

Evaluating the Suitability of Qualitative Methods in Wakaf-Zakat Housing Provision Research

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Abstract: Research on wakaf-zakat housing provision is a cross-disciplinary. It involves an area of study under religion and the built environment by wakaf-zakat and housing, respectively. A combination of these two areas of study, requires a well-defined research methodology that the paper evaluates the suitability of qualitative methods to achieve the stipulated research objectives. Consequently, attainment of each research objective through specified methods is explained either by way of interview, case-study, observation and focus-group-discussion. Insequent, after an extensive literature review was conducted, the instrument for data collection was instituted. It was piloted through a focus-group-discussion (FGD), and the amendments to the instrument was made accordingly. Then, the data collection was done through case-studies and observations of wakaf-zakat housing projects as well as interviews. Experts in religious studies and the built environment were selected for the above FGD and interviews. The data collected was critically analysed by way of content analysis. The outcome of the analysis was presented to the experts again for validation. For FGD and interviews, the purposive sampling with a high degree of respondent selection criteria is adopted. Overall, the study found that those qualitative methods are suitable to achieve the stipulated objectives for wakaf-zakat housing provision research

Index Terms: Wakaf; Zakat; Research; Qualitative Methods.

I. INTRODUCTION

Research is one way of knowledge acquiring process. It is governed by the consented methodology to ensure its reliability and validity of results or knowledge acquired. Furthermore, the term 'research' suggests that it is looking for something already in existence, i.e. available information that the researchers search for and put it into the intended context of knowledge. Research is highly demanded both in Islam and the secular world. About degree of evidence, methodological thoroughness is determined by the scope to which the study follows to the principles such as methodological validity, appropriateness and transparency, Sound data collection and Triangulation concentrating on the mixed method (www.Enterprise-Development.org):

With regard to wakaf-zakat housing provision research, matters related to Islamic rulings are inevitable. The research

is a cross-disciplinary in nature, thus requires a well-defined methodology between Islamic legal theory (Usul al-fiqh) and conventional research methods. In so doing, the study discusses the conventional methodology of research conduct and the performance of ijtihad in Islamic studies as well as their respective research methods. The discussion revolves around the integration of Islamic principles wakaf and zakat in the conventional way of housing provision. At the onset, the study aims to determine the suitability of conventional qualitative methods in research involving Islamic matters without compromising its religious requirements.

II. WAKAF-ZAKAT HOUSING PROVISION RESEARCH

Housing is one of the categories for the development of wakaf land other than religion, education, health, agriculture, business and services and infrastructure and facilities. Whereby, housing-related assistances also appear as one of the schemes under the zakat disbursement ranging from building a house on *asnaf's* owned or permitted land, deposit for low-cost housing, deposit for rental, monthly house rental, repair etc. Thus, the research is looking into the shariah permissibility of combining these two Islamic socio-economic resources towards providing housing to the needy and *snaf* (zakat recipient).

A review on the Wakaf Development Transformation Master Plan Study (Yayasan Waqaf Malaysia, 2016) suggests that wakaf authority involves in providing housing to the nation. The development of wakaf land in Malaysia gained momentum with the formation of Jabatan Wakaf, Haji and Zakat (JAWHAR) in 2004 under the Prime Minister's Department. In the Ninth Malaysian Plan (2006-2010), several projects on wakaf land were planned, and some financial budget was allocated to JAWHAR for that purpose. Indeed, Muzakarah Jawatankuasa Fatwa Majlis Kebangsaan for Islamic affairs, which was seized in April 2007 has granted the auction of lease to parts that were built on wakaf land including housing. These scenarios led to the establishment of Yayasan Wakaf Malaysia (here and after that referred to as YWM) in 2008 with the aim, amongst others, to accelerate the development of wakaf land in Malaysia.

The drive towards developing wakaf land in particular for housing is in line with the National Housing Policy (2011) that demands the collaboration between JAWHAR, State Islamic Religious Council

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¹Al-Qur'an, al-Hujurat:06; "O believers! If a wicked person brings you a piece of news, inquire first into its truth, lest you should wrong others unwittingly and repent of what you have done".

(SIRC) and Local Authority. The strategies in housing the nation have been a continuing effort translated into the 5-Year Malaysia Strategy. The Eleventh Malaysia Plan (2016-2020) has spelt out in its Strategy Paper 6 the utilization of potential wakaf and baitulmal land for the purpose of reasonable housing. In National Physical Plan 3, the provision of affordable housing on wakaf land has also been mentioned under its Thrust 3, i.e. development of the inclusive and liveable community.

The administration of wakaf in Malaysia is under the purview of the State Islamic Administration Enactment, as shown in Table 1. There are specific sections on wakaf in the respective Enactments (specified in the brackets) added with specific wakaf Enactment for five States.

Table 1: States’ governing wakaf management

NO	STATES	STATES’ ENACTMENTS
1	Penang (ss.89-95)	Administration of the Religion of Islam (State of Penang) Enactment 2004
2	Perlis (ss.89-95)	Administration of the Religion of Islam Enactment 2006
3	Kedah (ss.51-58)	Administration of Islamic Law (Kedah Darul Aman) Enactment 2008
4	Perak (ss.78-84)	Administration of the Religion of Islam (Perak) Enactment 2004 Wakaf Enactment (Perak) 2015
5	Selangor (ss.89-95)	Administration of the Religion of Islam (State of Selangor) Enactment 2003- <i>Perintah Penubuhan Perbadanan Wakaf Selangor 2011</i> Wakaf (State of Selangor) Enactment 2015
6	Federal Territories (ss.61-68)	Administration of Islamic Law (Federal Territories) Act 1993
7	Melaka (ss.77-83)	-Administration of the Religion of Islam (State of Malacca) Enactment 2002 -Melaka Wakaf Enactment 2005
8	Negeri Sembilan (ss.89-95)	-Administration of the Religion of Islam (Negeri Sembilan) Enactment 2003 -Negeri Sembilan Wakaf Enactment 2005
9	Johor (ss.89-95)	-Administration of the Religion of Islam (State of Johor) Enactment 2003 -Johor Wakaf Rules 1983
10	Pahang (ss.70-78)	-Administration of Islamic Law Enactment 1991
11	Terengganu (ss.63-69)	-Administration of Islamic Religious Affairs (Terengganu) Enactment 1422H -Terengganu Wakaf Enactment 2015
12	Kelantan (ss.61-66)	-Council of the Religion of Islam & Malay Custom Kelantan Enactment 1994
13	Sabah (ss.51-57)	-Majlis Ugama Islam Negeri Sabah Enactment 2004
14	Sarawak (s.43,51-54)	-Majlis Islam Sarawak Ordinance 2001 (Chap. 41)

Source: Adapted from Sharifah Zubaidah & Nor Asiah, 2017, pg.92-94.

Likewise, wakaf, zakat provisions are included in the Enactment of Islamic affairs administration of each state in Malaysia. The provisions are supported by subsidiary laws

and rules for implementation. The state of Selangor, for instance, it has Administration of the Religion of Islam Enactment 2003 (here and after that denoted as ARIE 2003) for which zakat is mentioned in Sections 86 to 88. On top of that, it has Zakat and Fitrah Regulations 2012. Talking about the distribution of zakat fund, reference to the Fatwa Committee for any amendments or changes made to the current practice, in this case, using zakat fund for mass housing development is required by the Regulations. This legislation framework of zakat administration is quite similar to other states in Malaysia. Table 2 summaries the structure of zakat administration in Malaysia.

Table 2: Zakat administration in Malaysia

Structure	States
Zakat administration solely by SIRC for both collection and distribution	Johore, Perak, Perlis, Kelantan, Terengganu
Dwi-system zakat administration, i.e. collection by a subsidiary, distribution by SIRC	Federal Territories, Negeri Sembilan, Melaka, Pahang
Privatization of both collection and distribution of zakat on behalf of SIRC	Selangor, Pulau Pinang, Sabah, Sarawak
Separated from SIRC but it is under the Sultan of the state	Kedah

Source: Adapted from Eza Ellany et al., 2014

Both areas of wakaf and zakat require fatwa for their execution. In this respect, Section 47 of ARIE 2003 states that fatwa could be sought by any individual m from Mufti, or by the direction of His Royal Highness, the Sultan or the Fatwa Committee formulate fatwa on some disturbed or controversial question of or linking to *Hukum Syarak* on its initiative. About the power of the Fatwa Committee to prepare a fatwa according to the procedure. Upon receiving a request for a fatwa, the Mufti can lead to research or study as oriented by him and a working document to be arranged. The request will undergo a process of discussion amongst the Fatwa Committee’s members specified in Section 46 of the Enactment. The prepared fatwa shall be submitted to the SIRC for deliberation and recommendation be made to the Sultan for his approval. The assented fatwa shall be informed to the State Government to be printed in the official Gazette. Once it is published, a fatwa becomes obligatory on every Muslim in the State and recognized by all courts in the State Similarly to wakaf, a fatwa is sought for, as stated in Section 40 of its Waqaf Enactment 2015:

“Where there is any question on *Hukum Syarak* in connection with the pillars of wakaf or matter incidental to it which needs to be determined, the Corporation shall refer to the Fatwa Committee as to the question.”

Looking at the current scenario of wakaf and zakat administration in Malaysia where charge to the Fatwa Committee is compulsory by the law, the wakaf-zakat housing provision research needs to adopt and adapt the current practice with regards to their shariah matters. Interview and focus-group-discussion are among the conventional qualitative methods suitable to attain the following research’s objectives:



1. to identify key indicators in the provision of wakaf-zakat housing
2. to determine the shariah legitimacy based on (1) in the provision of wakaf-zakat housing
3. to develop an appropriate benchmark for assessing the shariah legitimacy in the provision of wakaf-zakat
4. to validate the benchmark established in (3) above.

III. QUALITATIVE VS. QUANTITATIVE APPROACH FOR WAKAF-ZAKAT HOUSING RESEARCH

Conventionally, the study is a logical and methodical search for novel and valuable information on a specific topic aiming at obtaining reliable knowledge. The ‘truth’ was not used in the description of the study as its achievement is regarded as beyond human mental capability. Key components of research are the systematic and orderly following a series of steps and the purpose to produce new reliable knowledge. This is a general basis of research that applies to all disciplines. Its characteristics could be described as (i) objective, (ii) precise, (iii) verifiable, (iv) parsimonious, (v) empirical, (vi) logical, and (vii) probabilistic.

Briefly, the research is started with a problem. Following, goals and objectives are arranged to handle the problem. The next, the research design is formulated to attain the objectives, followed by results are produced by conducting the research. Finally, explanation and investigation of outcomes being made. In between, population and sampling, instrumentation, data collection are the crucial activities.

In conventional practice, qualitative and quantitative approaches are common divisions of research that carry their specific modes and conducts. Selecting these two research approaches depends upon the researchers’ (i) Research Questions, (ii) Research Goals, (iii) Researcher Beliefs and Values, (iv) Researcher Skills, (v) Time and Funds. Figure 1 indicates the variations across the research concept.

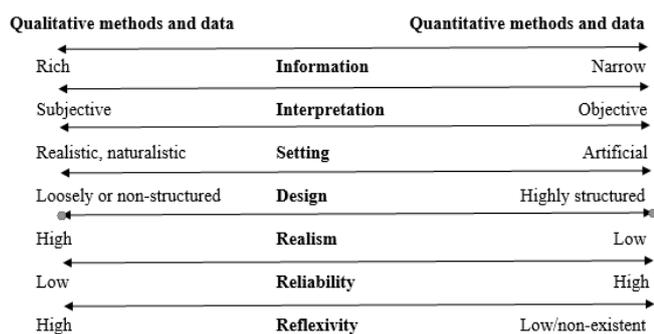


Fig. 1: Variations across research concept

Source: Coolican, 2004, pg.48.

Based on the objectives stipulated for wakaf-zakat housing provision research, incumbent upon seven aspects of the variations across research concept for qualitative and quantitative research shown in Figure 1, it can be said that the research inclines towards the qualitative approach. Table 3 helps to confirm this view looking from the pros and cons of qualitative and quantitative research approach respectively:

Table 3: pros and cons of qualitative and quantitative research

	Quantitative	Qualitative
Advantage	<ul style="list-style-type: none"> • Relatively easy to administer, • Can include large number of questions, • Can yield large samples, • Emphasizes reliability 	<ul style="list-style-type: none"> • Captures more depth and provide insights as to the ‘why’ and ‘how’ • Emphasize validity, • Easier to develop
Disadvantage	<ul style="list-style-type: none"> • Data may not be as rich or as detailed as qualitative methods, • Usually are harder to develop, • May not provide sufficient information for interpretation 	<ul style="list-style-type: none"> • Time consuming to capture and analyze, • More subjective and may be difficult to summarize and compare systematically, • Difficult to have large sample, • Very demanding to administer

Source: Mohammad Muaz Jalil, www.Enterprise-Development.org.

Another way of categorising research is whether it is deductive or inductive. Deductive research is theory-testing, which is often linked to datasets, surveys or quantitative analysis. Inductive research is theory-generating and is often linked to qualitative analysis. The research could also be classified as empirical or theoretical. An empirical study could involve close analysis of statistics or some form of quantitative research. However, a theoretical study brings its challenges to compare theories in terms of their applicability. In a statistical package, it determines the analysis tools that to be used about the research objectives as shown in the following Table 4:

Table 4: Research objectives and its analysis tools in a statistical package.

Describing Phenomenon	Comparison between Groups	Relationship between Variable
<ul style="list-style-type: none"> • Frequency/percent • Measures of central tendencies • Measures of dispersion 	<ul style="list-style-type: none"> • T-Test • ANOVA • Mann-Whitney • Kruskal Wallis 	<ul style="list-style-type: none"> • Chi-square • Spearman rank correlation • Pearson PM correlation • Regression analysis

Source: Bahaman, 2015.

Delving into the objectives of wakaf-zakat housing provision research and the explanation of a qualitative and quantitative approach of study, it is apparent that the research is qualitative from the conventional research practice.

A. IJTIHAD AND USUL AL-FIQH

Likewise, research in the quest of knowledge is a collective obligation (*fard kifayah*) in Islam to the extent Allah SWT indirectly distinguishes people with knowledge from people without knowledge², while knowledge-seeking is an individual obligation (*fard ‘ain*)³. Indeed, Islam laid down Al-Qur’ an and Al-Sunnah as leading sources of knowledge. Meaning to say knowledge acquisition must be based on these two sources in which they were called revealed knowledge. Another category of knowledge in Islam has acquired knowledge through which human mental capability is harnessed. The process of acquiring human knowledge from its principal sources is called *Ijtihad* (human interpretation). There is no dispute in terms of the former

² Al-Qur’an, al-Zumar:09: “Say (to him): “Are those who know equal to those who know not?” Truly none will take heed but men of understanding”

category of knowledge. However, the latter is a alarming it includes human reasoning. In this regard, Islam puts clear demarcation between researchable and non-researchable items of its principal sources, which the former is a subject matter of *ijtihad*. In doing so, *ijtihad* is delineated by specific methodology similarly to ensure its legitimacy. This specified methodology is called *Usul al-fiqh*. Though the founding Muslim jurists did not make a clear division between qualitative and quantitative research, the available published materials suggest that contemporary qualitative research is conceptually inter-related with the Islamic jurisprudence (*Usul Al-Fiqh*) governing the process of *ijtihad*.

Ijtihad is defined as “the total expenditure of efforts made by a jurist to infer, with a degree of probability, the rules of *shari’ah* from their detailed evidence in the sources” (quoted in Kamali,1991:367). By its technical meaning, *ijtihad* excludes the taking out a decision from a clear writing. It also eliminates the finding of a *hukm* by requesting a scholar or by referring the related literature deprived of individual’s belief and conclusion, but at least it relates to the literal meaning of *ijtihad* that is self-exertion of learning something. As a knowledge source in Islam, the thorough evidences found in the Qur’an and the Sunnah are distributed into the following four categories:

- i. Evidence that is conclusive both regarding legitimacy and meaning,
- ii. Evidence that is reliable but hypothetical in meaning,
- iii. Evidence that is uncertain, but certain in meaning,
- iv. Evidence which is hypothetical regarding legitimacy and meaning.

Ijtihad does not put on to the first of the previous types (Kamali, 1991, pg. 368).

Usul al-fiqh is the basis of Islamic law through which the rule of *fiqh* is realized from the sources. In other words, al-Qur’an and al-Sunnah are the bases from which *fiqhs* are deduced through the methodology of *usul al-fiqh*. The latter is very much concern with the methods of reasoning such as *ijma’*, *qiyas*, *istislah*, *istihsan*, *istishab*, ‘*urf*’ and *sadd zara’i*, while the former is knowledge of practical revealed rulings.

Table 5: Brief description of the various methods of reasoning

NO	METHODS	BRIEF DESCRIPTIONS
1	<i>Ijma’</i> (juristic consensus)	unanimous agreement of the <i>mujtahidun</i> .
2	<i>Qiyas</i> (analogical deduction)	extension of a <i>shari’ah</i> for a new case
3	<i>Istislah</i> (considerations of public interest)	Unrestricted public interest in the sense of its not having been regulated by the Law giver insofar as no textual authority can be found on its validity or otherwise.
4	<i>Istihsan</i> (juristic preference)	Personal opinion exercising of the current law.
5	<i>Istishab</i>	-rational proof
6	‘ <i>Urf</i> (custom)	-recurring practices.
7	<i>Sadd al-dhara’i</i>	-blocking the means to an expected

³ Sahih Muslim, Book xx:xxxx: “Prophet Muhammad (saws) said: “Seeking Knowledge is obligatory upon every Muslim.” (Related by Ibn ‘Adiyy, Al-Bayhaqi & Al-Tabarani).

(blocking the means)	end which is likely to materialise if the means towards it is not obstructed-must necessarily be understood to imply blocking the means to evil, not to something good.
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Source: Kamali, 1991.

The various methods of reasoning are all appearances of *ijtihad*, albeit with dissimilarities that are largely procedural in character. The study of *Usul Al-Fiqh* is planned to form a support to the accurate understanding of the sources and the comprehensive behavior of *ijtihad*. The Figure 4 shows the the outcome of the eight objectives of research aforesaid mentioned through *ijtihad*.

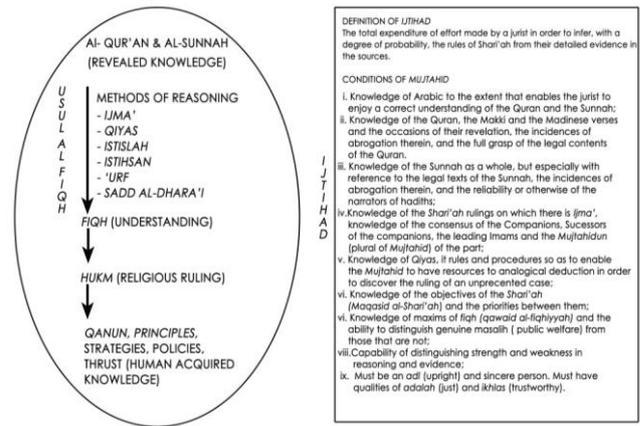


Fig. 4: Knowledge through *ijtihad*

Based on the Qur’an and the Sunnah, *ijtihad* provides understanding at a number of stages, *Fiqh* advances into *hukm* and finally into *qanun*. “*Fiqh* is an understanding, comprehension and gaining knowledge of the religion in general or knowledge of practical revealed rulings extracted from detailed evidence” (Auda, 2008, pg. 56). Deprived of additional understanding or procedure of *ijtihad*, *fiqh* remains as a general understanding; so, the next step is to distil it into *hukm*, i.e. religious rulings that constitute the following:

- (i) *Fard or wajib*
- (ii) *Sunnah*
- (iii) *Mubah* (permissible, indifferent);
- (iv) *Makruh* (abominable, undesirable);
- (v) *Haram* (prohibited, unlawful).

In the opinion of present lawmaking, the *hukm* must go through certain lawful modifications to become a law of one state; else, it cannot be imposed because of the lack of its legal status. However Muslims are faithfully bound at the *hukm* level, not essentially till the *qanun* level (Azila, 2009).

In summary, IN Islam, al-Qur’an and Al-Sunnah are the knowledge sources and *ijtihad* pays considerable attention to them. It is evident that sciences of the Qur’an and sciences of the Hadith are part of the discussion under a study of *usul al-fiqh*, together with their rules of interpretation. *Usul al-fiqh* exemplifies the learning of the sources of Islamic law and methodology for its development. It offers standards for the correct evaluation and understanding of almost any



branch of Islamic learning. This body of knowledge gives credentials to Islamic jurisprudence to the extent that Islamic jurisprudence exhibits greater stability and continuity of values, thought and institutions when compared to western jurisprudence.

Up to this point, *ijtihad* and *Usul al-fiqh* are intertwined likewise, conventional research practice and its methodology. The process of *ijtihad* discloses the use of reason in knowledge building. Thus, ‘Abdul Hamid (1994,p.11) asserted that “there is no problem in saying that revelation and reason are the sources of knowledge in Islam, but the problem lies in defining and giving a concrete shape to the relationship between the two[...]revelation cannot function in the absence of a rational mind, and the rational mind is not worthy of recognition or respect if it strays from pure and simple revelation”. Thus, *Usul al-fiqh* bears testimony to the recognition of marvellous exposure beyond that of rationality. The values that must be supported in Islam are not always authenticated only on rationalist grounds. Nevertheless the fact that human reason always played a vital part in the expansion of shari’ah through the medium of *ijtihad*, the shari’ah itself is primarily founded in divine revelation.

IV. METHODS FOR WAKAF-ZAKAT HOUSING PROVISION RESEARCH

For wakaf-zakat housing provision research, Table 6 shows the methods employed based on the objectives intended:

Table 6: Objectives-based research methods and their justifications

Research objectives	Research Methods	Descriptions/ Justifications
1. to identify key indicators in the provision of wakaf-zakat housing	-focus-group discussion (FGD) -observation	From an extensive literature review, instrument for data collection was formulated. Originally, the FGD is planned as part of data collection; however due to transdisciplinary research between Islamic studies and the built environment of which the experts invited for FGD are knowledgeable in either Islamic studies or built environments separately, the session becomes piloting only. Objectives 1 and 2 are more achievable via identification of wakaf-zakat housing project making them as case studies, and observations by visiting the sites while interviewing the person in charge.
2. to determine the shariah legitimacy based on (1) in the provision of wakaf-zakat housing	-case study -interview	
3. to develop an appropriate	-content analysis of the collected data	The procedure of recording and transcribing were undertaken as part of the

benchmark for assessing the shariah legitimacy in the provision of wakaf-zakat		content analysis.
4. to validate the benchmark established in (3) above.	-interview/focus-group-discussion	The analysis was presented to the experts for validation

A. Focus Group Discussion

In theory, group discussions are done with the involvement of multiple persons to utilize their skills and opinions about particular matters closely associated with research question(s). For the purpose of wakaf-zakat housing research, fifty-two experts from different professional backgrounds namely wakaf-zakat researchers, architects, religious authority, housing developer, Islamic banking practitioners, property agent and local authority were invited. Thirty-one of them attended the discussion managed by a moderator who is aliable to confirm that group discussions endure fixated on the research topic. The research was briefed to them with the intended objectives to achieve. They were asked to fill up the survey form contained mainly on the shariah matters arising from the wakaf-zakat housing provision. The forms were collected at the end of the session; however the outcome was not very convincing. While experts with religious studies background can respond to it reasonably, those without this background, their responses were considered minimal or not at all. Nevertheless, the FGD helped to pilot the survey and to confirm the issue of wakaf-zakat housing provision that requires attention from both religious authorities and the built environment professionals.

B. Case-Studies

From the literature reviews, several case studies on wakaf-zakat housing provision were identified. The details of the case-studies were obtained either by reading a project file at the relevant authorities, for example, JAWHAR and YWM or site-visit by way of observations or both ways.

C. Observation

For wakaf-zakat housing provision research, site-visits to twenty wakaf/zakat housing projects throughout Peninsular Malaysia were conducted. Among others, the name of the project, the developer involved, the stakeholders, the agreement and procurement system undertaken, the size of the project etc were recorded.

D. Interview

Interviews were accompanied by the relevant authorities mainly SIRC, Mufti’s Department, developers, banks and wakaf/zakat authorities at the initial stage of data collection. Twenty institutions involved



with high degree of respondent selected criteria. The interviewees must be an officer who is handling the wakaf-zakat development at their offices be it.SIRC, developer, bank or wakaf-zakat authority, meanwhile Mufti or his Deputy or head of Fatwa Division at Mufti’s Department were selected for the interviews.

In summary, Table 7 shows the number of institutions/authorities involved in each research method undertaken by the wakaf-zakat housing provision research.

Methods	Number of institutions/authorities/states involved								Total
	Researcher/academician (10)	Banker (2)	Architect (4)	Related authorities (6)	Religious authority (8)	Developer (1)			
FGD									31
Case-study / observations	Penang (6)	Kedah (2)	Kelantan (3)	Tere ngganu (2)	Johor (2)	Pahang (2)	Melaka (2)	Selangor (1)	20
Interviews	SIRC (7)	Mufti Department (6)	Developer (6)	Bank (1)	Researcher/academician (5)				25

Analysis of Data through Content Analysis

Figure 5 and Table 4 illustrates the qualitative content analysis.

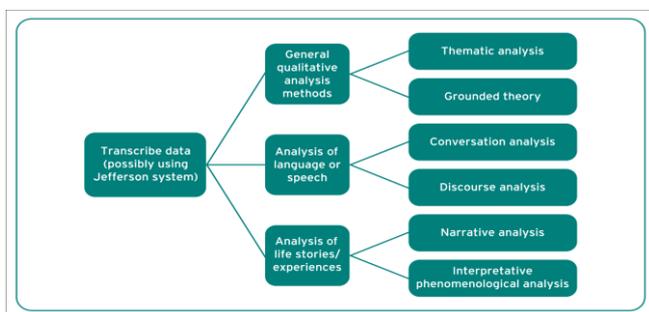


Fig. 5: Transcribing in contemporary qualitative research. Source: Coolican, H. (2004).

Table 4: Description of various methods of qualitative analysis

Thematic analysis	The epistemological basis of thematic analysis is relatively unspecific other than it follows the broad general features of qualitative approaches.
Grounded theory	Grounded theory is a reaction to the large-scale social theory of sociology prior to the 1960s. It provided rigorous methodological procedures for theory building.
Discourse analysis	The roots of discourse analysis are in the idea of speech as action as well as Foucault’s approach to social systems.
Conversation analysis	Conversation analysis adopts a strongly ethnomethodological approach to language in its attempt to understand conversation as a skilled performance.
Interpretative phenomenological analysis	Interpretative phenomenological analysis is strongly based on phenomenology and a number of related approaches. It concentrates on experiences as experienced by the individual.
Narrative psychology	Narrative psychology concentrates on life-story data which it interprets from a critical realist perspective. In many respects it shares many of the perspectives of interpretative phenomenological analysis.
Phenomenology	Phenomenology is the philosophical system of Edmund Husserl which has found expression in psychology as phenomenological psychology. This involves a variety of methods which adhere, to differing extents, to Husserl’s philosophy. It concentrates on how things are experienced in consciousness.

Source: Coolican, H. (2004).

The analysis resulted in a benchmark for shariah-compliant wakaf-zakat housing provision. The second round of interviews was conducted with the selected Mufti(s) for the validation of the benchmark developed. More specifically, the benchmark developed based on indicators and shariah legitimacy identified in Objectives 1 and 2 respectively was submitted to the Fatwa Division of the selected Mufti’s Department for deliberation. The religious view issued was undertaken as a guideline for the implementation of wakaf-zakat housing projects.

V. CONCLUSION

Wakaf-zakat housing provision research is qualitative based on the objectives. Therefore, qualitative research methods for each objective follow suit notably FGD, case-study, observation and interview. The data collected via various qualitative methods were analysed using content analysis. As a result a benchmark for wakaf-zakat housing provision shariah legitimacy was established, and a proposal paper was prepared for the deliberation by the Fatwa division at the Mufti’s department.

In general, there is relatively no much difference between *ijtihad* and contemporary research practice in terms of their rigorousness. Both are governed by certain steps and procedures. More importantly, they acknowledge probabilistic nature of research. In other words, the idea of truth is separate from the creative realm of thinking by scholars. Another set of findings is while both Islam and secular promote research and it was regulated by certain methods, Islamic research is based on Quran and Sunnah as a principal source of knowledge. its input or source of knowledge is primarily founded in divine revelation, i.e. Al-Quran and Al-Sunnah. Rationality alone is not an independent proof in Islam. This is among the reasons why Islamic jurisprudence exhibits greater stability and continuity of values, thought and institutions compared to other jurisprudences.

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