

# Revitalizing Death Khairat Funds through Social Entrepreneurship: Insight from Death Khairat Funds Organisations in Malaysia

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## Abstract

**Purpose:** This paper aims to explore the revitalisation of Death Khairat Funds (*Khairat Kematian*) in Malaysia through the lens of social entrepreneurship. It investigates how innovative and sustainable approaches that can support operational sustainability and social impact on the community

**Design/methodology/approach:** The study adopts a qualitative approach involving 17 Death Khairat Funds organisations across Malaysia. Data were collected through in-depth semi-structured interviews with administrators of Death Khairat Funds organisations. Thematic analysis was employed to identify key patterns and innovation strategies.

**Findings:** The study identifies five key strategies contributing to the revitalisation of Death Khairat Funds: (1) hybrid models combining NGO and business entities, (2) diversification of funds investments through conservative and low-risk instruments conservative yet diversified investment approaches, (3) strategic resource management, (4) productive reinvestment of Khairat funds, and (5) activation of *Waqf* assets for sustainable income generation. These approaches, when aligned with Islamic social finance principles, enhance funds sustainability, community trust, and long-term impact. significantly improves the sustainability of death benefit funds.

**Research limitations/implications:** The study is limited to qualitative insights from selected organisations and may not fully capture the diversity of practices across all regions. Future research could incorporate quantitative impact assessments and cross-country comparisons to validate the proposed revitalisation model.

**Practical implications:** This paper offers a strategic framework for policymakers, mosque institutions, and social enterprises to strengthen the governance, financial sustainability, and social impact of Death Khairat Funds. It also provides actionable recommendations for integrating Islamic social finance tools and digital innovation into fund operations.

**Originality/value:** This study contributes to the emerging discourse on Islamic social entrepreneurship by presenting a novel model for revitalising traditional death benefit funds. It bridges the gap between religious-based welfare systems and contemporary social enterprise practices, offering a replicable model for other Muslim-majority contexts.

**Keywords:** Death Khairat Funds, Social Entrepreneurship, Islamic Social Finance

## Introduction

In recent decades, the cost of end-of-life care has increased significantly worldwide and has become a major financial burden for the families of the deceased, especially in low-income communities. This phenomenon has led to what is now known as 'funeral poverty', i.e. when families struggle to meet the costs of funeral arrangements so that their social, psychological and economic aspects are also affected (Haneman, 2025; Corden & Hirst, 2016; Iskandar Mirza et al., 2020; Katan et al., 2019). In the Malaysian context, death is not just a personal or family event, but rather a process that is charged with social and community meaning due to the demands of religion, customs and the wishes of the local community. In post-Soviet societies and the UK, sudden financial burdens may force beneficiaries to go into debt, selling their assets, sacrifice their savings or rely on donations from the community, highlighting the need for a more systematic and sustainable financial support system (Sadiqov, 2021; Hay, 2020; Case et al., 2013).

One of the most well-known and long-standing traditional instruments in Malaysia is the Death Khairat Funds for the deceased (*Khairat Kematian*), a form of social financial instrument based on Islamic values that functions and plays an important role in providing immediate financial assistance to the next of kin of the deceased to cover the basic costs of funeral arrangements and funeral management.

Most traditional Death Khairat Fund management organisations today face increasingly complex challenges, including instability in membership numbers, liquidity issues, administrative and regulatory constraints, and the lack of an innovative operating model. Additionally, changes in community structure due to urbanisation, migration to urban areas, and a shift towards a more individualistic lifestyle have significantly affected participation in Death Khairat Funds, which in turn directly impacts the sustainability and resilience of these funds. (Katan & Nasrijal, 2020; Masrukhan et al., 2022). If organisations are unable to adapt to social changes and meet the needs of the new generation, there is a risk that the services offered by the Death Khairat Funds will become further marginalised and under-appreciated, especially by young people. This situation demands not only innovation in financial products and operations, but also a more dynamic management approach to ensure that the fund remains relevant, inclusive, and sustainable for future generations (Ayub et al., 2024; Katan et al., 2019).

Additionally, reliance on fee collection, public contributions, and challenges in financial constraints has prompted organisations to seek new, more sustainable approaches. In this context, social entrepreneurship emerges as an alternative that combines a social mission with impact-based management strategies. The aim of this study is to examine the extent to which the management organisations of the Death Khairat Funds in Malaysia integrate a social entrepreneurship approach in their operations. The need to introduce new approaches is becoming increasingly urgent so that fund management can be strengthened, streamlined, and adapted to the demands of today's society, which emphasises sustainability and sensitivity to current realities.

## Literature Review

### ***Evolution and Management of the Death Khairat Funds in Malaysia***

In Malaysia, the practice of death management within the Muslim community is distinctive due to the existence of a welfare fund known as *Khairat Kematian*. Traditionally, these funds have been managed by mosque institutions, charitable committees, local community

organisations, and local charitable organisations (Gunardi et al., 2022; Iskandar Mirza et al., 2022; Shahbuddin et al., 2023)). The establishment of such organisations plays an important role in easing the financial burden on community members, especially given the rising cost of funerals.

This *Khairat Kematian* is traditionally managed by mosques and local welfare committees, this fund is primarily sustained through membership fees collected weekly, monthly, or annually. In the event of death, the next of kin or beneficiaries receive not only financial assistance but also logistical support, such as funeral arrangements, as well as emotional and moral support from the community. The establishment of this fund reflects the enduring spirit of mutual cooperation (*ta'awun*), solidarity, and social concern that has long been central to Muslim communal life in Malaysia. Beyond its financial function, *Khairat Kematian* also serves as a crucial social instrument that strengthens communal networks, fosters trust, and reinforces bonds of collective responsibility.

The roots of this initiative can be traced back to the early 20th century. Around 1926, the movement gained formal structure with the founding of the *al-Ikhwan al-Masakin Federal Organization* at Jelutong Mosque in Penang (Ibhraim et al., 2017). The primary objective of this organisation was to provide services that benefited its members and their families, particularly by alleviating the burden of rising funeral costs. Over time, *Khairat Kematian* evolved to address not only immediate financial needs during emergencies but also to embody a spiritual dimension that upholds the values of courtesy (*adab*), trust (*amanah*), and shared responsibility.

“*Khairat*” is the name given to the Malay society's customary practice of undertaking the Islamic teachings which emphasize mutual help in the face of individual background or position (Ibhraim et al., 2017). The Death Khairat Funds' principle captures the takaful practice, which is a collective endeavor towards mutual aid by way of voluntary, charity, and non-profit donations (Muhamat, 2014). The concept of the Death Khairat Funds is similar to the principle of takaful, which is a shared responsibility to mutual aid through charitable, non-profit contributions. Ismail et al. (2019) also stated that *Khairat Kematian* is among the funds set up to cover the burial costs of the members and as social protection for the mosque members. Whoever or any member willing to contribute to this fund must contribute voluntarily, in spirit of takaful.

However, a study by Iskandar Mirza et al. (2022) shows that the operations of these funds are mostly not standardized and there is no strong regulatory coordination at the national level. This has led to huge variations in terms of organizational structure, payment rates, benefits provided, and management efficiency from one community to another. According to Masrukhan et al., (2022) the problem of vague governance exposes organizations to the risk of financial accountability weaknesses, potential irregularities, and deterioration of member trust. In addition, the changing community structure due to urbanisation, population displacement, and the emergence of new housing areas that are more individualistic oriented reduce the space for the traditional role of mosques or *qaryah* as centres for the management of welfare funds. Lack of administrative expertise, human resources, and volunteer commitment also complicate the effectiveness of welfare funds, especially in urban and suburban communities (Shahbuddin et al., 2023; Katan & Nasrijal, 2020; (Najib et al., 2024).

From a legal and administrative point of view, there are protection gaps due to regulatory limitations, variations in the cost of managing deaths according to location and environment (urban vs. rural), as well as coordination constraints between state religious authorities and mosque institutions (Masrukhin et al., 2022; Iskandar Mirza et al., 2022). This leads to unequal access and benefits among members, and has the potential to widen the welfare gap between communities. In addition, the study by Masrukhin et al. (2022) also found that some Death Khairat Funds organisations in Malaysia do not offer sufficient coverage or benefits to cover the full cost of death, hence families still need to find additional resources in the form of savings, loans or donations. This model is more vulnerable to the risk of benefit cancellation in the event of a member's inability to pay the annual fee or an inactive member's attendance.

### ***Sustainability Challenges & Innovation Opportunities***

The biggest challenge to the sustainability of the death fund is the public's low awareness of the importance of funeral provision. Many take the cost and process of funerals for granted and only realise the importance of the death fund after a death in the family (Katan et al., 2019). This low awareness is closely related to the outstanding annual payout rate and thus affects the stability of the funds. In addition, study by Masrukhin et al. (2022) reveal the investments of death funds are often limited to fixed savings or passive uses that do not yield a return, leaving organisations less room for innovation or expansion of benefits.

In addition, human resource management issues, lack of expertise in fund management, lack of a digitalisation system, and fragmented operations between institutions make it difficult for welfare funds to compete (Iskandar Mirza et al., 2022; Shahbuddin et al., 2023). Most organisations rely entirely on manual systems such as written records, cash collections and verbal communication, which affects the efficiency of operations and risks errors and mismanagement.

Opportunities to revitalise death funds can be created by integrating more sustainable models of social entrepreneurship as well as applying protection plan concepts such as takaful or microtakaful to provide more competitive and accessible services. Implementing the concept of social entrepreneurship can pave the way for additional income generation and promote digital innovations, especially the use of automated payment applications, centralised data sets or crowdfunding platforms for fundraising (Abdullah, 2021; Katan et al., 2019; Maulina et al., 2023).

The pre-plan funeral model is also emerging as a complementary alternative to the traditional system, where members can opt to plan ahead to ensure consistent coverage and reduce the burden on beneficiaries (Katan et al., 2019). However, the success of this change depends heavily on the level of financial literacy, community acceptance and the effectiveness of the social marketing strategies of fund management organisations.

### ***The Role of Social Entrepreneurship in the Death Khairat Funds***

The development of a social entrepreneurship model in the management of Islamic death funds has been shown to strengthen the resilience of the industry as a whole (Katan & Nasrijal, 2020). This model provides a competitive management framework where product value creation is not only centered on financial aspects but also includes social, welfare and product innovation dimensions. Studies have found that integrating value addition into products such as offering comprehensive death management services, counselling for beneficiaries, Sharia literacy

courses and community participation through volunteering increases public confidence in the efficiency of organisations (Ismail et al., 2023; Katan & Nasrijal, 2020).

The direction of this fund is now increasingly open to innovation through creativity, digitalisation and the development of proprietary income models such as online fundraising, life planning offerings, funeral home rentals and various welfare schemes that encourage wider community participation (Ismail et al., 2023; Abdullah, 2021). Entrepreneurial elements such as product innovation, risk management, collaboration between organisations and the introduction of digital innovations have improved the sustainability of funds and ensure that organisations are better able to respond to current challenges (Cattelan, 2018; Maulina et al., 2023).

Social entrepreneurship is also able to bridge the gap between traditional organisations and modern consumers by expanding collaboration with zakat institutions, *Waqf* institutions, government agencies, the private sector and NGOs through various strategic programmes such as education, marketing and cross-innovation between funds and other social enterprises (Ismail et al., 2023; Katan & Nasrijal, 2020).

### ***Adaptation to the Islamic Framework and Maqasid Shariah***

Maqasid Shariah-compliant management of Death Khairat Funds offers a great opportunity to strengthen the sustainability and integrity of the organization (Shahbuddin et al., 2023). In Maqasid Shariah, the aspects of religious protection (*hifz al-din*) and property (*hifz al-mal*) are the main core; the implementation of the welfare fund plays a role in ensuring the glory of the funeral affairs as well as avoiding the burden on the heirs to affect their lives.

Empirical studies have found that organizations that adapt their governance and benefit models according to the principles of maqasid have higher confidence than the community and have strong support from various parties, including religious institutions and governments (Gunardi et al., 2023; Shahbuddin et al., 2023). The potential for the integration of takaful or micro-takaful plans tailored to maqasid can provide more integrated solutions to meet the needs of various socio-economic groups.

In addition, the use of Islamic social protection principles as a basis for analysis also raises the need for a support network between welfare funds (*Zakat*, *Waqf*, *Infaq*) and social entrepreneurship approaches as contemporary strategies to boost social impact and improve the welfare of Malaysia's Muslim community (Ismail et al., 2023; Maulina et al., 2023).

### **Method**

This study uses a qualitative approach with an exploratory in nature, which allows researchers to dive deep into the perspectives, experiences and meanings behind a phenomenon. This approach is particularly suited to understanding holistically complex social realities, especially in the context of Death Khairat Funds management, which often cannot be fully captured using quantitative methods.

The study data was obtained through in-depth semi-structured interviews with 17 managers of Death Khairat Funds organisations operating in mosques and non-profit organisations in urban and rural areas, covering five major regions in Malaysia (Central, East Coast, East Malaysia, Northern, and Southern). This semi-structured interview provides a balance between structure and flexibility, allowing the researcher to focus on the objectives of the study while giving

space for participants to share personal views, experiences and narratives freely and authentically.

Once the data is collected, thematic analysis is used as the primary method for identifying recurring patterns, themes and meanings in the interview transcripts. This analysis process involves several critical stages, including careful initial reading, systematic coding of the data, grouping the code into major themes, and interpreting the meaning of the theme in the context of the study. Through this approach, the researchers are able to identify and understand the dimensions of social entrepreneurship present in the management of the Death Khairat Fund, thus contributing to the development of theories and practises in the field.

## **Findings and Discussion**

### ***Hybrid Approach: A Combination of NGOs and Business Entities***

"...we are trying to ensure the stability of funds. Therefore, I am actively involved in the business and am always looking for opportunities to grow my business to support the operations of this NGO. We cannot rely too much on public donations because there is a possibility that such support will decrease to some extent. Hence, maintaining the reputation and good name of the organization is very important to maintain the trust of the community. In this context, the profits earned through my company which is also involved in the management of the funeral are used to support the charitable fund. If the heirs are able to pay, the payment is deposited into the company's account. However, if the heirs cannot afford it, the funds that have been collected will be used to cover the cost of funeral management." (R4)

"A box is sold for RM 150, a price that corresponds to the value of the goods and the profit margin realised without burdening the customer." (R4)

The findings of the study show that Death Khairat Funds management organisations in Malaysia are increasingly adopting a social entrepreneurial approach by adopting a hybrid model that combines non-governmental organisations and commercial enterprises. Respondent R4 emphasised that the profits are used to support the operations of NGOs, reducing their dependence on fickle public donations. The sale of funeral kits demonstrates that the organisation has developed a social business model that directly addresses community needs. This not only generates funds, but also provides easy and affordable access to funeral supplies. Non-burdensome pricing demonstrates sensitivity to the social and economic context of the customer, particularly in bereavement situations, which are often associated with emotional and financial stress. This shows that the organisation is also sensitive to the needs of society. In addition, a cross-subsidy approach is also practised to ensure access to services for the underprivileged. Maintaining an organisation's reputation is seen as an important element in building community trust and continuity of support. These findings are in line with social entrepreneurship theory, which emphasises the balance between social impact and financial sustainability.

### ***Diversifying Fund Investments Through Conservative Approaches***

"For example, we have implemented investments in the form of fixed deposits, which provide returns in the form of dividends. This strategy allows

the charity fund to consistently generate passive income, thus contributing to long-term financial stability." (R5)

One of the approaches identified in this study, which is frequently practised by Death Khairat Funds organisations, is the use of low-risk investment instruments such as fixed-term deposits. For example, R5 stated that they invest in fixed-term deposits and generate income in the form of dividends. This strategy demonstrates an endeavour to ensure the sustainability of funds through passive income, thereby reducing dependence on public contributions.

### ***Strategic Resource Management***

"As already mentioned, one of our approaches to reducing costs is to buy materials in bulk. In this way, we can achieve lower prices and save on funeral management expenses." (R6)

The findings of the study show that Death Khairat Funds management organisations also adopt cost-saving strategies as part of sustainability efforts. For example, the purchase of fabric when in bulk allows organizations to reduce unit costs and maximize the use of limited funds. This approach reflects an entrepreneurial mindset in welfare management, where operational efficiency and strategic resource management are fundamental to the survival and effectiveness of social impact.

### ***Productive Investment of Death Khairat Funds***

"In my area, the majority of the population consists of rice farmers, palm oil and rubber operators. They voluntarily contribute to the Death Khairat Fund. The khairat funds raised, which now amount to around RM30,000 to RM35,000, have been invested productively. For example, we buy a plot of land for rice cultivation, and the profits from the harvest are fully put into the khairat fund. We chose a form of investments that are able to provide returns, and in this case, rice cultivation became the top choice. Interestingly, the planting works are carried out voluntarily by the villagers without charging any fees, making the net profit directly channeled to the fund. This approach has helped to strengthen our financial position. The community's generous and sincere attitude in contributing to fund shows that the spirit of togetherness and the value of alms is still strong. Based on our experience, relying solely on death khairat fund is not enough as the allocation is easily exhausted." (R14)

The respondents stated that the Death Khairat Funds collected was invested productively through the purchase of land and rice cultivation. This reflects an asset-based approach to social entrepreneurship, where funds are not only kept but optimised to generate returns. This strategy reflects sustainable initiatives in the management of welfare funds that are in line with the principles of productive *Waqf* and modern Islamic financial management. In addition, the planting work is carried out by the villagers voluntarily and without charge. This demonstrates a high level of social capital, the spirit of mutual co-operation and the sincere value of charity that is still strong in rural communities.

### ***Activation of Waqf Assets***

"The *Waqf* area intended for the cemetery is still large enough. Part of the land was used to grow oil palms and the returns from the harvest, after deducting labour and operating costs, were used specifically for the Death Khairat Funds." (R15)

The results of the study show that *Waqf* land, which was originally intended for use as a cemetery, was productively converted for the cultivation of oil palms. Instead of letting the land lie fallow and incurring maintenance costs, the organisation has taken a proactive approach and used the land for agricultural production. The income generated from this activity, after deducting operating costs, is channeled in full into the death benefit fund.

This initiative is an example of asset-based social entrepreneurship, where dormant *Waqf* assets are capitalised to generate a sustainable income. Such a strategy not only strengthens the financial resilience of the fund, but is also in line with the principles of productive *Waqf* in Islamic finance, which envisage optimal utilisation of endowed assets to meet ongoing social and economic needs.

### **Conclusion**

The study found that the management of the Death Khairat Funds in Malaysia has begun to adopt a social entrepreneurship approach as the main strategy to ensure the continuity and effectiveness of fund management. This approach is reflected in various forms of innovation, including the implementation of a hybrid model that combines the practices of non-governmental organisations (NGOs) with business practices, the diversification of conservative and low-risk investment instruments, strategic management of human and financial resources, reinvestment of productive funds, and the activation of *Waqf* assets to strengthen the financial base. Through these strategies, organisations are able to build a more sustainable and responsive fund management model in the face of current economic instability, and also succeed in strengthening social relationships and spiritual values within the community. These results show that social entrepreneurship has great potential to serve as an instrument for reforming the traditional welfare system, by balancing social and economic goals in an integrated manner. This aligns with Islamic economic principles that emphasise justice, common well-being, and social responsibility, thus demonstrating that this approach can enhance the resilience of charitable institutions in the face of contemporary challenges.

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