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Article

Source type

Journal

ISSN

1907591X

DOI

10.19105/al-Ihkam.v17i2.6768

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Dawru Al-Waqf al-Mu'aqqat fî al-Tamwîl al-Ijtimâ'i fî al-Mashrîfiyah al-Islâmiyah Bî Malayziyâ

[Ghalia, Bouhedda^a](#) ; [Zakariyah, Luqman^b](#) ; [Al Najjar, Yahya Abdullah^a](#)
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Abstract

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Sustainable Development Goals 2022

Abstract

This research paper aims to study the "temporary endowment" (Waqf Muaqqat) and its role in activating social financing in Islamic banking in Malaysia, such as the oriental study in the light of the purposes of Islamic law. This article has adopted the qualitative method in its research which correlates to the theorization and regulation of the concepts of the issues in hand in their different dimensions which is jurisprudence, Maqasid, and banking. For the case study "Maybank Islamic" has been selected for viewing and assessing the various aspects related to the said topic. The study also included interviews with some experts of Islamic banking in Malaysia. The study has stemmed the following conclusions and recommendations, which are as follows: 1) Islamic banks have a significant role in intermediating between both the sources of voluntary social financing and the deprived classes of the society, 2) Bank endowments (Waqf) through May Islamic Bank has shown substantial contributions in the social financing. The study further has found many possibilities of making it more effective and expand its reach using the tool of temporary endowment, 3) Temporary bank endowment contributes to achieving the objectives of social cooperation (Takaful), financial growth, and social justices through

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 Kosim, M. , Muqoddam, F. ,
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 The history of the development
of higher education waqf in
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the medium of Islamic banks. The article concludes by stating that social financing of banks needs various other tools of temporary endowment (Waqf Muaqqat) to help the deprived classes and to extend its reach to meet the requirements for a comprehensive and inclusive development of the overall society. Copyright © 2022 by Al-Ihkam, Jurnal Hukum dan Pranata Sosial.

Author keywords

Islamic Social Banking Finance; Maqasid Sharī'ah; Maybank Islamic Malaysia; Temporary Endowment (Waqf Muaqqat)

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