيعاب مساهمات الوقف والتعاون في شراكة مواتية مع مستشفى عام لتقديم أفضل الخدمات لعامة الناس وخاصة الفقراء والمحرومين، مع نشر ضوابط الفتوى الإسلامية الماليزية بشأن الوقف والالتزام بقوانين الحكومة الماليزية. هذا البحث هو بحث نوعي باستخدام منهج النظرية المجذرة، والتفسيرية، والتحليل الاستقرائي والنوعي. تم جمع البيانات من مراجعات الأدبيات والمقابلة وجهاً لوجه مع أسئلة متعمقة وشبه منظمة وبطريقة نوعية مع مجموعة (8) مستجيبين تم اختيارهم من العينة الحكومية الأكثر فاعلية، وتم استخدام برنامج تحليل البيانات الكيفية (Nvivo) لتحليل هذه البيانات. وجد البحث عناصر من المستشفيات الماضية القائمة على الوقف ما بين القرن الثامن والقرن الرابع عشر الميلاديين وبعض العناصر الأساسية من المقابلات التي تم إجراؤها في المستشفيات الحالية (المستشفيات العامة والخاصة والمستشفيات القائمة على الوقف). من بين عناصر المستشفيات في العصر الماضي هي الاستدامة، والإدارة اللامركزية، وأما من بين عناصر المستشفيات في الوقت الحاضر، التنوع في طرق تمويل الوقف، وتحول الثقافة الإسلامية للمستشفيات القائمة على الوقف، والرسالة الروحية والخيرية والتمويل الخيري المنفصل. هذا البحث له تأثير عملي كبير في التعاون مع تمويل الوقف مع مستشفى حكومي عام مثل تقديم الخدمات ورفع مستواها لعامة الناس وتقديم رعاية صحية ميسورة التكلفة للفقراء والمحرومين. سيوفر هذا أيضاً تمويلاً بديلاً يمكن أن يكون الهدف النهائي لكل خبير اقتصادي حديث حيث يمكن أن يؤدي التخفيض الهائل في الإنفاق الحكومي إلى تقليل عجز الميزانية. يقدم هذا البحث أيضاً تمويلاً مبتكراً محتملاً في شراكة بين القطاعين العام والخاص في خدمات الرعاية الصحية والخدمات العامة الأخرى. وفي عصر وباء فيروس كورونا المستجد (Covid-19)، يمكن أن يكون تأثير الرعاية الصحية طويل المدى وبالتالي فإن التمويل ضروري للعلاج والقدرة على إنتاج لقاح التطعيم. ويمكن أن يكون الوقف مصدرًا إضافيًا للتمويل، والذي يمكن أن يكون له آثار إيجابية لتقديم أفضل خدمات الرعاية الصحية.

## Table of Contents

|                                                                                                                                                                      |            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| <b>AUTHOR DECLARATION</b>                                                                                                                                            | <b>i</b>   |
| <b>ACKNOWLEDGEMENTS</b>                                                                                                                                              | <b>ii</b>  |
| <b>ABSTRAK</b>                                                                                                                                                       | <b>iii</b> |
| <b>ABSTRACT</b>                                                                                                                                                      | <b>iv</b>  |
| <b>المخلص</b>                                                                                                                                                        | <b>v</b>   |
| <b>LIST OF TABLES</b>                                                                                                                                                | <b>x</b>   |
| <b>LIST OF FIGURES</b>                                                                                                                                               | <b>xii</b> |
| <b>LIST OF APPENDICES</b>                                                                                                                                            | <b>xiv</b> |
| <b>GLOSSARY</b>                                                                                                                                                      | <b>xv</b>  |
| <b>LIST OF TRANSLITERATIONS</b>                                                                                                                                      | <b>xvi</b> |
| <b>CHAPTER 1</b>                                                                                                                                                     | <b>1</b>   |
| <b>INTRODUCTION</b>                                                                                                                                                  | <b>1</b>   |
| 1.1 Introduction                                                                                                                                                     | 1          |
| 1.2 Background of Study                                                                                                                                              | 2          |
| 1.3 Problem Statement                                                                                                                                                | 3          |
| 1.4 Research Questions                                                                                                                                               | 10         |
| 1.5 Research Objectives                                                                                                                                              | 11         |
| 1.6 Significance of Study                                                                                                                                            | 11         |
| 1.7 Scope of Study                                                                                                                                                   | 14         |
| 1.8 Outline of Study                                                                                                                                                 | 15         |
| 1.9 Conclusions                                                                                                                                                      | 16         |
| <b>CHAPTER 2</b>                                                                                                                                                     | <b>17</b>  |
| <b>LITERATURE REVIEW</b>                                                                                                                                             | <b>17</b>  |
| <b>2.1 Introduction</b>                                                                                                                                              | <b>17</b>  |
| <b>2.2 Literature and Theoretical Background</b>                                                                                                                     | <b>17</b>  |
| 2.2.1 Healthcare in Malaysia                                                                                                                                         | 18         |
| 2.2.2 Present Hospitals in Malaysia                                                                                                                                  | 21         |
| 2.2.2.1 Private Hospitals/Clinics: For-Profits and Not-for-Profit                                                                                                    | 22         |
| 2.2.2.2 Present Social-based Hospitals                                                                                                                               | 23         |
| 2.2.2.3 Present <i>Waqf</i> -based Hospitals                                                                                                                         | 27         |
| 2.2.3 <i>Waqf</i>                                                                                                                                                    | 35         |
| 2.2.3.1 <i>Waqf</i> and its Applications                                                                                                                             | 36         |
| 2.2.3.2 <i>Waqf</i> -based Hospitals in the Past (8 <sup>th</sup> -14 <sup>th</sup> CE)                                                                              | 41         |
| 2.2.4 Highlights of Governance and Sustainability for a Corporate <i>Waqf</i><br>Malaysian Hospital Based on Comparative Analysis of Past and Present<br>Literature. | 50         |
| 2.2.5 Identifying the Fundamental Elements in the Management of <i>Waqf</i> -<br>based Hospital, Past and Present.                                                   | 53         |

|                                |                                                  |            |
|--------------------------------|--------------------------------------------------|------------|
| 2.3                            | The Theoretical Framework                        | 56         |
| 2.4                            | Conclusion                                       | 58         |
| <b>CHAPTER 3</b>               |                                                  | <b>59</b>  |
| <b>RESEARCH METHODOLOGY</b>    |                                                  | <b>59</b>  |
| 3.1                            | Introduction                                     | 59         |
| 3.2                            | Research Philosophy and Approach                 | 59         |
| 3.2.1                          | Philosophies: Constructivism and Interpretivism  | 62         |
| 3.2.2                          | Approach: Inductive                              | 62         |
| 3.2.3                          | The Strategies                                   | 63         |
| 3.2.3.1                        | The Grounded Theory                              | 63         |
| 3.2.3.2                        | The Action Research                              | 66         |
| 3.2.4                          | Choices: Mono-Method                             | 67         |
| 3.2.5                          | Time Horizon: Cross-sectional                    | 67         |
| 3.3                            | The Research Procedures                          | 68         |
| 3.3.1                          | The First Phase: Exploratory                     | 69         |
| 3.3.2                          | The Second Phase: The Research Design            | 71         |
| 3.3.2.1                        | The Conceptual Framework                         | 71         |
| 3.3.2.2                        | Research Method for Data Collection              | 72         |
| 3.3.2.3                        | Research Setting and Scope                       | 76         |
| 3.3.2.4                        | Population and Sampling                          | 77         |
| 3.3.2.5                        | Research Instruments                             | 79         |
| 3.3.3                          | The Third Phase: The Execution                   | 91         |
| 3.4                            | Methods of Analysis                              | 95         |
| 3.4.1                          | Content Analysis                                 | 96         |
| 3.4.2                          | Thematic Analysis                                | 97         |
| 3.4.3                          | Grounded Theory Analysis                         | 98         |
| 3.4.4                          | Coding                                           | 98         |
| 3.4.5                          | Triangulation                                    | 99         |
| 3.4.6                          | NVivo 12 in Coding, Triangulation & Analyses     | 100        |
| 3.5                            | Limitations                                      | 103        |
| 3.6                            | Summary                                          | 103        |
| <b>CHAPTER 4</b>               |                                                  | <b>105</b> |
| <b>RESULTS AND DISCUSSIONS</b> |                                                  | <b>105</b> |
| 4.1                            | Introduction                                     | 105        |
| 4.2                            | Preliminary Analysis: Background Data- Finding 1 | 106        |
| 4.3                            | Findings                                         | 107        |
| 4.3.1                          | Research Question No. 1- Finding 2               | 107        |
| 4.3.2                          | Research Question No. 2- Finding 3               | 116        |
| 4.3.3                          | Research Question No. 3: Finding 4               | 120        |
| 4.3.3.1                        | Backdated Ideology and Mindset                   | 121        |
| 4.3.3.2                        | Lack of Innovations and Visions                  | 127        |

|                                                         |                                                                                                        |            |
|---------------------------------------------------------|--------------------------------------------------------------------------------------------------------|------------|
| 4.3.3.3                                                 | Issues with Legality and Shariah Laws                                                                  | 129        |
| 4.3.3.4                                                 | Bureaucracy                                                                                            | 132        |
| 4.3.3.5                                                 | Fund Raising                                                                                           | 136        |
| 4.3.4                                                   | Research Question No. 4: Finding 5                                                                     | 139        |
| 4.3.4.1                                                 | Sustainability                                                                                         | 140        |
| 4.3.4.2                                                 | Avenues for Alternative Funding <i>Waqf</i> (Sukuk, Centralize <i>Waqf</i> , Crowdfunding, Endowments) | 144        |
| 4.3.4.3                                                 | Separate Charity Fund to pay for the Poor and Underprivileged                                          | 151        |
| 4.3.4.4                                                 | The Mission: Spiritual and Charity-based                                                               | 156        |
| 4.3.4.5                                                 | Advocate for Support & Awareness                                                                       | 160        |
| 4.3.4.6                                                 | Technology for <i>Waqf</i>                                                                             | 162        |
| 4.3.4.7                                                 | Transformation of Culture in <i>Waqf</i> -based Hospital                                               | 165        |
| 4.3.4.8                                                 | Commercialism                                                                                          | 168        |
| 4.3.4.9                                                 | Decentralization                                                                                       | 171        |
| 4.3.5                                                   | The Unique: Finding 6                                                                                  | 175        |
| 4.3.5.1                                                 | Mayo Clinic Concept                                                                                    | 176        |
| 4.3.5.2                                                 | Kasih Gold                                                                                             | 178        |
| 4.3.5.3                                                 | Malaysian Identity Card (MyKad)                                                                        | 179        |
| 4.3.5.4                                                 | The Failure of The River of Life Hospital Project                                                      | 182        |
| 4.3.5.5                                                 | Review of Fee (Medical) Order of 1971                                                                  | 184        |
| 4.4                                                     | <b>The Framework</b>                                                                                   | <b>186</b> |
| 4.4.1                                                   | A Potential Model of Corporate <i>Waqf</i> Malaysian Hospital based from Final Framework               | 190        |
| 4.5                                                     | <b>Summary</b>                                                                                         | <b>191</b> |
| <b>CHAPTER 5</b>                                        |                                                                                                        | <b>193</b> |
| <b>CONCLUSIONS</b>                                      |                                                                                                        | <b>193</b> |
| 5.1                                                     | <b>Introduction</b>                                                                                    | <b>193</b> |
| 5.2                                                     | <b>Summary of the Study</b>                                                                            | <b>193</b> |
| 5.3                                                     | <b>Summary of Findings</b>                                                                             | <b>194</b> |
| 5.3.1                                                   | Other Findings                                                                                         | 196        |
| 5.4                                                     | <b>Implications for Practice</b>                                                                       | <b>196</b> |
| 5.5                                                     | <b>Limitations and Recommendations for Research</b>                                                    | <b>197</b> |
| 5.6                                                     | <b>Conclusions</b>                                                                                     | <b>199</b> |
| <b>REFERENCES</b>                                       |                                                                                                        | <b>200</b> |
| <b>Appendix 1: The Interview Questions (Pilot)</b>      |                                                                                                        | <b>227</b> |
| <b>Appendix 2: Q&amp;A Respondent 4</b>                 |                                                                                                        | <b>228</b> |
| <b>Appendix 3: The Final Interview with Respondents</b> |                                                                                                        | <b>230</b> |
| 1.                                                      | Interview with Respondent 1                                                                            | 230        |
| 2.                                                      | Interview with Respondent 2                                                                            | 235        |
| 3.                                                      | Interview with Respondent 3                                                                            | 243        |
| 4.                                                      | Interview with Respondent 4                                                                            | 255        |

|    |                                 |     |
|----|---------------------------------|-----|
| 5. | Interview with Respondent 4 (2) | 258 |
| 6. | Interview with Respondent 5     | 267 |
| 7. | Interview with Respondent 6     | 279 |
| 8. | Interview with Respondent 7     | 291 |
| 9. | Interview with Respondent 8     | 305 |

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

## LIST OF TABLES

| Tables                                                                                            | Page |
|---------------------------------------------------------------------------------------------------|------|
| Table 1.1: Newspaper Reports                                                                      | 6    |
| Table 1.2: Private Islamic Hospitals in Selangor                                                  | 8    |
| Table 2.1: Newspaper/Media Reports on Accessibility of Healthcare in Malaysia                     | 18   |
| Table 2.2: A Comparison Table of the Criteria of Present Social-based Hospitals                   | 27   |
| Table 2.3: Rate of Charges for KWAN                                                               | 34   |
| Table 2.4: A Comparison Table of Criteria from Past <i>Waqf</i> -Based Hospitals                  | 53   |
| Table 2.5: A Comparison of Guidelines from WHO and MSQH                                           | 54   |
| Table 2.6: Health Services Standards: Comparison Table                                            | 55   |
| Table 3.1: Qualitative Research Strategy                                                          | 70   |
| Table 3.2: Data Collection                                                                        | 74   |
| Table 3.3: Demographics (An Example)                                                              | 82   |
| Table 3.4: Analysis of Questions                                                                  | 86   |
| Table 3.5: The Respondents of Interview                                                           | 88   |
| Table 3.6: The Elements of Validity and Reliability                                               | 90   |
| Table 3.7: Revision of Questions                                                                  | 94   |
| Table 3.8: Reviewed Questions                                                                     | 95   |
| Table 3.9: The Analyses of Interviews                                                             | 96   |
| Table 3.10: Qualitative Content Analysis                                                          | 97   |
| Table 3.11: Types of Triangulation                                                                | 99   |
| Table 4.1: Respondents Variation                                                                  | 106  |
| Table 4.2: Tabulation from the Visualizations of NVivo                                            | 111  |
| Table 4.3: A Comparison Table of Criteria from Past <i>Waqf</i> -Based Hospitals                  | 117  |
| Table 4.4: Summarization of Table (2.5)                                                           | 118  |
| Table 4.5: Tabulation from NVivo 12 Coding of Interview Respondents                               | 120  |
| Table 4.6: Public-Private Partnerships in Healthcare Services                                     | 126  |
| Table 4.7: Legality and Shariah Issues (LR)                                                       | 132  |
| Table 4.8: Tabulations from NVivo 12 Coding for RO4                                               | 139  |
| Table 4.9: Tabulations of Codes from NVivo 12 and Manual Coding                                   | 144  |
| Table 4.10: <i>Waqf</i> and Technology (LR)                                                       | 164  |
| Table 4.11: Islamic-based Hospital Culture (LR)                                                   | 167  |
| Table 4.12: Comparison of Features of Decentralization, Centralization and Polycentric Approaches | 174  |
| Table 4.13: The Unique Findings                                                                   | 175  |
| Table 4.14: Media Postings of Mayo Clinic                                                         | 177  |
| Table 4.15: Newspaper Reports about the River of Life Project                                     | 183  |

|             |                                                                                                                                                                                                                                       |     |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| Table 4.16: | The Fees (Medical) Order of 1976 (LR)                                                                                                                                                                                                 | 185 |
| Table 4.17: | A Comparative Analysis of the Elements of a Corporate <i>Waqf</i> -based Hospital Model Identified for Public Hospitals based on Secondary (Past and Present Literature) and Primary ( <i>Waqf</i> Hospital Practices) Data Analysis. | 189 |

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

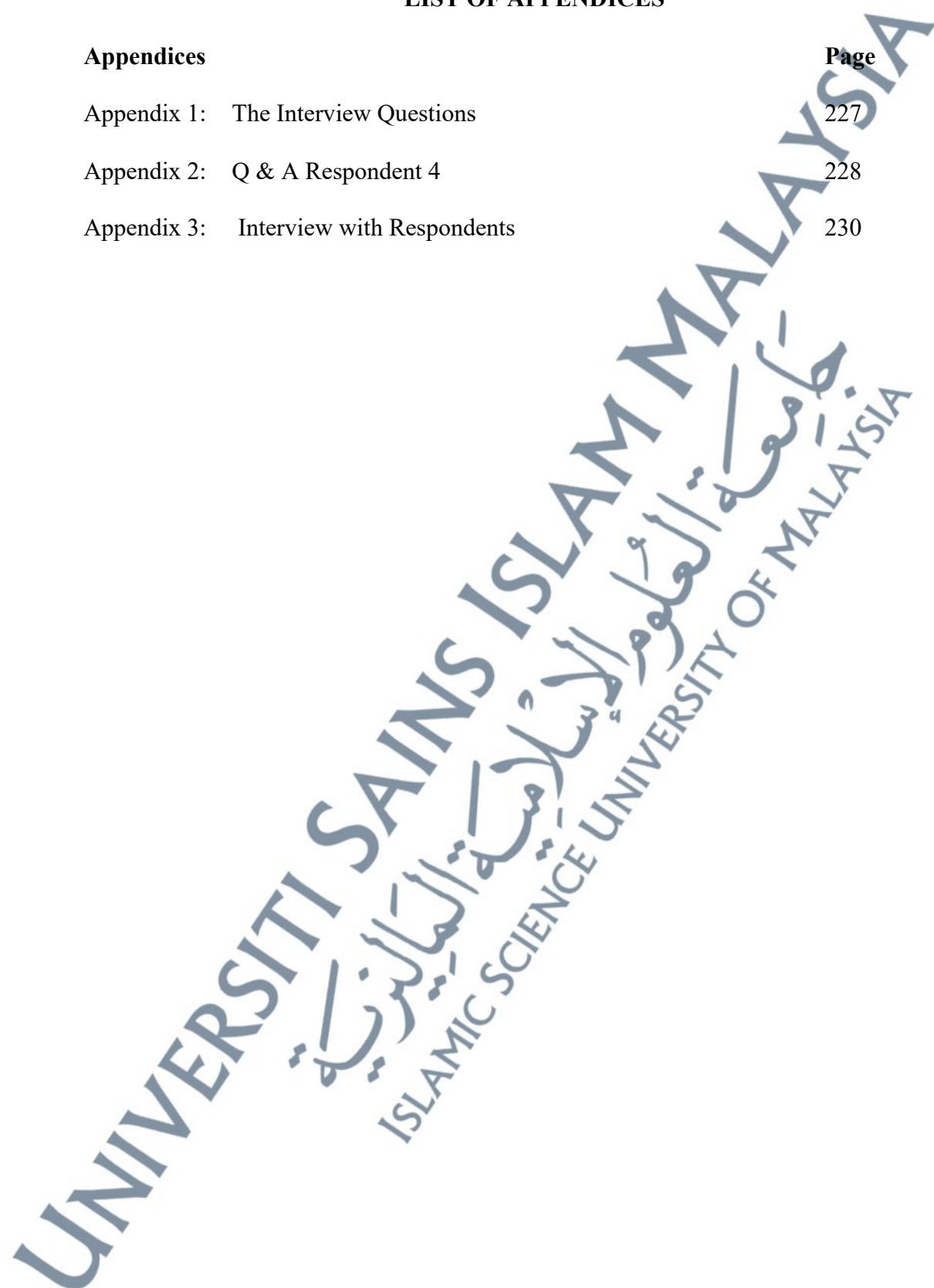
## LIST OF FIGURES

| FIGURES                                                                                                                                            | Page |
|----------------------------------------------------------------------------------------------------------------------------------------------------|------|
| Figure 1.1: Average Gross Medical Cost Trends in Asia Pacific 2016 – 2018                                                                          | 5    |
| Figure 2.1: Structure of Healthcare Providers in Malaysia from 2013 to 2017                                                                        | 22   |
| Figure 2.2: Number of public and private hospitals in Malaysia                                                                                     | 24   |
| Figure 2.3: <i>Waqf</i> 's Categorization in Islamic Jurisprudence                                                                                 | 35   |
| Figure 2.4: The Mechanism of <i>Waqf</i>                                                                                                           | 37   |
| Figure 2.5: Enterprise <i>Waqf</i> Fund Model                                                                                                      | 38   |
| Figure 2.6: The Structure of Corporate <i>Waqf</i> University Model                                                                                | 40   |
| Figure 2.7: Structure of Banking and Financial Institution Model                                                                                   | 39   |
| Figure 2.8: Structure of <i>Waqf</i> -based Private Healthcare (JCorp) Model                                                                       | 41   |
| Figure 2.9: Funding of Bīmāristān Al-‘Aḍudī                                                                                                        | 45   |
| Figure 2.10: Funding of Bīmāristān Al-Nūrī                                                                                                         | 45   |
| Figure 2.11: Funding of Bīmāristān Al-Manṣūrī                                                                                                      | 46   |
| Figure 2.12: The Theoretical Framework                                                                                                             | 57   |
| Figure 3.1: The Research Onion                                                                                                                     | 61   |
| Figure 3.2: The Research Stages                                                                                                                    | 61   |
| Figure 3.3: A Grounded Theory Process                                                                                                              | 65   |
| Figure 3.4: The Research Process                                                                                                                   | 68   |
| Figure 3.5: The Exploratory Phase                                                                                                                  | 69   |
| Figure 3.6: The Research Process                                                                                                                   | 70   |
| Figure 3.7: The Research Design                                                                                                                    | 71   |
| Figure 3.8: The Conceptual Framework                                                                                                               | 72   |
| Figure 3.9: Data Collection                                                                                                                        | 73   |
| Figure 3.10: Types of Interviews                                                                                                                   | 81   |
| Figure 3.11: Methods of Analysis                                                                                                                   | 95   |
| Figure 3.12: The Flow of Content Analysis                                                                                                          | 97   |
| Figure 3.13: The Flow of Thematic Analysis                                                                                                         | 97   |
| Figure 3.14: The Flow of Grounded Theory                                                                                                           | 98   |
| Figure 3.15: Different levels of Coding                                                                                                            | 98   |
| Figure 4.1: Visualization of Comprehensiveness of Nour (2015)                                                                                      | 108  |
| Figure 4.2: Visualization of Quality of the Common (Nour, 2015)                                                                                    | 109  |
| Figure 4.3: Visualization of Position of the Common of Nour (2015)                                                                                 | 119  |
| Figure 4.4: Visualization of Pattern of Management of Nour (2015)                                                                                  | 110  |
| Figure 4.5: The Framework for Past <i>Waqf</i> -based Hospitals                                                                                    | 116  |
| Figure 4.6: The Framework of a Preliminary Model of a Corporate <i>Waqf</i> -based Hospital based on Past and Present <i>Waqf</i> -based Hospitals | 119  |
| Figure 4.7: Triangulation of Respondents and Literature (Low Awareness)                                                                            | 123  |
| Figure 4.8: Citations of Article Journals with the New Innovations and Visions                                                                     | 128  |
| Figure 4.9: Triangulation of Bureaucracy with Respondents and Literature (Bureaucracy)                                                             | 133  |
| Figure 4.10: Bureaucracy Dimensions                                                                                                                | 134  |

|              |                                                                                                                                                                                                             |     |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| Figure 4.11: | Max Weber's Bureaucracy                                                                                                                                                                                     | 135 |
| Figure 4.12: | Triangulation of Fund Raising with Respondents and Article Journal                                                                                                                                          | 137 |
| Figure 4.13: | Triangulation of Respondents and Article Journals in Sustainability                                                                                                                                         | 142 |
| Figure 4.14: | <i>Murabahah</i> : Cost-plus Sale                                                                                                                                                                           | 147 |
| Figure 4.15: | Structure of Sukuk al-Murabaha with Commodity (IslamicMarkets, 2016)                                                                                                                                        | 148 |
| Figure 4.16: | Triangulation of Crowdfunding                                                                                                                                                                               | 148 |
| Figure 4.17: | The basic operational structure of Waqfworld.org                                                                                                                                                            | 151 |
| Figure 4.18: | Triangulation for Advocate Public Awareness                                                                                                                                                                 | 161 |
| Figure 4.19: | A Framework of the <i>Waqf</i> Entrepreneurship Hospital                                                                                                                                                    | 171 |
| Figure 4.20: | Examples of APIs for Healthcare Providers                                                                                                                                                                   | 181 |
| Figure 4.21: | The Elements of a Corporate <i>Waqf</i> -based Hospital Model Identified for Public Hospitals based on Secondary (Past and Present Literature) and Primary ( <i>Waqf</i> Hospital Practices) Data Analysis. | 186 |
| Figure 4.22: | The Framework for a Corporate <i>Waqf</i> Malaysian Hospital                                                                                                                                                | 190 |
| Figure 4.23: | A Proposed Model of Corporate <i>Waqf</i> Malaysian Hospital                                                                                                                                                | 191 |

## LIST OF APPENDICES

| Appendices                             | Page |
|----------------------------------------|------|
| Appendix 1: The Interview Questions    | 227  |
| Appendix 2: Q & A Respondent 4         | 228  |
| Appendix 3: Interview with Respondents | 230  |



## GLOSSARY

|                             |                                                                             |
|-----------------------------|-----------------------------------------------------------------------------|
| <b><i>Awqaf</i></b>         | Plural of <i>waqf</i>                                                       |
| <b><i>Asnaf</i></b>         | It is a party that is eligible to receive Zakat aid collected from Muslims. |
| <b><i>Baitulmal</i></b>     | It is the institution that acts as a trustee for Muslims.                   |
| <b><i>Da'wah</i></b>        | Usually denotes preaching of Islam.                                         |
| <b><i>Faraid</i></b>        | Estate division                                                             |
| <b><i>Fatawa</i></b>        | Islamic laws based alQuran and Hadith                                       |
| <b><i>Fuqaraa</i></b>       | The poor or needy                                                           |
| <b><i>Haram</i></b>         | An Arabic term meaning forbidden                                            |
| <b><i>Istibdal</i></b>      | Exchange                                                                    |
| <b><i>Khairat</i></b>       | Community pool of resources                                                 |
| <b><i>Mustahhab</i></b>     | Favoured                                                                    |
| <b><i>Mutawalli</i></b>     | The trustee of a <i>waqf</i>                                                |
| <b><i>Qard al hasan</i></b> | Goodly personal loan                                                        |
| <b><i>Sadaqah</i></b>       | Voluntary charity                                                           |
| <b><i>Shari'ah</i></b>      | A system of religious laws in Islam.                                        |
| <b><i>Saham</i></b>         | Ordinary share or stocks                                                    |
| <b><i>Wajib</i></b>         | Compulsory                                                                  |
| <b><i>Wasiyyah</i></b>      | Bequest                                                                     |
| <b><i>Waqf</i></b>          | Charitable endowment                                                        |
| <b><i>Zakah</i></b>         | Obligatory charity                                                          |

## LIST OF TRANSLITERATIONS

Alphabet

| Arabic | Latin | Word   | Transliteration |
|--------|-------|--------|-----------------|
| ء      | '     | سأل    | sa'ala          |
| ب      | b     | بدل    | badala          |
| ت      | t     | تمر    | tamr            |
| ث      | th    | ثورة   | thawrah         |
| ج      | j     | جمال   | jamal           |
| ح      | h     | حديث   | hadith          |
| خ      | kh    | خالد   | khalid          |
| د      | d     | ديوان  | diwan           |
| ذ      | dh    | مذهب   | madhhab         |
| ر      | r     | رحمن   | rahman          |
| ز      | z     | زمزم   | zamzam          |
| س      | s     | سراب   | sarab           |
| ش      | sh    | شمس    | shams           |
| ص      | s     | صبر    | sabr            |
| ض      | d     | ضمير   | damir           |
| ط      | t     | طاهر   | tahir           |
| ظ      | z     | ظهر    | zuhr            |
| ع      | c     | عبد    | 'abd            |
| غ      | gh    | غيب    | ghayb           |
| ف      | f     | فقه    | fiqh            |
| ق      | q     | قاضي   | qadi            |
| ك      | k     | كأس    | ka's            |
| ل      | l     | لبن    | laban           |
| م      | m     | مزمارة | mizmar          |
| ن      | n     | نوم    | nawm            |
| هـ     | h     | هبط    | habata          |

|   |   |      |        |
|---|---|------|--------|
| و | w | وصل  | wasala |
| ي | y | يسار | Yasar  |

#### Short Vowel

| Arabic | Latin | Example | Transliteration     |
|--------|-------|---------|---------------------|
| َ      | a     | فَعَلَ  | Fa <sup>ˈ</sup> ala |
| ِ      | i     | حَسِبَ  | hasiba              |
| ُ      | u     | كُتِبَ  | kutiba              |

#### Long Vowel

| Arabic | Latin | Example   | Transliteration |
|--------|-------|-----------|-----------------|
| ا، ي   | a     | كاتب، قضي | katib, qada     |
| ي      | i     | كريم      | karim           |
| و      | u     | حروف      | huruf           |

#### Diftong

| Arabic | Latin | Example | Transliteration                           |
|--------|-------|---------|-------------------------------------------|
|        | aw    | قول     | qawl                                      |
| ي      | ay    | سيف     | sayf                                      |
| ي      | iyy/i | رجعي    | raj <sup>ˈ</sup> iyy / raj <sup>ˈ</sup> i |
| و      | uww/u | عدو     | ˈaduww / ˈadu                             |