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Synergizing Community Empowerment: Unveiling the holistic framework of *waqf zakat* and *infaq*-funded agricultural mosque projects

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Abstract

This qualitative study explores how mosque-managed cash *waqf* and *zakat* funds empower *asnaf* in the mosque district. Cash *waqf* resources are donated for larger projects and *zakat* aid *asnaf* farmers through mosque-managed agriculture. NVIVO 12-analysed mosque XYZ manager interviews highlight their role in innovative *asnaf* farmer financial mechanisms for Islamic socioeconomic development. Crowdfunded mosque *waqf*, *zakat* and *infaq* improve agricultural sustainability and social welfare. The findings guide policymakers, religious institutions, and financial institutions on scalability in other agricultural communities.

Keywords: *Waqf*; *Zakat*; Agriculture; Mosque

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1.0 Introduction

In recent times, there has been a growing acceptance and utilisation of innovative financial mechanisms that are based on Islamic principles, which have proven to be effective in promoting socioeconomic development. This research explores the process of empowering farmers within the *asnaf* community through an exploration of the combined effects of *waqf* crowdfunding and *zakat*. The study focuses on utilising the mosque as a platform for an agricultural project. In Malaysia, mosques have traditionally not been regarded as a means of generating income. This study endeavours to elucidate the potential impact of Islamic finance on the evolving role of mosques in addressing contemporary challenges. In the specific domain of agricultural initiatives, the presence of a mosque possessing an adequate land area can potentially contribute to the socioeconomic advancement of the local community, particularly the *asnaf* segment, by facilitating the implementation of agricultural projects coordinated by the mosque. The utilisation of the concepts of *waqf* and *zakat* serves as the foundation for the advancement of this agricultural initiative. One reason is that *waqf* and *zakat* serve as significant financial resources within Islam, contributing to the efforts aimed at alleviating poverty within the ummah. The practice of *waqf*, an ancient Islamic tradition wherein assets are dedicated to charitable endeavours, has undergone a transformation known as cash *waqf*. This adaptation involves the collective mobilisation of small-scale donations to support larger charitable causes. In

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conjunction with *zakat*, a mandatory form of charitable giving in Islam for individuals who meet the criteria. The allocated financial resources are directed towards mosque initiatives that directly benefit the *asnaf* population within the immediate vicinity. Furthermore, the function of the mosque can serve as a means to empower *asnaf*, thereby fostering economic and social well-being within the community.

1.1 Statement of the Problem

There is a dearth of empirical evidence and a lack of comprehensive understanding regarding the efficacy of the financial mechanisms of *waqf* and *zakat* in facilitating the development of agricultural *asnaf* communities under the management of mosques. This hinders our ability to ascertain the tangible benefits that these initiatives bring to farmers.

1.2 Objectives of Study

Hence, the primary objective of this study is to fill this research gap through the implementation of qualitative research methods. Specifically, this research seeks to gain a deeper understanding of the actual experiences of mosque managers who actively engage in this initiative. By exploring their perspectives, as well as the challenges and opportunities they encounter, this study aims to shed light on the role of mosques as central hubs for community development within the agricultural sector, with a particular focus on the utilisation of *waqf* and *zakat*.

2.0 Literature Review

2.1 Zakat Waqf and Agriculture

Previous studies related to the empowerment of the agricultural sector using the medium of *waqf* and *zakat* have also been proposed by Hossain et al., (2019) in Bangladesh. According to them, the initiative, which requests religious-based institutions to promote smallholder agricultural development and social protection, is something new. It offers interest-free financing, affordable prices, access to new marketing channels, and reduces income uncertainty for rural smallholders. Local food safety is also possible to improve through this incentive agricultural activity. It's just that it doesn't involve the mosque in managing this agriculture. The provision of capital for *asnaf*'s survival is positively related to *zakat* funds. In fact, using *zakat* for food security not only directly benefits *asnaf* but also strengthens household food national security (Pratama & Yuni, 2020). According to Abduh, (2019), strengthening the roles of *infq*, *waqf*, and *zakat* are excellent alternative philanthropic funds to fill the USD 2.5 trillion annual average global SDG investment gap. The best alternative to achieving the long-term objective of sustainable agriculture is *lhya' al-mawat*, which will result in the expansion of high-quality agricultural land. In order to accomplish objectives, Abduh advised nations to collaborate at the regional or international level, particularly for developing and less developed nations. In Islam, *mawat* (dead) land is abandoned land that typically belongs to the state. *lhya' al-mawat* (revival of dead land) is when anyone who works on abandoned land becomes its owner (Mohammad et al., 2019). A literature review reveals that the use of *waqf* and *zakat* as a source of capital and land has been widely implemented in numerous sectors, including education, health, strengthening faith, business, housing, agriculture, and animal husbandry. However, less emphasis is placed on the investigation of *waqf*, *zakat*, and mosques in the context of local agriculture.

2.2 The Role of Mosques in Developing Agricultural Projects Based on Zakat and Waqf Resources: A Conceptual Framework

Azganin, Salina and Auwal Adam (2021) propose the utilisation of *waqf* agriculture as a potential solution for the reclamation of abandoned agricultural land, contingent upon the establishment of a *waqf* trust. The integration of *waqf* with crowdfunding has been identified as a potential avenue for generating significant benefits for the agricultural sector and farmers. This system will facilitate the socio-economic inclusion of impoverished farmers, empowering them to fulfil their basic necessities and actively contribute to the economic progress of their nation. However, in their study, Azganin, Salina and Auwal Adam did not propose *zakat* and mosques as supplementary elements. Their research shows a promising synergy between *waqf* and agriculture, but *zakat* and mosque projects have yet to be explored. This allows future studies to examine how these Islamic financial mechanisms empower farmers and promote sustainable agricultural development. Mohamed and Shafiai, (2021) assert that the agricultural sector's success hinges upon the pivotal role played by farmers.

Nevertheless, it is imperative to implement targeted interventions to address the challenges commonly encountered by farmers, including financial limitations, inadequate support and resources, insufficient agricultural equipment, and limited access to land. These obstacles pose significant barriers to the advancement of farmer enterprises. This study aims to propose the mosque's role as a facilitator in the allocation of *zakat* and *waqf* funds at the local level, specifically in the management of the mosque's agricultural project. This would involve engaging members of the mosque community, known as *asnaf*, as workers in the project. Furthermore, the farmers participating in this initiative are provided with business profit incentives that are contingent upon the prevailing sales of the agricultural products. The role of the mosque as a manager is crucial in ensuring the success of this project due to its authoritative position and significant influence on the surrounding community. This conceptual framework proposes the establishment of a cooperative by the mosque as a means to develop its own business brand and enhance financial management efficiency. As a fundamental component of the conceptual framework, the concept of mosques from Islamic history was also incorporated. Although there is no singular theory that encompasses all aspects of the mosque, several approaches and perspectives can help this study comprehend the mosque's vital role in the Muslim community's life. Not only in the context of worship, but also in shaping the social, cultural, and economic aspects of the

Muslim community, the mosque as perceived is an important focal point in Muslim community life. The constructed conceptual framework is depicted in Figure 1.

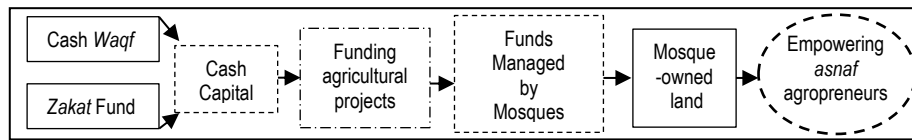


Fig. 1: Conceptual Framework for Agricultural Projects Based on Zakat and Waqf Resources Managed by Mosques
(Source:) Authors

3.0 Methodology

3.1 Qualitative Research

The rationale for doing qualitative research in this study stems from the investigation into the concept that individuals consistently generate knowledge by their involvement in activities, experiences, or events, and subsequently interpret and comprehend them (Merriam, 2014). The primary objective of this study is to examine the management strategies employed by mosques in the implementation of agricultural projects that are funded via *waqf* (endowment) and *zakat* (charitable donations). This also provides insight into how the process of empowering the *asnaf* at the local level can be implemented through the mosque.

3.2 Data Collection and Analysis Process

In the present investigation, an individual serving as the chairman of a mosque was subjected to a face-to-face questioning. The interview's duration was documented as 2 hours on July 28, 2023. This study involves an analysis of the initial interview conducted with the chairman of the mosque. The analysis will be conducted using content analysis, which is a methodological approach that involves systematically categorizing and interpreting the data collected. The interview protocol used in this study has been developed based on a conceptual framework, which provides a theoretical foundation for understanding the research topic. Table 1 presents the analysis conducted by the researcher on the process.

Table 1. The analysis conducted by the researcher on the process

Process 1 Developing the Conceptual Framework	Process 2 Chairman of a Mosque Interview Protocol	Process 3 Codes	Process 4 Theme
<p>A conceptual framework organizes key concepts, variables, relationships, and theories that guide a research study.</p> <p>It defines the study's scope, objectives, and methods and provides a roadmap to its theoretical foundation and logic.</p> <p>The conceptual framework helps researchers integrate elements, hypotheses, and ideas to understand the research topic. It scaffolds the research process from data collection to analysis and interpretation.</p>	<p>1. Briefly explain your involvement in <i>waqf</i> crowdfunding and <i>zakat</i>-supported agricultural projects?</p> <p>2. In what ways do you believe projects funded by <i>waqf</i> and <i>zakat</i> funds can empower <i>asnaf</i>?</p> <p>3. What positive changes or effects have you observed in the lives of <i>asnaf</i> as a result of these projects?</p> <p>4. How do these projects promote community participation and engagement among <i>asnaf</i> and the larger local community?</p>	<p>Basically, we managed to generate a list of 31 potential codes based on the interview question. The codes will appear in the NVIVO software, which will facilitate the process of organizing and analyzing the data.</p>	<p>*Successfully arranged 31 codes into 13 themes.</p> <p>*This involved carefully reviewing the codes and finding patterns and connections.</p> <p>*Each theme groups codes with similar concepts or ideas.</p> <p>*Grouping these codes into themes helps us understand the diverse interview findings.</p> <p>*Thematic arrangement simplifies data analysis and provides a structured framework for exploring interviewees' nuances and insights.</p>

(Source:) Authors

Researchers utilize NVIVO software as a potent instrument for enhancing data collection and analysis. NVIVO is specialized software for qualitative data analysis that assists researchers in managing, organizing, and deriving insights from complex qualitative data sets. Figure 2 depicts the process of managing qualitative data, beginning with the raw interview materials and progressing to the development of codes and themes from words. The analysis process is dependent on the conceptual framework and interview protocol guiding the researcher. Furthermore, the researchers are portrayed as instrumental agents of analysis. The usual NVIVO practices are data compilation and organization, coding and categorization, thematic analysis, flexibility in exploration, data visualization, annotation and memos, export and reporting. In summary, NVIVO helps researchers efficiently manage, analyze, and interpret qualitative data. Its functions aid research understanding, supporting evidence-based conclusions and impactful findings.

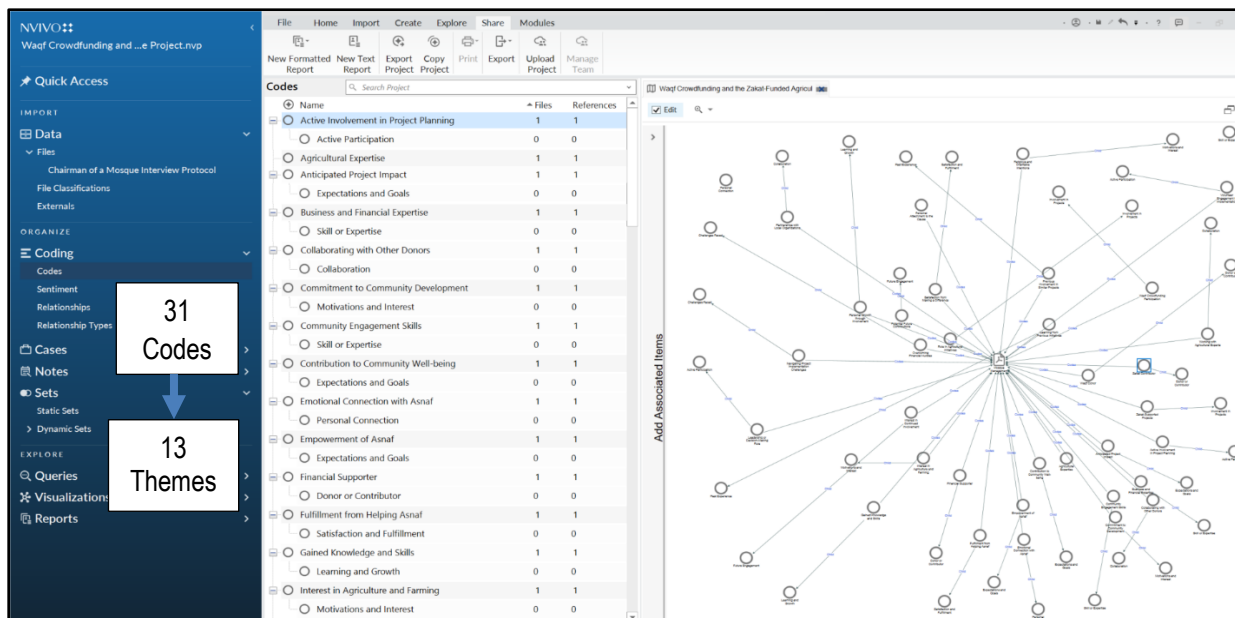


Fig. 2: The analysis process is aided by NVIVO
(Source:) Authors

4.0 Findings

4.1 Motivations and Factors Influencing the Decision-Making Process of Mosque Management in Pursuing Agricultural Projects

The implementation of an agricultural project within the premises of the mosque can be attributed to multiple factors, including the decision-making process and the level of awareness demonstrated by the mosque management. The mosque management has identified several areas of need within the local community, including sustainable food production, employment opportunities for *asnaf*, and educational initiatives pertaining to agriculture. This may potentially incentivize them to contemplate the utilization of the mosque's premises for the aforementioned undertaking. The mosque's expansive and undeveloped land has remained vacant, prompting the mosque management to initiate an agricultural project as part of their endeavors to enhance the mosque's facilities. The mosque management, guided by principles of social responsibility, views engagement in agricultural initiatives as a means to address local food safety concerns, particularly in relation to plant processing practices that align with the Sharia-compliant concept. The monitoring of crop cultivation is overseen by the mosque. This course on agricultural crop management is conducted in collaboration with the District Agriculture Department, free of charge, and is periodically offered to the *asnaf* and mosque committee members involved. The mosque administration demonstrates astuteness by capitalizing on underutilized land resources, perceiving the agricultural project as a means to effectively employ these resources for the betterment of the surrounding community. The implementation of Islamic religious principles that prioritize acts of charity (*zakat*) and communal well-being offers an additional advantage in terms of community assistance. The successful development of this project can be attributed to the authorization of the collection of *waqf* funds by the State Islamic Religious Council (SIRC).

4.2 Promoting Collaboration: Zakat-Funded Agricultural Empowerment with SIRC, Local Authority, and Agriculture Department

The study's findings reveal an intriguing aspect: the SIRC not only offers *zakat* funding but also utilizes it to compensate for the salaries of the *asnaf* participants. In addition to the remuneration received from the mosque and the proceeds generated from the sale of crops. The agricultural project possesses the potential to serve as an educational instrument, imparting knowledge to community members, particularly those classified as *asnaf*, regarding agricultural methodologies, food cultivation, and environmental stewardship. Furthermore, this project achieved the establishment of sustainable collaboration between the mosque and the Local Authority (LA), particularly in terms of expanding land utilization, in addition to its collaboration with the District Agriculture Department. The LA has granted permission for the mosque to sustain its agricultural cultivation on appropriate land owned by them. This development significantly enhances the agricultural project, as numerous stakeholders express a keen interest in allocating additional resources to its management and expansion.

4.3 Thirteen Themes Emerged in Mosque-Managed Zakat and Waqf Agricultural Projects

Mosque-managed agricultural projects funded by *zakat* and *waqf* are effective social welfare and sustainable development efforts. The mosque as a center of economic engagement inspired 13 unique themes for the project. This study examines 13 themes from mosque-managed *zakat* and *waqf* agricultural projects. These themes cover participation motivations, collaborative dynamics, empowerment avenues, and more. By exploring these themes, we understand the complex relationship between religious principles, community engagement, and sustainable development in mosque-driven agricultural initiatives. This study shows the variety of impacts these

projects have and the factors that make them successful and lasting. This study illuminates the complex layers of mosque-managed *zakat* and *waqf* agricultural projects by focusing on themes from these efforts. We investigated these themes to discover the motivations, challenges, successes, and transformations behind this important community-driven initiative. Table 2 illustrates the thirteen themes that encompass the fundamental aspects of this study.

Codes	Themes
INV1: <i>Waqf</i> Crowdfunding Participation INV2: <i>Zakat</i> -Supported Projects INV3: Role in Agricultural Initiatives	Involvement in Projects
MOT4: Commitment to Community Development MOT5: Religious and Charitable Intentions MOT6: Interest in Agriculture and Farming	Motivations and Interest
DON7: <i>Waqf</i> Donor DON8: <i>Zakat</i> Contributor DON9: Financial Supporter	Donor or Contributor
ACT10: Active Involvement in Project Planning ACT11: Volunteer Engagement in Implementation ACT12: Leadership or Decision-Making Role	Active Participation
SKL13: Agricultural Expertise SKL14: Business and Financial Expertise SKL15: Community Engagement Skills	Skill or Expertise
COL16: Collaborating with Other Donors COL17: Working with Agricultural Experts COL18: Partnerships with Local Organizations	Collaboration
EXP19: Previous Involvement in Similar Projects EXP20: Learning from Previous Initiatives	Past Experience
EXPCT21: Anticipated Project Impact EXPCT22: Empowerment of Farmers EXPCT23: Contribution to Community Well-being	Expectations and Goals
PC24: Personal Attachment to the Cause PC25: Emotional Connection with Farmers	Personal Connection
LG26: Gained Knowledge and Skills LG27: Personal Growth through Involvement	Challenges Faced
SAT28: Satisfaction from Making a Difference SAT29: Fulfillment from Helping Farmers	Satisfaction and Fulfillment
FUT30: Interest in Continued Involvement FUT31: Potential Future Contributions	Future Engagement

(Source:) Authors

5.0 Discussion

5.1 Unveiling the Holistic Framework of *Waqf* Crowdfunding and *Zakat*-Funded Agricultural Mosque Projects

This study aims to provide a comprehensive analysis of the various layers and interconnected components that constitute the holistic framework of utilizing public funding through *waqf* and *zakat* for the purpose of developing an agricultural project within a mosque setting. After conducting a meticulous examination and thorough investigation, it has been determined that the financial management of the mosque exhibits robustness. The accumulation of financial resources within the mosque, commonly referred to as the *infaq* fund, serves as the means by which this process is facilitated. The amalgamation of these funds originating from diverse sources demonstrates their distinct roles and functions. The District Agriculture Department has made a valuable contribution in terms of expertise, while the LA has contributed by providing new agricultural sites. This study aims to analyze the fundamental principles, collaborative dynamics, and socio-economic implications inherent in this innovative initiative. This comprehensive framework not only encompasses the pragmatic aspects of agricultural projects but also uncovers the spiritual and communal elements interwoven within their structure. Through a comprehensive analysis, this project is demonstrated to encompass diverse elements of social empowerment, sustainable development, and religious care. This launch provides a comprehensive understanding of the interplay between financial contributions, community engagement, and the cultivation of crops and social well-being, resulting in a cohesive impact narrative.

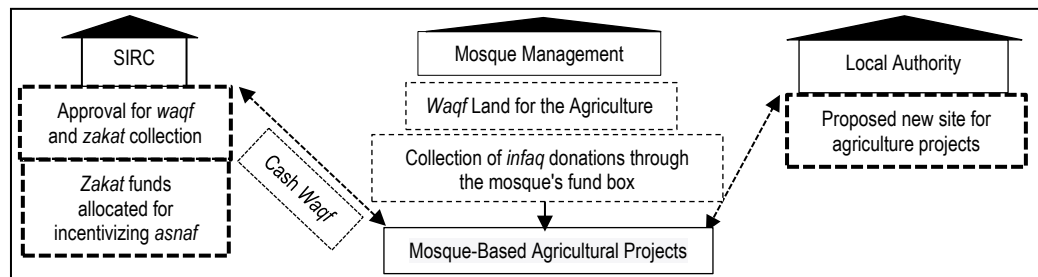


Fig. 3: Final Framework of Waqf Crowdfunding and Zakat-Funded Agricultural Mosque Projects
(Source:) Authors

6.0 Conclusion & Recommendations

In summary, this study presents compelling evidence that underscores the significant role of mosques in serving as economic administrators within local communities. This agricultural project further demonstrates the significance of statutory entities, such as the SIRC and LA, in establishing a strategic alliance with the mosque. The utilization of *waqf* funds for the financing of agricultural projects, *zakat* funds as a means to incentivize workers engaged in agricultural activities, and the utilization of mosque *infaq* funds, which serve as the primary contributors to the fund, create a potent synergy. Simultaneously promoting sustainable community development and empowerment. Through meticulous examination and thorough investigation, research consistently underscores the diverse and beneficial effects of these endeavors on the improvement of livelihoods, acquisition of skills, engagement with the community, and reinforcement of religious values. The findings of this research collectively contribute to the wider academic discussion on innovative strategies for tackling socio-economic challenges. They highlight the potential of collaborative initiatives between religious institutions and community members to bring about enduring and beneficial transformations. The limitation researchers face is evaluating this project's long-term impact, and studying its efficacy may require a significant amount of time and resources. A short-term research project might not be able to capture the impact of this study from multiple perspectives in its entirety.

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Paper Contribution to Related Field of Study

This paper enhances the discussion of *waqf* crowdfunding and *zakat*-funded agricultural mosque projects. the intricate dynamics of these initiatives illuminate their many aspects, from community engagement and sustainable development to religious values and social impact.

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