

# Empowering Healthcare through Waqf: Initiatives by the State Islamic Religious Council

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## ABSTRACT

Health is a key element in a nation's development and Malaysia's public healthcare system is facing significant challenges, particularly rising costs. This study focuses on how the State Islamic Religious Council in Malaysia is using waqf (Islamic endowment) funds to support healthcare services. Transforming the waqf institution is necessary to ensure it stays relevant in today's context. By reducing the reliance on government funding, waqf plays a crucial role in alleviating the financial burden on citizens, especially for those who cannot afford increasing healthcare costs, a problem worsened by the COVID-19 pandemic. Data was collected from a range of sources, including State Islamic Religious Council websites and related references on waqf and healthcare. The findings reveal that healthcare waqf significantly contributes to the nation, with initiatives such as dialysis centers, medical equipment, medications, waqf clinics, and support for COVID-19 treatment. These efforts highlight the potential for waqf to enhance Malaysia's healthcare system. However, there remains significant potential for further enhancing public healthcare financing by improving the strategic use and management of waqf funds. By optimizing the allocation and utilization of these resources, the healthcare system can be strengthened, ensuring its long-term sustainability and reducing financial pressures on both the government and the public.

**Keywords:** Healthcare, Waqf, Endowment, State Islamic Religious Council

## INTRODUCTION

Health plays a crucial role in the development of society within any country. According to the World Health Organization (WHO), health is defined as achieving a state of complete physical and mental well-being, not just the absence of illness or physical disabilities. In Malaysia, the Ministry of Health's efforts to improve public health align with the Sustainable Development Goals (SDGs) and Universal Health Coverage (UHC). In today's globalized world, health is recognized as a serious social concern that impacts individuals and communities alike. Health issues are no longer limited to the elderly but becoming more prevalent across all age groups in Malaysia. The aim of Sustainable Development Goal 3 (SDG 3) is to ensure healthy lives and promote well-being for people of all ages by 2030 [1].

Waqf in Islamic tradition has long served as a source of sustainable funding for religious, educational, and social welfare activities. Its roots can be traced back to the early days of Islam, where waqf played a pivotal role in supporting public infrastructure, healthcare, and education, particularly during the Islamic Golden Age. Historical examples of waqf-funded institutions, such as the Al-Fustat Hospital in Egypt make significant impact of waqf on healthcare [2]. This system of endowment provided continuous support to the community, showcasing its potential to address contemporary issues like healthcare funding.

In Malaysia, the waqf system has been gradually integrated into public healthcare financing. Malaysia's healthcare system, although highly regarded, faces considerable challenges due to rising healthcare costs, demographic changes, and the increasing burden of non-communicable diseases [3]. To mitigate these

pressures, healthcare waqf has emerged as a crucial alternative, providing vital financial support to public health services, particularly for low-income patients.

Given the financial constraints on the Malaysian healthcare system, this study explores how waqf can supplement government efforts, especially during unprecedented crises like the COVID-19 pandemic. The pandemic has highlighted the fragility of the healthcare system, with government expenditures soaring to RM31.9 billion in 2021 [4]. Waqf initiatives have proven essential during this period, supporting medical infrastructure, equipment, and services. Despite the significant contributions of healthcare waqf, there remains substantial potential for further enhancing public healthcare financing by improving the strategic use and management of waqf funds. This study aims to address the research gap by examining the role of waqf in healthcare financing, contributing to broader discussions on sustainable healthcare in Malaysia.

## LITERATURE REVIEW

### Healthcare Financing in Malaysia

Healthcare financing in Malaysia has evolved significantly since the colonial era, where it was initially focused on providing basic care for workers in specific industries, such as tin mining. The first hospital built was in 1880, known as Taiping Hospital. The Ministry of Health has identified four main outcomes in the Twelfth Malaysia Plan (RMK12), which are: 1. Sustainable, equitable, and affordable healthcare; 2. Reducing mortality and preventing morbidity; 3. Patient-centered care; 4. Promoting a healthy lifestyle [5]. Government expenditure in the healthcare sector is crucial as it impacts the overall health status of the population in Malaysia [6].

Over the years, Malaysia developed a comprehensive public healthcare system that provides affordable care to its citizens. Despite these improvements, the healthcare system faces numerous challenges, including rising costs, demographic changes, and the increasing prevalence of non-communicable diseases (NCDs). According to the Ministry of Health Malaysia, these challenges are worsened by a growing aging population and the high costs associated with treating NCDs [3]. Malaysia's dual healthcare system, comprised of public and private sectors, is currently under pressure due to the increasing demand for healthcare services. The public healthcare sector is primarily financed through government allocations, which are often insufficient to cover the growing needs driven by demographic shifts and rising healthcare costs [7].

The initiative proposed to mitigate these challenges is the integration of waqf in healthcare financing. Historically, waqf has been instrumental in funding social services, including healthcare, within the Muslim world [8]. The introduction of modern waqf instruments such as cash waqf has enabled the collection of funds that can be used to support healthcare projects. Cash waqf is particularly valuable due to its liquidity and flexibility, making it a viable tool for financing healthcare infrastructure, such as the establishment of dialysis centers and the purchase of medical equipment.

In 2020, the healthcare allocation for the management and development of health services in Malaysia was RM30.6 billion, increasing to RM31.9 billion in 2021, a rise of 4.3 percent. The COVID-19 pandemic significantly strained the government's financial resources to ensure the nation's well-being. RM1 billion was allocated to combat the third wave of COVID-19, with RM475 million designated for reagents, test kits, and consumables. RM318 million was used for Personal Protective Equipment (PPE) and hand sanitizers for frontline workers, RM150 million for disaster management agencies, and RM50 million for laboratory tests and medications to ensure medical facilities were equipped for new practices [4]. The COVID-19 pandemic posed a major challenge to the health and well-being of populations globally. It highlighted disparities between income groups, disrupted access to medication and healthcare services, increased the need for a stronger workforce, and exposed significant gaps in national health information systems. Additionally, it presented critical challenges to weak healthcare systems, particularly in resource management [9].

### Waqf (Islamic Endowment) in healthcare

Islam upholds the principle of justice in structuring the lives of society. Waqf is one of the key tools in Islam,

alongside zakat, charity and other mechanisms that plays a significant role in fostering the development and economic prosperity of the Muslim community. The waqf institution has the ability and potential to help the Muslim community address contemporary challenges and improve the well-being of the ummah. In linguistic terms, waqf means to stop, hold back, or restrain [10]. In Islamic law, waqf refers to the dedication of property either explicitly or implicitly for charitable purposes whether for general or specific beneficiaries. Waqf involves holding a property solely for the sake of Allah SWT with its benefits directed toward the common good. Both the Quran and Hadith highlight the importance of waqf and making it a highly encouraged act of charity in Islam [11]. Practicing waqf provides wide opportunities to support those in need, focusing not only on the relationship with Allah SWT but also fostering bonds between people by blending spiritual and material aspects.

Waqf (endowment) is divided into two types such as family waqf and charitable waqf. Charitable waqf is further categorized into general waqf and specific waqf. General waqf refers to endowments made for public welfare without specifying the beneficiaries or any particular purpose, meaning the donor does not set conditions for its use. In contrast, specific waqf is when the donor designates beneficiaries or purposes for the waqf [12]. In contemporary times, modern waqf approaches are being highlighted to develop waqf assets and generate funds in Malaysia. Instruments such as cash waqf serve as an alternative for developing waqf properties and increasing waqf funding. Cash waqf is highly liquid, easily transferable, and can be managed and utilized by all levels of society making it a convenient instrument for waqf contributions. It involves collecting cash into a trust fund managed by a waqf administrator or trustee which is then used for the welfare and benefit of the community. Cash waqf facilitates the practice of waqf by making it easier for people to contribute and make charitable donations through various channels [13].

Waqf plays a crucial role in providing infrastructure, education, places of worship, medical care, and many other essential services within Islamic civilization. Encouraging greater participation from affluent individuals within the Muslim community is necessary to strengthen the nation's economy. Waqf not only helps reduce government expenditure but also facilitates the redistribution of wealth [14]. There is significant potential to enhance the role of healthcare waqf in achieving universal access to quality healthcare. Historical records demonstrate the remarkable success of health waqf through four prominent Islamic healthcare institutions such as Bimaristan al-‘Aḍudī (10th-century) in Baghdad, Bimaristan al-Nūrī (12th-century) in Damascus, and Bimaristan al-Manṣūrī (13th-century) in Cairo [15]. Moreover, waqf has proven to be a vital resource in the healthcare sector particularly in supporting the nation during the COVID-19 pandemic due to its enduring and sustainable nature [16].

Various methods are employed to finance and develop waqf assets, including waqf shares, sukuk, waqf investments, and others. Improving healthcare services for the public poses a significant challenge to the public healthcare system. There are concerns about healthcare system's ability to cater to the population's needs considering demographic, socioeconomic changes, and the evolving nature of diseases. Waqf plays a role in supporting the socio-economic development of the ummah by reducing the dependency of the public healthcare system on government aid. This, in turn, helps to ease the financial burden on those who cannot afford rising healthcare costs, a concern that became more critical during the COVID-19 pandemic.

In many Islamic countries, waqf funds have been used to build hospitals, provide medical equipment, and offer free healthcare services to underserved populations. The utilization of waqf for healthcare in Malaysia is still in its infancy with a limited number of studies exploring its impact. However, there are notable examples of waqf-funded healthcare projects such as the establishment of hemodialysis centers, hospitals, and the provision of medical equipment. The integration of waqf into the healthcare system has not only alleviated the burden on government resources but has also ensured that healthcare services remain accessible to all, regardless of income.

## METHODOLOGY

This study adopts a qualitative approach utilizing content analysis to examine the role of waqf in Malaysia's healthcare sector. Comprehensive data was collected from a variety of sources, including academic literature, official reports, and the websites of the State Islamic Religious Councils, as well as other digital and mass

media outlets associated with waqf activities. This extensive data collection strategy provided a broad perspective on the implementation of healthcare waqf initiatives, such as hemodialysis centers, medical equipment provision, and waqf-funded clinic hospitals. By systematically analyzing these sources, the researchers identified key themes and assessed the effectiveness and impact of waqf in enhancing public health services and socio-economic development in Malaysia.

## RESULTS AND DISCUSSION

### Implementation of healthcare waqf by the state Islamic religious

Islamic social financial instruments, including waqf, have been instrumental in driving socio-economic progress and reducing poverty. These initiatives encompass healthcare services, infrastructure development, and social assistance for the less fortunate. Waqf donors contribute their assets to waqf institutions, relinquishing ownership as the property is transferred to the ownership of Allah SWT. The responsibility of managing these waqf assets lies with the appointed administrators, who are entrusted with ensuring their proper utilization. Strategies and efforts to strengthen the role and integration of waqf institutions are crucial in providing healthcare support to those in need. Historically, many hospitals were funded through waqf during the Islamic golden era, such as Ibn Tulun Hospital (Egypt), Marakish Hospital, Nuri Hospital, Mansuri Hospital, and others [2].

There are three primary waqf organizations in Malaysia: The State Islamic Religious Councils (MAIN), the Department of Waqf, Zakat, and Hajj (JAWHAR), and the Malaysian Waqf Foundation (YWM). In Malaysia, the management and administration of waqf are clearly defined under the State Islamic Religious Administration Enactments or State Waqf Enactments, which give authority to State Islamic Religious Councils as the sole trustee. Each state has its own laws and regulations governing waqf. State Islamic Religious Councils holds the power to appoint or grant written permission to any entity to manage waqf properties on its behalf. Additionally, it can recognize waqf managers appointed by the waqif (donor) and has the authority to terminate such appointments when necessary. JAWHAR is responsible for overseeing the administration of waqf properties, zakat, and hajj affairs nationwide. The Malaysian Waqf Foundation (YWM), established under JAWHAR, focuses on mobilizing waqf resources and supports MAIN's efforts in developing waqf across Malaysia [17]

The State Islamic Religious Councils have established strategic partnerships with banking and financial institutions to enhance corporate sector participation in waqf initiatives across Malaysia. These collaborations aim to harness the financial expertise and resources of corporate entities to drive waqf's potential in areas such as healthcare, education, and poverty alleviation [18]. One prominent initiative is Wakaf Muamalat, launched by Bank Muamalat Malaysia Berhad (BMMB), which enables the collection of cash waqf from individuals and corporations for financing waqf projects that benefit underprivileged communities. This program operates through close collaboration with State Islamic Religious Councils, ensuring proper management and project selection. The joint management committee, composed of representatives from both BMMB and the councils, is chaired by an independent figure ensuring accountability and impartial oversight.

Wakaf Muamalat has successfully expanded since its inception in 2012, starting with Wakaf Selangor Muamalat in partnership with Perbadanan Wakaf Selangor (PWS). Further collaborations include Wakaf Negeri Sembilan Muamalat in 2017 and Wakaf MAIK Muamalat with the Kelantan Islamic Religious and Malay Customs Council (MAIK) in 2018. These partnerships strategically direct waqf funds toward education and healthcare projects while also investing in shariah-compliant ventures to grow waqf capital. Critically, the strength of Wakaf Muamalat lies in its ability to engage both individuals and corporate entities, thereby diversifying its funding sources. However, the long-term sustainability and scalability of such initiatives depend on how effectively the invested waqf funds generate returns for future projects and whether governance frameworks can maintain transparency [19].

By leveraging waqf (endowment), these councils have made significant contributions toward improving healthcare accessibility and affordability. Various initiatives have been undertaken by State Islamic Religious Councils in healthcare, including:

## Waqf for hemodialysis facilities

The waqf initiative in providing hemodialysis services enables access to quality healthcare for all patients regardless of religion, race, or background in establishing hemodialysis centers and providing dialysis machines for kidney patients. Kidney disease is one of the conditions that requires expensive medical treatment, and the provision of healthcare equipment, such as hemodialysis machines, helps offer affordable dialysis services particularly for low-income groups and those in need. Several states have focused their waqf funds on supporting hemodialysis services. For instance, the Malacca Islamic Religious Council aims to purchase hemodialysis machines worth RM400,000 to be used at dialysis panels, government hospitals, and other dialysis centers treating patients funded by Malacca Islamic Religious Council [20]. In Terengganu, the State Islamic Religious and Malay Customs Council, in collaboration with Bank Rakyat launched a significant initiative to bolster waqf in the state by establishing a hemodialysis center funded through the MAIDAM-Bank Rakyat Waqf Fund. This partnership highlights the growing role of corporate involvement in waqf, where financial institutions such as Bank Rakyat contribute to socially impactful projects. The establishment of the hemodialysis center addresses a critical healthcare need, offering affordable treatment options to patients who would otherwise struggle with the high costs of regular dialysis [21].

In Negeri Sembilan, the State Islamic Religious Council (MAINS), through the Negeri Sembilan Waqf Corporation has established a robust collaboration with Bank Muamalat Malaysia Berhad, Universiti Sains Islam Malaysia (USIM) Health Specialist Clinic and KPJ Healthcare Berhad (KPJ) Seremban Specialist Hospital. This initiative, known as Wakaf Negeri Sembilan Muamalat (WNSM), is designed to manage and optimize waqf funds, specifically targeting healthcare and medical support. One notable achievement is the establishment of the Waqf An-Nur Dialysis Center in collaboration with KPJ Seremban Specialist Hospital and Negeri Sembilan State Islamic Religious Council, which exemplifies the impactful use of waqf for healthcare purposes.

Wakaf Selangor Muamalat has demonstrated its expansive impact with significantly enhancing healthcare resources in other regions. One key contribution includes the donation of a hemodialysis machine valued at RM70,000 to UiTM Sungai Buloh Medical Centre. Additionally, Wakaf Selangor Muamalat has made substantial contributions totaling RM125,981 to the Majlis Agama Islam Selangor Dialysis Centre and Yayasan Islam Darul Ehsan to enhance further supporting healthcare initiatives in Selangor. Beyond its regional borders, Wakaf Selangor Muamalat has provided essential donations to the Makmur Islamic Dialysis Centre in Kuantan and Hospital Waqaf An-Nur in Pasir Gudang, while also supplying dialysis machines to the Ar-Rahman Dialysis Centre in Bachok, Kelantan [19].

Similarly, the Islamic Religious and Malay Customs Council of Perlis (MAIPs) and the Islamic Religious and Malay Customs Council of Terengganu (MAIDAM) have also developed hemodialysis centers for kidney patients. The waqf-based hemodialysis center in Perlis is professionally managed and administered by Tuanku Fauziah Hospital (HTF) in Kangar, Perlis. This center was built using funds from cash waqf contributions made to MAIPs [22]. Additionally, through Johor's waqf shares, the Johor Islamic Religious Council (MAINJ) aims to purchase hemodialysis machines for placement at MAINJ-owned dialysis centers, government hospitals, mosques offering dialysis services, and other MAINJ-funded dialysis centers. This initiative was driven by the growing number of patients and the limited availability of dialysis machines. The target is to fund the acquisition of 100 hemodialysis machines at a total cost of RM4,500,000 [23].

## Waqf hospitals and clinics

In addition to hemodialysis centers, The State Islamic Religion Council also contributes to various medical needs, including the construction of hospitals and clinics. In Selangor, Wakaf Selangor Muamalat established a mobile clinic in collaboration with selected hospitals. The vehicles are modified into mobile clinics, while the hospitals provide staff and medication [19]. There is also a collaboration between the Johor Islamic Religious Council (MAINJ), Johor Corporation (JCorp), and Waqaf An-Nur Corporation (WANCorp), through KPJ Healthcare Berhad to provide the site for Waqaf An-Nur Hospital in Pasir Gudang and to offer services at Waqaf An-Nur Clinics throughout Johor [12].

In Penang, KPJ Healthcare Berhad, in collaboration with the Penang Islamic Religious Council, has established the Wakaf An-Nur Clinic to provide top-quality medical treatment comparable to other medical institutions, specifically aimed at assisting the underprivileged [24]. Additionally, contributions have been made to existing hospital facilities, such as the Surau Ibnu Sina and Anjung Kasih at Putrajaya Hospital, through waqf funds managed by the Federal Territory Islamic Religious Council (MAIWP). Anjung Kasih serves as a temporary accommodation for the families of patients receiving treatment. The availability of these hospital and clinic facilities has helped to meet the medical needs of the community [25].

### **Waqf for medical equipment and treatment**

The provision of medical equipment through health and general waqf funds has been facilitated by the Kelantan Islamic Religious and Malay Customs Council (MAIK). A variety of medical equipment has been donated including ultrasound machines, cardiocography machines, vital signs monitor for neonates, patient beds, mucus suction machines, wheelchairs, and patient waiting chairs. These items are either given directly to individuals in need or provided to hospitals and clinics in Kelantan. Additionally, Wakaf Kedah Muamalat, a joint initiative between the Kedah Islamic Religious Council and Bank Muamalat Malaysia Berhad (BMMB) collects cash waqf from individuals and corporations to fund projects in the healthcare sector [26]

Through the Wakaf Selangor Muamalat fund, a collaboration between Bank Muamalat Malaysia Berhad and Perbadanan Wakaf Selangor, various medical equipment has been donated to Hospital Klang, including drip stands, oxygen concentrators, syringe pumps, and professional power heart machines. In 2017, three patient monitors were donated to St. John Ambulance Malaysia in the Pantai Selangor area, along with an ultrasound machine for Tengku Ampuan Rahimah Hospital in Klang, Selangor, amounting to a total contribution of RM125,981. Additionally, a kidney stone detection machine worth RM125,120 and ten reclining chairs valued at RM16,920 were donated to Serdang Hospital through cash waqf funds. Wakaf Selangor Muamalat also contributed an ultrasound machine to Universiti Sains Malaysia Hospital and a dental chair worth RM99,000 to UKM Health Centre. Furthermore, a nitrogen storage tank valued at RM99,600 was donated to the National Cancer Council (MAKNA) and Universiti Kebangsaan Malaysia Medical Centre. In addition, Wakaf Negeri Sembilan Muamalat (WNSM) provided medical equipment to the USIM Health Specialist Centre [27].

### **Waqf contributions for COVID-19 treatment equipment**

Wakaf Selangor Muamalat allocated RM369,200 in donations to 18 hospitals nationwide, providing essential medical supplies such as syringe pumps, N95 masks, and PPE sets to support frontline efforts against COVID-19. Additionally, Perbadanan Wakaf Selangor (PWS) contributed wheelchairs and ripple mattresses to various hospitals, including Tengku Ampuan Rahimah, Tanjong Karang, Tengku Ampuan Jemaah, and Kuala Kubu Bharu. In parallel, MAIK (Majlis Agama Islam dan Adat Istiadat Melayu Kelantan) delivered two High Flow Oxygen Therapy Humidifiers to Hospital Raja Perempuan Zainab II (HRPZ II) to assist with COVID-19 patient care [28].

The Negeri Sembilan Islamic Religious Council and Negeri Sembilan Muamalat Waqf collaborated to provide essential medical equipment, including patient trolleys, oxygen concentrators, and oxygen regulators to the Negeri Sembilan Health Department. This equipment was distributed to four hospitals within the state: Tuanku Jaafar Hospital in Seremban, Tampin Hospital, Jelevu Hospital, and Jempol Hospital. The contributions are part of ongoing efforts to strengthen the healthcare system's response to the COVID-19 pandemic ensuring that frontline workers are better equipped to handle the increasing demands of patient care. By supplying critical tools, both aim to support the effective treatment of COVID-19 patients in Negeri Sembilan and alleviating pressure on the region's healthcare infrastructure [29]. Additionally, for COVID-19 treatment, cash waqf contributions totaling RM34,750 from The Negeri Sembilan Islamic Religious Council and RM81,500 from Negeri Sembilan Muamalat Waqf were also allocated to the Negeri Sembilan Health Department [30].

## **CONCLUSION**

In conclusion, waqf (Islamic endowment) should be reconceptualized with a broader and more inclusive perspective, extending beyond its traditional scope to encompass diverse areas such as education, healthcare,

and corporate sectors. Specifically, healthcare waqf plays a critical role in the socio-economic development of the ummah. The various initiatives led by the State Islamic Religious Councils, such as constructing clinics, establishing hemodialysis centers, and providing essential medical equipment, demonstrate how healthcare waqf supports national welfare and reduces the financial strain on both the government and patients. This broader view of waqf exemplifies its potential as a sustainable solution for addressing healthcare inequities and easing economic burdens, highlighting its role in enhancing public health and well-being. Rethinking traditional waqf frameworks can lead to more effective and equitable outcomes for society.

Waqf funds are also used to support existing healthcare services by establishing medical centers, hospitals, clinics, and purchasing medical equipment. However, these efforts require collaboration from stakeholders due to the high costs involved. While plans have been outlined by the State Islamic Religious Councils, implementation has been limited by insufficient funds. Strategic partnerships with banking institutions, financial organizations, and the corporate sector are crucial for securing the necessary funding for these projects.

To maximize the potential of healthcare waqf in Malaysia, stronger collaboration is needed between key institutions like the State Islamic Religious Councils, the Department of Waqf, Zakat, and Hajj, and the Malaysian Waqf Foundation. The State Islamic Religious Councils should also partner with NGOs to promote volunteerism and engage Islamic financial institutions to diversify waqf collection methods. Utilizing modern communication channels, such as print, electronic media, and social media is essential for raising public awareness about waqf. A comprehensive public engagement campaign will foster a waqf culture, strengthening its role in healthcare and contributing to socio-economic development in Malaysia.

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