

## **Developing Best Practices in Managing Al-Mafqud Real Estate (AMRE) among Muslims in Malaysia**

Mariyatul Qibtiyah binti Mohamad<sup>1</sup>, Noralfishah binti Sulaiman<sup>2</sup>

<sup>1</sup>(Department of Real Estate Management, Faculty of Technology Management and Business, Universiti Tun Hussein Onn Malaysia, Batu Pahat, Johor)

<sup>2</sup>(KANZU Research: Resilient Built Environment (RBE), Universiti Tun Hussein Onn Malaysia, Batu Pahat, Johor)

---

**ABSTRACT :** *Al-mafqud real estate (AMRE) management is a new area of study in Malaysia. Nowadays, the Malaysian legislation freezes AMRE and all unclaimed properties/real estate. The waiting period of al-mafqud is four years (minimum) and if no one claims for al-mafqud (if al-mafqud returned) or by al-mafqud heirs (if al-mafqud not return), thus those properties will be managed by Baitulmal to be used for the benefit of Muslim community in general. The purpose of this study therefore is to propose best practices in managing AMRE, avoiding it from being frozen particularly during the four years waiting period. These best practices were delivered and investigated by reviewing Hadith and Shariah practices. The identified suggestions are also based on legal factors, laws, Islamic principles and existing management practice before being improvised for Malaysia. For data collection, the researchers employ document analysis method to analyse qualitative data derived from related document such as newspapers clipping. The researchers found that the AMRE can be invested and developed by third parties with the permission of law and regulation after taking into account the Shariah requirements. Since there is no specific procedure in conducting AMRE for the investment purpose has been discussed so far, this study could produce the best suggestion for establishing the procedure. Thus, this will be finally helping in maximizing the Muslim economic activity at large.*

**KEYWORDS -** *Best Practice, AMRE, Real Estate Management and Muslims Economic Capability*

---

### **I. INTRODUCTION**

Al-mafqud represents people who are missing without any news for a certain period and have a high probability to live rather than die. Literally, al-mafqud means a missing person (Berita Sarawak, 2013) [1]. Conceptually, al-mafqud is defined as people who are missing without any news for a certain period and have high probability to be found alive rather than dead (Abdullah, 2014 [2] and Mahkamah Syariah Tinggi Terengganu, 2008 [3]). This research aims to examine the management of al-mafqud real estate (AMRE) within the waiting period, which is four years in minimum through the implementation of best practice framework for managing AMRE (Abdullah, 2014 [2] and Harun, 2014 [4]). The collected evidences from Hadith and current practices, the researchers found that the AMRE can be invested and developed better, involving third party with the permission of law and regulation after taking into account the Shariah requirements. This article will only discuss more on managing AMRE in Malaysia and current practices of al-mafqud real estate (AMRE) management in Malaysia mostly from previous research and document sources. There are a few cases directly related to al-mafqud, thus the researchers come out with related issues that could be referred to as preparation in order to provide preventive measures in managing al-mafqud real estate (AMRE) in the future. The next section will discuss on research objective and research problems. This will be followed by literature review, research contribution and result, then continue with limitation of the study before conclusion.

### **II. RESEARCH OBJECTIVE**

The objective of this study is to propose the best practice in managing AMRE to avoid it from being frozen particularly during the four years waiting period of al-mafqud.

### **III. RESEARCH PROBLEMS**

A problem to be highlighted through this is there is limited guideline on the best practice that can be implemented during the waiting period of al-mafqud. Since there are too many pending cases in court (Yusop, 2016) [5], for instance the researchers found that al-mafqud's health factors should be given more attention in

determining the period of waiting for al-mafqud. If al-mafqud suffers from terminal diseases, his/her should be prioritised for example by reducing waiting period to less than four years (Mohamad & Sulaiman, 2016) [6]. From the aspect of trustees, there are many cases of fraud and the case of the heirs' attitude (Ibrahim, 2009) [7] such as greediness (Abdullah, 2011) [8] and selfishness (Harian Metro, 2009) [9] to get inheritance (Berita Harian, 2011) [10]. Seriously, frozen assets in Malaysia (assets that are not claimed) are currently worth almost RM60 billion (Arkib, 2013 [11]; Kosmo, 2016 [12]; and Bernama, 2016 [13]) as well as there is an increase in the cases of unclaimed property/real estate in Malaysia. Here are the collected evidences through press clippings that show the increasing value of unclaimed properties starting from 2004 until 2016. Therefore, the study on identifying best practice in managing AMRE for Muslims' benefits is crucially important especially for Muslim community in Malaysia.

TABLE 1 : Evidence of Increasing Unclaimed Properties from Year 2004 until 2016 in Malaysia (Press Release)  
Sources: Researcher (2017)

No.	Issue	Information	Year
1	Frozen Asset	RM15 Billion Harta Pusaka Dibeku (Harian Metro, 2004) [14]	2004
2	Unclaimed Inheritance	RM38b Pusaka Belum Dituntut (Nasional, 2006) [15]	2006
3	Unclaimed Property	Rm40 Billion Unclaimed Cash and Assets Left By The Dead (New Sunday Times, 2007) [16]	2007
4	Unclaimed Inheritance	Harta Pusaka RM42 Billion Belum Dituntut (Utusan Malaysia, 2009) [17]	2009
5	Stuck Asset	RM40b Assets Stuck (The Star, 2010) [18]	2010
6	Frozen Property	RM42b Harta Beku (Harian Metro, 2011) [19]	2011
7	Unclaimed Property	RM66 Billion Tidak Dituntut (Arkib, 2013) [11]	2013
8	Unclaimed Inheritance	RM60 bilion Harta Pusaka Tidak Dituntut (Bernama, 2016) 13]	2016

#### IV. LITERATURE REVIEW

Based on the issues from newspapers evidence in Malaysia, the researchers found that from the contact of Islamic real estate property management in Malaysia should be managed separately in order to protect the purity of the property itself. Since Malaysia is a multicultural society, the process of managing the property might be more tedious for Muslims especially when it involves Muslims who are already dead. This is because, real estate in Islam itself is categorised into many types such as *waqaf* real estate, *luqatah* real estate, al-mafqud real estate (AMRE), *adat* real estate and others (Majlis Agama Islam Negeri, 2016) [20]. Besides, the Muslims relationship with their property/real estate is still connected even the person is already buried if there is still things that need to be settled like debts, *haji* and other business. Thus, this study will discuss more about issues in real estate management, developing best practice in managing AMRE management and current practice of AMRE management in Malaysia. There will be two parts on the literature which are issues of real estate management in Malaysia and practices of AMRE management based on Islamic legislature.

##### (1) Issues of Real Estate Management in Malaysia

Al-mafqud issue is still new and only a few cases were reported and given appropriate attention such as a case about the missing of Kelthom's husband (Makhamah Syariah Tinggi Terengganu, 2008) [3], the mystery of missing airplane MH370 (Bernama, 2017) [21] and the tragedy of Al-Muassim tunnel (Abdullah, 2015) [22]. Other than these, there were no specific issues found in newspaper. The researchers come out with the most related issues relevant to AMRE in Malaysia such as unclaimed property (Utusan, 2009 [23] and Berita Harian, 2009 [24]), inheritance (Sabirin, 2016a [25] and Sabirin, 2016b [26]), *faraid* (Kasim, 2013) [27], joint assets (Sunday Star, 2010 [28] and Sister in Islam, 2016 [29]) and others as shown in Figure 1.

Figure 1 shows some issues in property/real estate management in Malaysia found from newspapers clipping. From the issues found, researcher classified them into five categories which are Islamic perspective, property/real estate, financial strategy, human behaviour and court cases. Unclaimed property/real estate is considered as one big issue in real estate management. The AMRE discussed in this article is a part of the unclaimed property/real estate as highlighted in Figure 1.

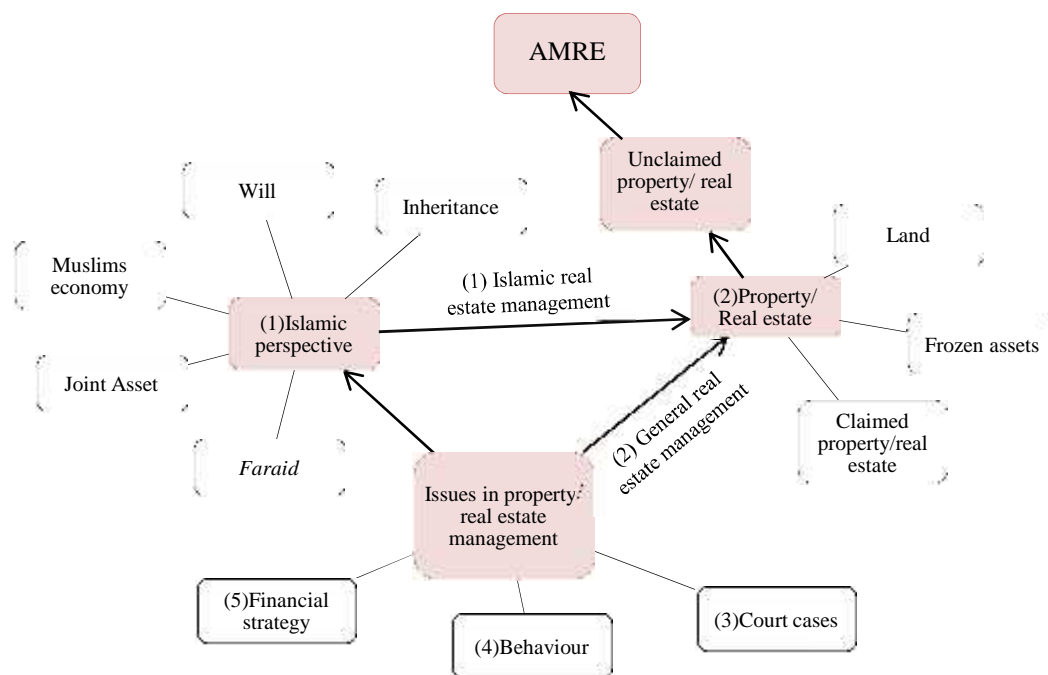


Figure 1 : Issues in Property/Real Estate Management in Malaysia  
Sources: The Researchers (2017)

The issues shown in Figure 1 are related to the practices involved in managing AMRE. Thus, the parties involved, such as Prime Minister’s Department (JPM), Judicial Departments of Malaysia (JKSM), the Islamic Development Department of Malaysia (JAKIM), State Islamic Religious Council (MAIN), AmanahRaya Berhad (ARB) and Baitulmal (Mohamad & Sulaiman, 2015b) [30] should pay more attention to these related issues in order to have a better practice and preparation while dealing with al-mafqud cases.

## **(2) Practices of Al-Mafqud Real Estate (AMRE) Management Based on Islamic Legislation**

The current practice of al-mafqud in Malaysia is far from perfection. The Minister of JPM, Datuk Sri Jamil Khir bin Baharom said that AMRE cannot be dealt with and is deemed to be hanging without black and white confirmation (Bernama, 2013) [31]. AMRE also included the property that could be used for charitable purposes if al-mafqud not returns after four years (Abdullah, 2014 [2] and Harun, 2014 [4]) and if there is no heirs to claim after the period. If al-mafqud has no heir, then all unclaimed property/real estate will be handed over to the Baitulmal. The Baitulmal role is to maintain/manage the property/real estate of Muslims who are not homeless (Talib, 2010a [32] and Talib, 2010b [33]).

Tan Sri Dr. Ibrahim Lembut as the Director of JKSM cum Chief Syarie Judge said that; "Unclaimed money cannot be withdrawn or donated, but it should be handed over to a person or an institution so that the property/real estate can be arranged for mutual benefit" (Berita Sarawak, 2013) [1].

Based on the statement of Tan Sri Dr. Ibrahim Lembut in Berita Sarawak (2013) [1], the researchers believe that a special organisation must be set up to manage the activities for AMRE such as investing it in real estate investment in terms of housing, agriculture or farming. The researchers also suggested that it should be invested and developed wisely to increase the value of the property/real estate with maximum profit growth during the waiting period of four years. This is to ensure that the property/real estate will not be frozen and continuously giving a positive impact on the liquidity of the Malaysia’s economy.

However, the advantage of such property/real estate it shall be returned to al-mafqud if al-mafqud is back. While cash, wages, rent, taxes and fees could be used as the capital while managing AMRE on behalf of al-mafqud within the waiting period of mafqud status (four years). This practice was taken from the story of a man who managed salaries of his employee while the employee considered as al-mafqud (An-Nawawi, 2015)

[33] and also the story of Umar who managed to eradicate poverty in his reign by developing the *Sawafi* land (Talib, 2010a) [32].

Based on the story of *Sahabat* (Prophet Muhammad’s friends), Umar Al-Khattab (Talib, 2010a) [32] has developed the role of treasury and financial assistance for people to increase their income through various activities such as services, trade and agriculture. Umar Al-Khattab’s ruling for property/real estate management was manifested in the implementation of *Sawafi* land management. *Sawafi* land means unknown land owner. He has appointed government officials and the *Ahl al-Ayyam* managing the *Sawafi* land (Rosly, 2014) [35]. Revenues from *Sawafi* land was kept in Baitulmal for the purpose of administering the state. Employees who manage the land were paid a fixed salary through Baitulmal (Rosly, 2014 [35] and Talib, 2010a [32]).

Thus, the researchers suggested that this practice should be improvised in Malaysia in order to efficiently manage the frozen and unclaimed AMRE. However, the benefit of AMRE has to be handed over to the Baitulmal to get it managed even though al-mafqud status is still unknown whether he/she is alive or dead. Therefore, the researchers suggested that al-mafqud agency should be set up and act as treasurer to manage and maintain the AMRE. After that period, if no claim is made, then the AMRE managed will be handed over to the establish treasury for further process such as returned all the right of ownership to whoever is entitled such al-mafqud’s heirs. If al-mafqud is back within the four years period, then all property/real estate including the profits gained (if any) should be returned to al-mafqud. In the remaining of this paper, a framework on AMRE management is suggested as shown in the Result and Discussion; section VI (Figure 2).

## V. RESEARCH METHODOLOGY

For this study, document analysis method is the most suitable method to be employed. To achieve the research objective, the researchers conducted document analysis and the collected data were analysed qualitatively. Thematic analysis based on developed categories learnt from literature review. The samples for document analysis were obtained from Hadith, Malaysian law and regulation on AMRE and newspapers clipping.

TABLE 2: Samples for Document Analysis Method  
Source: The Researchers (2017)

No.	Documents	Type of sources	Samples	Source
1.	Hadith	The main reference for Muslims	1. Keywords: Managing unclaimed wages/salary.	1. An-Nawawi (2015) [34] 2. Mohamad & Sulaiman (2015a) [36]
			2. Keywords: <i>Sawafi</i> Land (Saidina Umar Al-Khattab).	1. Rosly (2014) [35] 2. Talib (2010a) [32]
			3. Keywords: Buying a goat with one Dinar (Urwah Al-Bariqy).	1. Lembut (2013) [37]
2.	Act	Malaysian law and regulation	1. Section 53, Islamic Family Law, 1984, Rules 1987. 2. Section 50, Enactment of The Islamic Family Law of Terengganu Islamic State, 1985. 3. Section 41, the Enactment of the Muslim Family Law of Kelantan Islamic State 1983	1. Wan Harun (2012) [38]
3.	Newspapers clipping	Malaysia’s news	1. A total 52 newspaper clipping were selected	From various Sources

From this study, the framework of best practice approach in managing AMRE will be useful for related organization such as Baitulmal, Al-Mafqud Committee and others. Besides, this framework will help Muslims in maximizing their economic capability. The issues related to al-Mafqud is a sensitive and important for Malaysian citizen therefore it is good for short-term investment of AMRE where it will also help increase the economic liquidity and reducing postponed cases.

## VI. RESULT AND DISCUSSION

### (1) Development of Best Practice Framework in Managing Al-Mafqud Real Estate (AMRE) in Malaysia

In order to develop best practice framework in managing AMRE in Malaysia, there are five major steps has to be taken into consideration in the framework that are proposed as a guideline in developing AMRE, namely, (1) Identifying the problem related to AMRE; (2) Carrying out research finding regarding AMRE's solutions and management; (3) Discussing among organizations/parties involved; (4) Proposing solutions to the al-mafqud cases; and (5) Implementing the solutions gradually to achieved desired income.

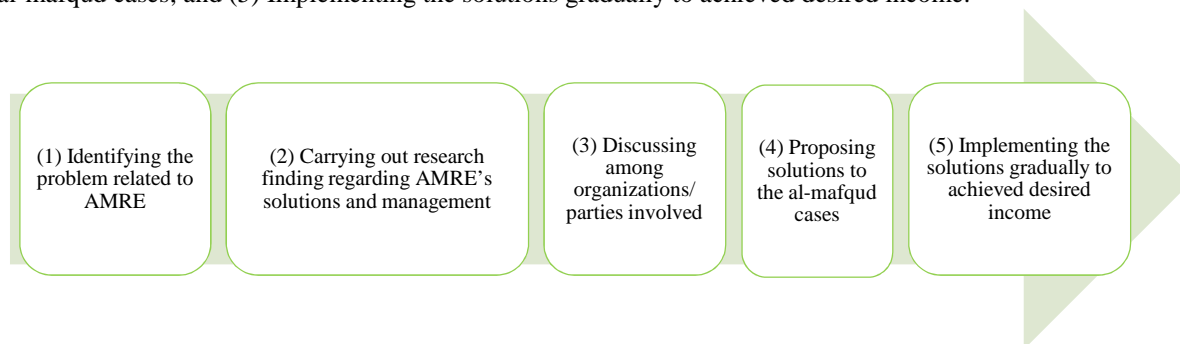


Figure 2 : Framework for Managing Al-Mafqud Real Estate (AMRE) in the Waiting Period of Mafqud Status within Four Years in Minimum  
Sources: Researcher (2017)

#### 1. Identifying the problem related to Al-Mafqud Real Estate (AMRE);

The first stage is the stage of identifying the problems related to managing AMRE. Problems can be identified by conducting interviewing and distributing questionnaires to Muslims society who involve with al-mafqud cases.

Based on collected evidences from the Hadith and legal act of Malaysia, the researchers found that the waiting period of al-mafqud is four years in a minimum (Abdullah, 2014 [2] and Mohamad & Sulaiman, 2015a [36]). Referring to Section 53 of the Islamic Family Law (Federal Territory) 1984 and Rules 1987, Section 50, the Enactment of The Islamic Family Law of Terengganu Islamic State 1985, and Section 41, the Enactment of the Muslim Family Law of Kelantan Islamic State 1983, the minimum period of person requested only after four years of temporary loss of Terengganu and Kelantan give a minimum period of seven years (Wan Harun, 2009) [38]. Therefore the problem identification must be conducted within four years period.

#### 2. Carrying out research finding regarding AMRE's solutions and management;

The second stage is the stage of conducting of the research and dissemination of research findings regarding al-mafqud issues, solutions and management. After problems identified such as AMRE will be frozen within mafqud status, the research project must be conduct immediately, efficiently and professionally. This is because the issue of AMRE management is very sensitive and should be studied carefully. The research topic or proposal of best practice in managing AMRE should emphasize on:

- i. Simplifying the management system of al-mafqud, AMRE and unclaimed property/real estate (Majlis Agama Islam Negeri, 2016) [20];
- ii. Managing the property/real estate in the form of short-term investment (Mohamad & Sulaiman, 2015a) [36];
- iii. Appointing parties involve in managing AMRE within mafqud status (Mohamad & Sulaiman, 2015b) [30]; and
- iv. Reducing the waiting period of al-mafqud to be less than four years based on physical and health aspects (Mohamad & Sulaiman, 2016) [6].

After research is conducted, the Muslim society must be exposed to what have been found on AMRE management. Muslims should have awareness about the importance of managing AMRE. This best practice will also help in raising awareness among Muslims about the importance of managing AMRE in the waiting period of al-mafqud. The suggested solution will also fulfil the absence of the implementation in managing AMRE in Malaysia, thus will increase the level of efficiency in Muslims property/real estate management in Malaysia. This project will also maximize the Muslims economic capability.

3. Discussing among organizations/parties involved;

The third stage is the stage of discussion among organizations/parties to form a committee. This committee might involve in AMRE management such as heirs, trustee, authorities and qualified applicant who applied to manage AMRE as a third party. This stage requires the involvement and cooperation of the various parties to facilitate all aspects, whether in terms of the loss of al-mafqud, the health of al-mafqud, information about al-mafqud's heir, data and collection of pending cases related to al-mafqud and any written will by al-mafqud. In addition, financial information and possession of al-mafqud also need to be handled properly and lists the typical statistics for formal reference in future.

Since the waiting period of al-mafqud is quite long, the committee can invest the AMRE and it will be more beneficial if AMRE could be invested during the waiting period of mafqud status. Therefore AMRE can be invested by the committee with the permission of law and regulation. The committee need to follow the agreement and procedures stated by the authority such as Baitulmal.

4. Proposing solutions to the al-mafqud cases; and

The fourth stage is proposing solutions to the al-mafqud cases in order to be manage and invested for the benefit of the community. According to Islamic rules, the fourth stage can be categorized as the *shura* (meeting) to get the final say on the basis of mutual agreement after reviewing the pros, cons, risks, costs and other important aspects related. The agreed solution practices can be delegated to all parties that manage the AMRE. It is not an easy process because it involves *amanah* of the committee. It needs reinforcement in ensuring that the committee work in team. In this case, Baitulmal should be the enforcer who will observe the activities conducted by each committee who manage the AMRE.

5. Implementing the solutions gradually to achieved desired income.

The fifth stage is the stage of implementing the solutions gradually to achieved desired incomes. Step 1 to 4 is not a consecutive process but rather than cyclical and iterative. Implementation and selection is based on the current suitability, adequacy of information, involvement of the executive and other criteria. Practice at this stage of implementation will be carried out to ensure that this practice can be carried beneficial for long-term application.

This developing of AMRE project also could be applied in managing *luqatah* real estate, *waqaf* real estate, *sadaqah* real estate, *adat* real estate, FELDA real estate and others (Majlis Agama Islam Negeri, 2016 [20] and Zarqa, 2017 [39]). This project will help reduce postponed cases in court and ascending vacancies for Muslims. Since this best practiced can help shortening the waiting period for al-mafqud and increasing economic liquidity, it will also benefit the al-mafqud heirs if al-mafqud won't come back. The heirs will gain profit from the investment project of AMRE while waiting al-mafqud to come back within the waiting period. If al-mafqud still missing after the waiting period or declared dead by legal authority, the heirs will get the actual value of the inheritance property/real estate including the profit from an investment project through faraid.

Malaysia will become the world leader in representing best practice framework in managing AMRE during the waiting period of al-mafqud for the benefit of society through implementing the Best Practice of Al-Mafqud Real Estate (AMRE) management.

## **VII. LIMITATIONS OF THE STUDY**

Because the issues related to al-mafqud is still in the process of more detailed research from various parties today, than all the most sources and references are based on the Quran, Hadith and current Islamic legislation in Malaysia. As well as the limitation of gaining a combination of ideas from various researches in Malaysia, specific guidance from stakeholders is still lacking in research by researches in the process of collecting source documents. Among the factors, the case involved is particularly small.

## **VIII. CONCLUSIONS AND RECOMMENDATIONS**

Because of the absence of specific guidelines for the management of al-mafqud during the waiting period of al-mafqud and weaknesses in property/real estate management practices in Malaysia, the construction of the framework of developing best practice of managing AMRE should be built soon to be presented to MAIN in order to improve existing practices in Malaysia.

Assets and properties that are present in this country need to be managed effectively and efficiently by the various parties to be using the economic costs or tools that correspond to all groups but profitable. The study is expected to help increase the country's economy if the support and cooperation of all parties, especially the relevant parties involved.

Expected results of implementation of this study can be used for the short term and the long term, according to the situation of the property/real estate. If the framework of developing best practice of AMRE management successfully implemented in Malaysia by MAIN, thus, this study is expected to be implemented in the management system involves a variety of assets such as *luqatah* real estate, *adat* real estate, *waqaf* real estate, FELDA real estate and structured charity projects. The study may also help reduce the number of pending cases in the courts and can improve employment opportunities for Muslims in Malaysia through a special deal with the AMRE.

This research could create treasury al-mafqud exclusively through profitable countries in general and individuals involved especially family members of al-mafqud and individuals or institutions that manage the assets and benefit al-mafqud itself if he returned.

The researchers recommended that MAIN and other legal authority should taking into account the categories of properties from Islamic perspectives and provide clear explanation for the society through variety of ways such as media. From this study, it identified that:

1. Project of practicing new approach in managing AMRE;
2. Project of investing AMRE; and
3. Project of developing AMRE.

This project has a good commercialization potential such as short-term funding or project. This practice is always available for world Muslims practice and expected to maximize the Muslims economic capability for the benefit of *ummah*. Therefore, it is good to have a basis understanding on how the best practice framework should be established for managing AMRE in Malaysia.

### ACKNOWLEDGEMENTS

The authors would like to thank KANZU Research: Resilient Built Environment (RBE), Universiti Tun Hussein Onn Malaysia for supporting this research. The authors also would like to thank MyBrain15 for being a sponsor for the study. The appreciation also goes to the publisher, Universiti Sultan Azlan Shah, who accepted this paper to be published in AL-QIMAH Journal. With this, the authors would like to express a special gratitude to the supervisor who has contributed her ideas and time in increasing the value of this article. Alhamdulillah.

### REFERENCES

- [1] Berita Sarawak, *Projek al mafqud urus harta orang Islam tidak dituntut*, *Utusan Borneo*, 2013.
- [2] H. Abdullah, *Hukum mafqud tentukan status mangsa MH370*, *Utusan Malaysia*, Bahagian Sumber Maklumat dan Penerbitan, Jabatan Kehakiman Syariah Malaysia (JKSM), 2014.
- [3] Mahkamah Tinggi Syariah Terengganu, *Dalam perkara memohon anggapan kematian, Kelthom binti Mohd Amin, Kes Talib bin Shaari*, Kuala Terengganu, 2008.
- [4] S. Harun, *Tanggung umum status penumpang dan kru mh370*, *HarakahDaily*, 2014.
- [5] Yusop, *Nearly 3, 000 Inheritance Cases Pending*, 2016.
- [6] M.Q. Mohamad & D.N. The reliability of al-mafqud life determination period based on physical and health aspects, *5<sup>th</sup> National Health Seminar (NHS)*, Universiti Sains Islam Malaysia, Nilai, Negeri Sembilan, 2016.
- [7] Ibrahim, *Tiga Anak Derhaka 'Buang' Wanita Uzur*, 2009.
- [8] Abdullah, *Rebut Harta Pusaka*, 2011.
- [9] Harian Metro, *Aksi Jijik Si Derhaka (Susulan Rebut Harta di Kubur Ibu Lambing Mata Duitan)*, 2009.
- [10] Berita Harian, *Tergamak Tak Tuntut Jenazah Ibu Bapa*, 2011.
- [11] Arkib, *Rm66 billion tidak dituntut*, 2013.
- [12] Kosmo, *Tuntut Segera Harta RM60 Bilion*, 2016.
- [13] Bernama, *Rm60 bilion harta pusaka tidak dituntut*. harian metro. *Harian Metro*, 2016.
- [14] Harian Metro, *Rm15 billion harta pusaka dibeku*, 2004.

- [15] Nasional, *Rm38b pusaka belum dituntut*, 2006.
- [16] New Sunday Times, *Rm40 billion unclaimed cash and assets left by the dead*, 2007.
- [17] Utusan Malaysia, *Harta pusaka rm42 billion belum dituntut*, 2009.
- [18] The Star, *Rm40b assets stuck*, 2010.
- [19] Harian Metro, *Rm42b harta beku*, 2011.
- [20] Majlis Agama Islam Negeri, *Manual pengurusan harta luqatah*, Malaysia, 2016.
- [21] Bernama, *Kronologi kehilangan mh370 sejak 2014 hingga 2017*, *Astro Awani*, 2017.
- [22] M. Abdullah, *Ini 8 tragedi paling menyayat hati yang berlaku sewaktu musim haji*, *Astro Awani*, 2015.
- [23] Utusan, *RM3 Billion Tidak Dituntut*, 2009.
- [24] Berita Harian, *RM3 Billion Tidak Dituntut*, 2009.
- [25] Sabirin, *Cabaran Pewarisan Harta Pusaka Orang Islam*, 2016a.
- [26] Sabirin, *Sukarnya Selesaikan Harta Pusaka Seorang Usahawan*, 2016b.
- [27] Kasim, *Segerakan Permohonan Pembahagian Harta Sebaik Saja Berlaku Kematian Tuan Tanah*, 2013.
- [28] Sunday Star, *A Wife's Rights To Hubby's Assets and Trustee Firm: Housewife Can Still Claim for Joint Assets*, 2010.
- [29] Sister in Islam, *Tuntutan Harta Sepencarian*, 2016.
- [30] M.Q. Mohamad & D.N. Sulaiman, *Pengurusan harta al-mafqud di Malaysia dan pihak-pihak yang terlibat*, *International Conference and Phd Colloquium on Islamic Economic and Finance*, Lombok Royal Hotel, Mataram, 2015b.
- [31] Bernama, *Jamil Khir: jawatankuasa bincang harta al-mafqud ditubuh*, *Sinar Harian*, 2013.
- [32] A.L. Talib, *Khalifah-khalifah yang benar (Abu Bakar, Umar, Uthman, Ali)*, Kuala Lumpur: PTS Litera Utama Sdn Bhd., 2010a.
- [33] A.L. Talib, *Umar Abdul Aziz, bayangan Khalifah Al Rasyidin*, Kuala Lumpur: PTS Litera Utama Sdn Bhd., 2010b.
- [34] An-Nawawi, *Riyadhus Shalihin, Taman Orang-Orang Salih* (Online version, 2015).
- [35] E. Rosly, *Terangkan peranan dan kepentingan Baitulmal dalam membangunkan negara Islam*, *Intinankhansa21*, 2014.
- [36] M.Q. Mohamad & D.N. Sulaiman, *Isu dalam menguruskan harta al-mafqud di Malaysia*, *International Conference and Phd Colloquium on Islamic Economic and Finance*, Lombok Royal Hotel, Mataram, 2015a.
- [37] I. Lembut, *Al-mafqud: problematika dan penyelesaian harta orang hilang menurut perundangan Syariah di Malaysia*, Idoctoral diss., Universitas Islam Negeri Sultan Syarif Kasim, Riau, 2013.
- [38] W.A.H. Wan Harun, *Isu pembahagian harta pusaka orang Islam dalam konteks perundangan Malaysia*, *Jabatan Ketua Pengarah Tanah dan Galian Negeri Perak*, 2012.
- [39] M.A. Zarqa, *Financing and investment in awqaf projects: a non-technical introduction*, 2017.