



AN INTEGRATED WAQF AND COMMUNITY-BASED TA'AWUN MODEL IN ALLEVIATING FUNERAL POVERTY: AN ANALYSIS OF MUSLIM FUNERAL MANAGEMENT ORGANIZATIONS IN MALAYSIA

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Abstract

The funeral director is responsible for carrying out the requests of both the family and the deceased. Nevertheless, the costs associated with funerals seem to increase every year. The funeral industry has become a multi-billion-dollar sector. This has a direct impact on funeral poverty, which results from the fact that many people cannot afford their funeral. According to Islamic teachings, a speedy burial of the deceased is preferable to any avoidable delay. In Malaysia, the presence of Muslim funeral management organizations (Badan Khairat Kematian) within the Muslim community gives its members a sense of support and security. The aim of the study is to explore a model that could significantly alleviate funeral poverty within the Muslim community. To achieve the objectives of this study, this study employe a qualitative approach, with semi-structured interviews as the main method of data collection. The study interviewed 17 Muslim funeral organizations as respondents. The researcher used ATLAS.ti version 22 to analyze the data for data organization, coding, categorization, and theme identification. The



findings of the study show that the community-based ta'awun model, based on the concept of mutual aid and a deep understanding of fard kifayah (community obligation), complemented by waqf (endowment), enables the provision of funeral services at minimal cost or no profit, thereby alleviating funeral poverty in society. This study contributes to the body of knowledge on a community-based model for solving the problem of funeral poverty and funeral costs that enables social and economic progress for the community.

Keywords: Khairat Kematian, Muslim funeral, Funeral management, Community-based model

INTRODUCTION

Everyone is touched by the inevitability of death. Funeral homes are becoming more dominant as a result of the growing demand for funeral services caused by an aging worldwide population. Those who the deceased's loved ones entrust with the task of arranging and conducting the funeral are known as funeral directors. It is important to note that funeral services do not come cheap, since the responsibility for organizing and paying for them lies with the deceased's loved ones. The rising cost of funeral services is a big problem in many countries. Most funeral arrangements and facilities, especially in developed nations, have been under the authority of commercial enterprises. This hegemony has led to a sharp rise in funeral costs, which hit low-income families particularly hard (Audebrand & Barros, 2018; Drakeford, 1998). Some British citizens depend on various forms of assistance, including government help, since they are unable to pay for a burial, as stated by Woodthorpe et. al, (2013). Despite the fact that the national average for funeral expenditures is above \$7,000, recent research reveals that about more than 10% of Americans are struggling to pay for them (NFDA, 2021). While according to Roth (2001) funeral expenses in African countries average fifteen times the monthly income. There is mounting evidence that "funeral poverty" is an ongoing issue in today's society due to the increasing number of the elderly and the percentage of the population without the financial ability to cover a funeral (Hay, 2020; Corden & Hirst, 2015; Valentine & Woodthorpe, 2014). This issue is an example of how burial contributes to inequality and burdens communities and states (Fletcher & McGowan, 2021).

Death and the financial constraints associated with it are problems faced by many societies around the world. The formation of burial societies is a response to economic marginalization and cultural conventions around death that has been seen in many African countries, in the United Kingdom, in the United States of America, in Indonesia and also in Malaysia. According to Dafuleya (2013), community-based initiatives (CBIs) are group activities in which people of a community band together to do things like save money for emergencies,

cover themselves and their extended families, or just assist each other out financially. Every village and town area in Malaysia has its own funeral management organization, which has been in existence since the 1920s and is mostly known as *Badan Khairat Kematian*. The increasing cost of funerals poses a challenge for both the funeral organization and society at large. In order to sustain community service and accomplish societal objectives, the organizations must devise an innovative resolution to the issue of escalating funeral costs. Therefore, this study aims to explore a Muslim funeral service model through Muslim funeral management organizations that can contribute to the long-term alleviation of funeral poverty and assist all communities, including low-income groups, to be included in the financial inclusion agenda.

LITERATURE REVIEW

Funeral Poverty

In recent years, developed nations such as the United States of America (USA), the United Kingdom (UK) and Australia, as well as developing countries in Africa, have made "funeral poverty" an important topic in the media and among government representatives. It represents the difficulty of paying for a funeral together with all the related expenses. There is a strong correlation between funeral poverty and financial hardship. Corden and Hirst (2015) defined funeral poverty as the inability to afford a funeral and the subsequent negative emotional and psychological effects on the bereaved, friends, and community members (including the effects of loss and mourning). Valentine and Woodthorpe (2014) state that many people, especially in developed countries and African countries, face the unfortunate reality that the cost of a decent funeral is too high for the immediate family and friends of the deceased to absorb. Today, in order to avoid funeral poverty, they must switch to less costly cremations (Moerman & van der Laan, 2021). People who are already struggling financially confront even more obstacles owing to inadequate income assistance and welfare supports, as funeral expenditures are affected by market dynamics. Thus, this makes existing inequalities worse.

Earlier, funeral poverty occurs when people do not have enough money or resources to pay for a funeral, leading to an unmanageable amount of debt. Report by Quarker Social Action (2017) there has been a fifty percent spike in funeral poverty over the past three years. Several reasons, such as inflation and the ever-increasing cost of living, have contributed to this rise. Furthermore, one-sixth of the population was unable to pay the funeral expenses in 2018, according to a poll conducted by the Fair Funerals Campaign. In UK, Royal London, (2018) reported twelve percent of respondents, or seventy-five thousand people living in the UK, had trouble affording a funeral in 2018. This number is lower than last year, when 95,000 people

reported having the same kind of financial problems. They calculated that the total amount owed for the burial was £1,744 (or approximately RM9,857), a rise of 4% from the prior year. Also, Dundee City racked up an estimated £0.5 million in funeral bills every year.

In a township in the Eastern Cape, twelve houses were surveyed as part of a research carried out by Roth (2001) in African countries. In these families, the average cost of a burial was fifteen times the monthly income, according to the study's conclusions. A funeral's cultural significance stems from its foundation in the long-held belief that the departed continue to guide and honor the living. The host family bears a heavy financial burden to accommodate distant relatives who travel long distances to pay their respects to the deceased, often for a long time. In certain parts of Ghana, funerals are very important cultural events since they are the main rites that families use to show off their riches and social standing. Members of royal families and other highly-status individuals are known to partake in far more complex and ornate burial rites than the average citizen. Consequently, funerals are no longer held infrequently due to financial concerns. Funerals that do not adhere to specific standards of what is deemed "respectable" in Ghanaian society can lead to public shame, vilification, and online abuse for the family and friends involved. On the other hand, there are those who believe that the tendency for excessive social expenditure, such as expensive funeral rituals, might impact the distribution of funds to critical sectors like healthcare, education, and other essential necessities (Case et. al, 2008, 2013; Chen & Zhang, 2014).

Muslim Funeral Management Organizations (*Badan Khairat Kematian*) in Malaysia

The formation of informal organizations such as burial societies is a glimmer of hope for society in its efforts to solve the problem of funeral costs. To overcome societal challenges such as economic marginalization and the complicated cultural aspects of mortality, innovative collectives are coming together to form burial societies and implement a range of strategies. In Malaysia, community-based organizations offer bereavement support and assistance with funeral arrangements to the Muslim community. These initiatives have long been organized at the community level, usually under the leadership of the mosque's *qaryah*. In the past, this *Khairat Kematian* covered funeral costs through the community fund. This concept, which has been in existence since 1926, has its origins in the establishment of the *Pertubuhan Persekutuan al-Ikhwān al-Masakin* at Masjid Jelutong in Penang (Rofaizal et. al, 2017). One of the objectives of this venerable organization is to provide services that are beneficial to both members and their families. Since 1930, the number of affiliated organizations has steadily increased. Because of the public good that some of the organizations involved were striving for, they were in the public eye at the time. The phrase "for mutual benefit" gained considerable

traction. When a member of the mosque (*qaryah* member) or their family member passes away, it is customary for the organizations and the surrounding community to support each other by providing for their welfare. The mutual beneficent collection, which is collected from house to house once a month or once a year in each region (*qaryah*), provides the funds for funerals.

The term “*khairat*” or welfare, as defined by Rofaizal et al. (2017) refers to the Malay community's long-standing practice of implementing Islamic teachings. This practice emphasizes mutual aid, regardless of the individual's background or status. Giving to the poor and needy, especially through almsgiving and *waqf*, has become a regular practice among Muslims and encompasses all benefits (Ibhraim et. al,2021). According to the study by Muhamat (2014), the idea of ‘*Khairat Kematian*’ is similar like takaful, where there is a mutual commitment to help each other, and contributions are made on the basis of charity and not for profit or to maximize returns. Ismail et. al (2019) added *Khairat Kematian* as a fund set up in Malaysia to cover the costs and expenses of a funeral for the benefit of its members. This mutual charity fund acts as a form of social protection and is overseen by the mosque community. All members or those interested in becoming members of this fund are required to make voluntary payments, similar to the takaful concept. However, the study by Masrukhin et. al, (2022) shows that recently public awareness and knowledge of the existence of this *khairat kematian* is decreasing, especially among the younger generation, which means that they are not adequately prepared for death expenses.

RESEARCH METHODOLOGY

The primary data for the study was collected using a qualitative approach that involved conducting semi-structured interviews. Bogdan and Bicklen (2003) suggest that semi-structured interviews are the most effective method for gaining descriptive insights. These semi-structured in-depth interviews allow the researchers to gather and explore rich data by understanding the phenomena from the perspective of Muslim funeral organizations. It also allows researchers to gain knowledge in a direct and quick way. In this study, seventeen respondents with experience in the funeral service and arrangement in Malaysia were interviewed. The sample was divided by zone within Malaysia, with two respondents representing each zone. Purposive sampling was used to select the respondents as they are funeral directors or committee of Muslim funeral organizations which directly involved in the internal or technical operations of Muslim funerals. The interviews were conducted either on site or via an online meeting. The duration of each interview was approximately forty-five to sixty minutes. This strategy can help the researchers to gain a comprehensive and clear understanding of the experiments conducted. Subsequently,

the results of this interview were subjected to thematic analysis, which led to the identification of a number of important themes required to achieve the objectives of the study.

RESULTS AND DISCUSSION

Waqf (endowment) Practices in Muslim Funeral

The results indicate that the cultural practices of *waqf* have been deeply rooted in Malaysian society for a significant period of time. Many people have contributed their wealth as *waqf* for religious or philanthropic causes, typically in the form of land, which is commonly utilized for purposes like cemeteries, mosques, surau, schools, and other communal amenities that benefit the community. This still influences the evolution of society in the present day. Respondents R7 and R16 stated that many cemeteries on the *waqf* land, donated by past generations, are now controlled by the state religious councils. This cemetery is currently still functioning. This study supports Shakrani et. al (2003), indicating a significant presence of *waqf* lands in Johor, Negeri Sembilan, Perak, and Melaka primarily designated for cemetery purposes.

“That was waqf-ed by someone in the olden days. I think there is still some space for the waqf cemeteries.” (R7)

“The waqf land is not newly discovered. It had already been explored decades ago. However, regarding clearing the land, our waqf land is not like other waqf lands; it is already clean. We are still in stages. The unused area still has a lot of overgrown vegetation. In other words, it is filled with trees. When we want to use it, we clear the area, level it, clean it, dig holes, and so on before we use it..” (R16)

Waqf cemeteries exist in numerous villages and *qaryah* mosques for the benefit of the local population and the surrounding community. From the respondent R7, the *waqf* land has existed since the past and still has areas suitable for the establishment of a cemetery. According to respondent R16, the areas specifically designated for the cemetery also cover a considerable area; however, they are in urgent need of remediation due to excessive plant growth. This demonstrates that the area of this *waqf* land is sufficient to meet the needs of the local community, including burial plots. *Waqf* cemeteries are accessible to a wide range of people without making a financial commitment as they do not require monthly or annual rental payments.

In addition to the *waqf* earmarked for the cemetery, many individuals have donated their financial resources as *waqf* to purchase funeral vehicles. These vehicles are intended to facilitate the transfer of the deceased from their homes to the local burial site. In contrast to the

past, when the deceased were transported to the cemetery on their own, this process is now accelerated and simplified by the availability of vehicles.

“A waqf van (vehicle) is parked at the mosque, which means it is up to the mosque management to decide whether to charge a fee for its use. Usually, a reasonable fee is charged to cover the fuel cost per kilometre.” (R14)

“We currently have two funeral vans. So, if one is used outside of the local area, the other will be on standby if there is a death in the local community. We have two vans. One was donated as waqf while the other is a waqf from an outside party.” (R9)

Respondent R14 points out that the use of these *waqf* vehicles is subject to a certain degree of flexibility, as the mosque management has the authority to decide whether to charge a fee or not for the use of the vehicles. This illustrates a pragmatic approach to the management of *waqf* assets, where reasonable fees or minimum charges can be levied to cover operational costs, including fuel costs. This approach ensures the continued use of the *waqf* vehicle, guaranteeing its continued benefit to the community, while minimizing the mosque administrator from incurring unnecessary operational costs. In addition, according to the respondent R9, owning two funeral vehicles (*waqf*) enables funeral management organizations or mosques to improve their services to the community in critical situations, especially when deaths occur in proximity or outside the city limits. If a particular vehicle is not nearby, the replacement vehicle can be used for the benefit of the local community. This allows the process of treating deceased persons to be optimized and expedited. The provision of these two vehicles, made possible by community donations and foundation funding, demonstrates the council's commitment to ensuring that vital community services, including bereavement support, are accessible.

In addition to the funeral vehicles and the *waqf* area designated for the cemeteries, there is also a *waqf* room specifically designated for the management of the deceased. The special *waqf* room, which serves as the hub for the administration of the funeral, is strategically located either in the community mosque or in the local area.

“We have a dedicated waqf-ed room for managing funerals. This is where the operations centre and HQ office are located near Sungai Udang at the four-way junction. There are three locations, including the office, and all official meetings are held there.” (R7)

“Yes, we have a special room for managing the deceased. For example, there was a case where they asked us to go to their home. So, if it's at home, they have to prepare a place, and we... we won't go. We always say that if they want us to do it, they have to come here and follow our SOP. That's it. If you look down there, it's easy. The van can enter directly and bring it out. It's just in front, not far from the special room...” (R1)

“We have our own special room. Nowadays, we don’t do it at home anymore. We do it at the mosque. Just come to the mosque.” (R6)

Respondents R1, R6 and R7 stated most mosques have a special room for dealing with the deceased. This room is equipped with a complete of tools to deal efficiently with the tasks associated with the deceased. This facility improves efficiency in the management of time and costs associated with dealing with the deceased, particularly in the preparation and management of funeral. Efficient logistics and easy access for funeral vehicles to transport the bodies are highlighted, demonstrating a focus on operational efficiency in funeral management. The family of the deceased is relieved of the duty and financial burden associated with preparing the body of their loved one, whether at home or this *waqf* room.

“Masjid Jamek Jelutong also provides a place or space for placing the deceased. Sometimes the homes in the village or flats are, pardon me, sometimes small and so on. So in Jelutong, we have three to four places where we can place them. One of them is the Medan Tunku flats, which have a large room where we manage the deceased. So sometimes, the people of Jelutong put their deceased family members in the Jelutong mosque for relatives who come to pay their respects. They bathe them there, shroud them there, pray for them there, and bury them there. In the flat area, there are four flats that have a managing room, starting from the mosque. The Medan Tunku flat was the first to have a mortuary, followed by two, three, and four flats that were followed by a mortuary to facilitate the management of the deceased.” (R8)

As respondent R8 highlighted, mosques and other places, such as busy neighbourhoods or high-rise buildings with limited space, offer facilities room for the management and preparation of the deceased. This funeral preparation room in these areas significantly enhances the coordination of funeral processes, encompassing tasks such as washing, shrouding, and prayer. It also provides a suitable area for family members to gather and pay their last respects. Furthermore, the family of the deceased is relieved of the duty and financial burden associated with preparing the body of their loved one, whether at home or this *waqf* room.

In addition to the *waqf* relating to assets, there is also a *waqf* relating to funeral items, such as shrouds, which account for a significant proportion of expenditure on funeral items.

“Indeed, it will reduce costs. One of the costs that are sometimes reduced is the cost of burial shrouds around here. Sometimes, the boss of Petronas donates a set of burial shrouds, so we get these waqf-ed items, and that reduces the costs. However, because he does not donate it regularly, it still causes the costs to remain unlowered.” (R3)

The long-standing tradition of the *waqf* for shrouds is still practiced in many places. The donation of shrouds has the potential to be a long-term resource for the community. This

strategy can reduce costs for individual's funeral and society, while fulfilling important obligations to the deceased. According to R3, they receive *waqf* donations in the form of shrouds donated by individuals and corporate. Nevertheless, donations of shrouds are sporadic and irregular. A continuous supply of shrouds enables funeral organizations, charities or mosques responsible for supervising funerals to provide free shrouds especially to underprivileged families. This will reduce the economic burden on the bereaved and help them through this difficult time.

Community-based *Ta'awun* Model

There is a communal obligation known as *fard kifayah*, which certain members of society are obligated to fulfill in order to promote the common good. For example, one of the *fard kifayah* obligations that must be fulfilled is the organization of the Muslim funeral. After the death of a person, there are a number of duties that must be fulfilled, including washing, shrouding, praying and burying the deceased. If there is not even a single person capable of performing these duties, then the sin is borne by the Muslim community in that area. This responsibility should be taken by the local community. According to what R15 said:

"In fact, we are entrusted to manage funerals. Firstly, it is a fard kifayah duty. If we fail to fulfil this duty, it means that others will bear the sin, and we also miss the opportunity to assist those in need. Therefore, we were entrusted by the mosque and village authorities to establish a unit. I have been doing this for a long time since the time of the village head, Pak Din Saparman. It has been around 20 years now. So, the concept is that we are entrusted with the fard kifayah duty, which means that if the village authorities do not take care of it, it implies that other units will take care of it. For example, we were entrusted with the responsibility of being aware of who passed away, whether at the end of the village or the middle of the village. Once we know who passed away, we need to visit and inquire about the situation. So, we established an organization under the mosque that is led by the Nazir." (R15)

Respondent R15 stated the importance of a group or unit being set up under the supervision of the mosque to organize the funeral arrangements. This shows how committed both the mosque and the community are to fulfilling the expectations of the *fard kifayah*.

"With the existence of this waqf fund, the convenience that death needs to be facilitated is made easy and light. Okay, the concept is mutual assistance." (R10)

"It is the same. There was also a time during the month of Ramadan when it was close to Maghrib, but we still do it. What can we do? It's a fard kifayah. When it is a fard kifayah, it must be fulfilled until it is completed." (R15)

Respondents R15 and R10's clarifications explain the concept of "mutual assistance" in the context of the management of the deceased. This concept is intended to simplify and facilitate the management of the deceased. Consequently, the implementation of the *fard kifayah* requirement of funeral management must be done in a manner that is both collective and continuous and in line with the interests of the community. In fulfilling this requirement of *fard kifayah*, no single party is solely responsible, but all parties in the community must work together and support each other to fulfill this responsibility until it is completed. Respondent R10 added that the mosque and the community play an active role in the implementation of *fard kifayah* in the management of the deceased. In addition to the funeral processes, the community can also collaborate by collecting donations from the community through the *waqf* fund or *tabarru'* fund and thus this can address the high costs associated with funeral management. In order to fulfill the *fard kifayah* responsibility of managing the deceased and their funerals, members of the community have the option of donating a portion of their income to those in need of financial assistance.

“Actually, here we are considering another aspect of the fard kifayah. If we think of fard kifayah, it doesn't end only in this world. Later in the field of Mahsyar, we will be held responsible. That's the reason why if there are any costs we need to accommodate, we say it's okay the mosque will do it. But it depends on certain circumstances. We won't accommodate everything without any limits. (R6)

“This is a Fard kifayah obligation. Therefore, we are responsible for managing it regardless of the circumstances. After all, they are our brothers and sisters, regardless of which country they are from. We must prioritise this Fard kifayah obligation as it is a matter of welfare within the system.” (R9)

“Burial arrangements, shrouding, and cemetery matters. I do it as a goodwill gesture only. Sometimes they don't even pay for the funeral van.” (R10)

Moreover, as respondents R6, R9 and R10 stated, human values and well-being should be at the forefront of the fulfillment of the *fard kifayah* obligation. As respondent R16 emphasized, alleviating the family's discomfort and helping others should take precedence over the profit motive when determining funeral costs and fees. This shows that *fard kifayah* should be carried out with the right attitude and clearly defined goals. When dealing with funeral management as a collective task, the interests of the individual and the community as a whole should be considered. Therefore, factors other than the profit motive, such as humanitarian and social justice considerations, should be taken into account when determining funeral costs and expenses.

“Because this matter is primarily for the death charity, not for profit-seeking purposes. We only aim to ease the burden of the deceased’s family. Our actions are not based on seeking profit but rather on providing assistance. However, at this point, when we ask for a payment, we are simply covering our own costs to enable us to help others.” (R16)

The costs associated with the funeral are to be borne by the families who can pay them. The funeral organization and the mosque, on the other hand, will work together to find solutions and provide financial support to families who are considered *asnaf* (people that is eligible to receive zakat aid), orphans, impoverished or incapacitated with the help of social or donation funds. To relieve the burden on heirs who are unable to pay the full amount, the mosque will offer them assistance without imposing further costs on them.

*“We provide whatever assistance we can. If the deceased’s family is classified as *asnaf*, we will provide free services such as shrouding cloth, and we won’t charge them. Here, the number of people who are unable to pay is low, but they are assisted by the residents’ association and the mosque in the event of a death. Nobody ends up in debt because we work together. The mosque is also ready to help if the family needs assistance or if they have difficulty paying. We will lighten their burden.” (R7)*

“Perhaps in some places, there are many welfare organizations that offer assistance, so we only need to contribute a small amount.” (R9)

In addition, respondent R7 mentioned that they offer free services such as shrouding clothes to families who are financially disadvantaged. The mosque also keeps a list of *asnaf*, the needy and poor, to identify which families need support. In this regard, the mosque works with the local community association and charity bodies to provide assistance and fully cover the costs for the families left behind without going into debt.

*“We are Masjid Syarifah Fatimah, and we primarily operate on a welfare system, especially for financially challenged families. Therefore, we determine the fair cost for underprivileged groups, such as *asnaf*, orphans, the destitute, and the poor. The mosque will provide free services for these groups, and we maintain a list of *asnaf*, the destitute, and the poor. When a death occurs, we can trace the family’s status from our list. This is our first priority. Secondly, we avoid making funeral management a business. We observe that some places are turning it into a business, which causes an increase in prices every day.”(R9)*

Moreover, respondent R9, who is representing the funeral management organization that is affiliated with the mosque, emphasizes the significance of a welfare system when it comes to the management of funerals. Because of this, they can offer funeral management services at reasonable cost for community and provide free service for financially disadvantaged groups, such as the elderly, orphans, and the impoverished. This is because of their

philanthropical character. As another point of contention, the mosque does not consider funeral management to be a lucrative business.

CONCLUSION

In conclusion, a community-based model that integrates the principles of mutual help and support (*ta'awun*), a deep understanding of *fard kifayah* and a practices of *waqf* (endowment) has great potential for overcoming the problem of funeral poverty and ensuring access to more responsible and affordable funeral care for all people. This model promotes togetherness and understanding in society for shared responsibility in the areas of social and religious life, including with regard to the handling of the body. With a culture of helping and donating resources or assets for common needs, the cost of funeral management can be minimized so that all members of the community can bear it without being burdened with high costs. In this way, society can create a strong support network that not only helps to reduce the burden on the individuals and families involved, but also contributes to improving the overall well-being and resilience of the community.

RECOMMENDATIONS

1. Work with governments and non-governmental organizations to create a policy framework that supports the development and implementation of *waqf* models and community-based models for alleviating poverty, particularly with regard to funeral poverty.
2. Increase community understanding and awareness of *waqf* so that more people can continuously donate and making an endowment (*waqf*).
3. Strengthening community-based models and increasing community participation in social work.

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