

## FUNERAL POVERTY ALLEVIATION IN MALAYSIA THROUGH COMMUNITY-BASED TA'AWUN MODEL AND WAQF (ENDOWMENT) PRACTICES

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**Abstract:** As the number of deaths continues to rise, there is a great demand for funeral services. The funeral director is responsible for carrying out the arrangements requested by the family and the deceased. However, it seems that the price of funerals is increasing year on year. The funeral business has become a multi-billion-dollar industry. As a result, many people cannot afford a funeral, which has a direct impact on funeral poverty. According to Islamic teachings, it is desirable to bury the deceased as soon as possible rather than delaying the process in any way that can be avoided. Muslims in Malaysia feel more comfortable and supported by the Muslim burial organizations (*Badan Khairat Kematian*). Finding a solution to the problem of funeral poverty among Muslims is the driving force behind this study. To achieve the objectives of this study, a qualitative approach was used, with in depth semi-structured interviews with seventeen Muslim funeral management organizations. The data was organized, coded, categorized and themes identified using ATLAS.ti version 22. The findings of the study show that the community-based *ta'awun* model, which is based on the concept of mutual cooperation and a deep understanding of *fard kifayah* (community obligation), and complemented by *Waqf* (endowment), enables the provision of funeral services without profit and at minimal or no cost, thus alleviating funeral poverty in society. This study adds to the knowledge of a community-based paradigm to address funeral poverty and funeral costs while enabling social and economic improvements in the community.

**Keywords:** Funeral Poverty, Muslim Funeral, *Badan Khairat Kematian*, Community-based Model

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### INTRODUCTION

Death is inevitable and it affects everyone. As the world's population ages, there will be more deaths, increasing demand for funeral services. This has led to a rise in the dominance of funeral homes. Funeral directors are the individuals that the bereaved family members assign to handle the planning and execution of the funeral. As the relatives of the deceased are responsible for planning and paying for the funeral, it is important to realize that these services are not cheap. The escalating cost of funeral services is a major problem in many countries. Especially in developed countries, the majority of funeral services and facilities are run by companies. This trend has led to a significant increase in funeral prices, which disproportionately affects low-income families (Audebrand & Barros, 2018; Drakeford,

1998). According to Woodthorpe et al. (2013), some British people are unable to pay for a funeral and therefore rely on various types of support, including government assistance. More than 10% of Americans struggle to pay for their funeral, even though the typical funeral costs more than \$7,000 (NFDA, 2021). Additionally, funeral costs in African countries are usually fifteen times higher than the monthly income (Roth, 2001). According to Hay (2020), Corden and Hirst (2015) and Valentine and Woodthorpe (2014), there is a growing body of research showing that "funeral poverty" is a persistent problem in today's society. This is mainly due to the growing number of elderly people and the part of the population that does not have the financial means to cover the costs of a funeral. This problem highlights how the funeral is a financial burden on states and communities and contributes to inequality (Fletcher & McGowan, 2021).

Many communities around the world are faced with the challenge of dying and the financial constraints that come with it. Burial societies have emerged in response to the economic marginalization and cultural death customs seen in many African countries, the United Kingdom, the United States of America, Indonesia and including Malaysia. According to Dafuleya (2013), community-based initiatives (CBIs) are activities in which members of a community participate to achieve a variety of goals, including but not limited to the following: to provide for themselves and their extended families, to save money for unexpected situations, or simply to help each other financially. Every village and town in Malaysia have its own funeral organization, which has been around since the 1920s and is often referred to as *Badan Khairat Kematian*. Both the funeral organizations and society as a whole are facing challenges due to the rising cost of funerals. To ensure the continuation of community service and the achievement of societal goals, it is imperative that organizations find a creative solution to the problem of rising funeral costs. Therefore, the aim of this study is to explore a model for Muslim funeral services that can be implemented by Muslim funeral management organizations. This model could help to end funeral poverty in the long term and enable all communities, especially those with low incomes and unaffordable families, not to opt out and they can perform the last rite perfectly.

## **LITERATURE REVIEW**

### **Funeral Poverty**

In recent years, there has been growing concern about "funeral poverty" among government officials and in the media in developed countries, including the United States of America (USA), the United Kingdom (UK) and Australia, but also in developing countries such as Africa. It symbolizes the challenge of covering the cost of a funeral and there is a clear link between funeral poverty and financial hardship. Corden and Hirst (2015) describe funeral poverty as the inability to pay for a funeral and the resulting negative psychological and emotional impact on the bereaved, relatives and community members (including the impact of loss and grief). Valentine and Woodthorpe (2014) note that a significant number of people, particularly in developed and African countries, are faced with the awful truth that the cost of a dignified funeral is beyond the financial means of relatives and friends of the deceased. Nowadays, people have to opt for less expensive cremations if they want to avoid the funeral poverty trap (Moerman & van der Laan, 2021). People who are already in financial difficulty face additional challenges due to insufficient income support and social benefits, as funeral costs are influenced by market forces. This exacerbates the inequalities that already exist.

As previously mentioned, funeral poverty occurs when individuals do not have the means or resources to pay for a funeral, which ultimately leads to over-indebtedness that is difficult to manage. According to Quarker Social Action (2017), funeral poverty has risen by 50% in the last three years. This increase can be attributed to a number of factors, including inflation and the rising cost of living. In addition, a survey by the Fair Funerals Campaign (2018) found that one sixth of the population do not have the financial means to pay for funeral costs. Royal London (2018) showed that in the UK, twelve percent of respondents, equating to seventy-five thousand people living in the UK, struggled to pay for a funeral in 2018. According to their calculations, the total cost of a funeral was £1,744, an increase of 4% on the previous year. In addition, it is estimated that Dundee City Council faces funeral costs of half a million pounds each year.

In a study conducted in an African country, Roth (2001) examined twelve families in a township in the Eastern Cape and found that the average funeral costs for these people were fifteen times their monthly income. The cultural significance of a funeral stems from the long-standing notion that the deceased accompany and honor the living. It places a considerable financial burden on the host family when relatives travel for long periods of time to pay their last respects to the deceased. Funerals are important cultural occasions in certain regions of Ghana where families display their wealth and social status. People of higher social status, such as members of royal families, are known to have much more elaborate and sophisticated funeral customs than the ordinary citizen. In Ghana, people close to the deceased can be publicly humiliated, vilified and criticized if the funeral does not meet certain standards of what is considered "respectable" in the country. Conversely, some argue that the propensity for extravagant social spending, exemplified by the provision of costly funeral rites, could potentially hinder the allocation of financial resources to vital areas such as education, healthcare, and other indispensable requirements (Case et al., 2008, 2013; Chen & Zhang, 2014).

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

Informal organizations such as burial societies offer a glimmer of hope for society when it comes to tackling the problem of funeral costs. To address economic marginalization and the complex cultural implications of death, creative groups are coming together to form burial societies and employ various strategies that benefit the community as a whole. Community-based groups in Malaysia or known as *Badan Khairat Kematian* help the Muslim community with funeral arrangements, financial aid and grief counseling. These programs are traditionally conducted at the community level, with the mosque's *qaryah* usually acting as the leader. In the past, this *Khairat Kematian* was responsible for covering funeral expenses through the community fund. The origins of this concept date back to 1926 when the Masjid Jelutong in Penang hosted the *Pertubuhan Persekutuan al-Ikhwan al-Masakin* (Rofaizal et al., 2017). Giving back to the community to help members and their families is an important part of this honorable group's mission. Over the last three decades, the number of affiliated organizations has steadily increased. Due to the altruistic goals that certain organizations pursue, they have gained public attention. The term "mutual benefit" and "mutual cooperation" has caught on among the general public. It is traditional for the organizations and the neighborhood to support each other by taking care of each other's needs when a member of the mosque (a *qaryah* member) or a family member passes away. The funeral

expenses are covered by the mutual charity collection, which is collected from house to house in each neighborhood (*qaryah*) once a month or once a year.

Study by Rofaizal et al. (2017), the term "*khairat*" or benevolence refers to the Malay community's long-standing tradition of putting Islamic teachings into practice. This tradition emphasizes mutual aid, regardless of the origin or social status of those involved. Benevolence and mutual assistance to the impoverished and destitute, especially through *Waqf* and almsgiving, have become common practice in the Muslim faith (Ibhrain et al., 2021). The concept of *khairat kematian* is like *takaful* as described in the study by Muhamat (2014) in that it involves a mutual obligation to support each other, and contributions are motivated by charity rather than financial gain or maximizing returns. Ismail et al. (2019) added, *khairat kematian* is a fund set up in Malaysia to pay for the funeral expenses of its members. To provide social protection, this charity fund is managed on a mutual basis by the community commonly associated with the mosque. Similar to the *Takaful*, voluntary contribution is a requirement for all members of this fund as well as those who are interested in becoming a member of this fund. On the other hand, the study by Masrukhin et al. (2022) shows that public awareness and participation in this *khairat kematian* has recently declined. This trend is particularly evident among the younger generation, suggesting that they are not adequately prepared for the costs associated with death.

## METHODOLOGY

This study uses a qualitative approach to explore the community model by conducting in-depth semi-structured interviews with seventeen respondents representing Muslim funeral management organizations in Malaysia. Each zone in Malaysia was represented by two respondents in the sample. The respondents were selected through a purposive sampling process. They are closely involved in the technical or internal aspects of Muslim funerals, such as funeral managers (*pengurus jenazah*) or board members of Muslim funeral organizations. The use of qualitative research methods enables researchers to gain rich information knowledge and information in a direct and expedient way. The interview data was then subjected to a thematic analysis to identify the most important themes that should be addressed to achieve the objectives of the study.

## RESULT AND DISCUSSION

### Community-based *Ta'awun* Model

*Fard kifayah* is a communal obligation that certain individuals within a given society are obligated to observe in order to promote the collective good. An example of an *obligatory fard kifayah* responsibility is the management of the Muslim funeral. After a person passes away, there are a number of tasks that need to be done, such as washing, shrouding, praying and burying the body. The Muslim community in the area is to blame if not a single person is able to carry out these tasks. The people who live in that area should be responsible. According to the statement of R15:

*"...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)*

In his response to the question, respondent R15 emphasized the need to form a committee or unit to handle funeral arrangements under the supervision of the mosque. In this way, the community and the mosque have demonstrated their joint commitment to upholding the requirements of *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)*

The explanations of respondent R15 and R10 shed light on the importance of "mutual support" in relation to bereavement care. By implementing this idea, dealing with the deceased becomes easier and less complicated. It follows that the implementation of the *fard kifayah* requirement of funeral arrangements must be collective as well as continuous and in line with the interests of the community. The fulfillment of this requirement of *fard kifayah* does not rest only on the shoulders of a single party; rather, all parties in the community are required to work together and support each other to fulfill this responsibility to completion. Furthermore, respondent R10 mentioned that both the mosque and the community play an active role in carrying out the *fard kifayah* in dealing with the deceased. It is possible that in addition to the funeral arrangements, the community collaborates by collecting funds from the community members through the *Waqf* fund or the *tabarru'* fund. This can help to ease and alleviate the considerable expenses associated with the management of funerals.

*“...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)

Furthermore, as respondents R6, R9 and R10 indicated, human values and the well-being of the individual must be paramount in fulfilling the *fard kifayah* obligation. When calculating funeral costs, the profit motive should take a back seat to relieving the family and helping others, as respondent R16 emphasized. This shows how important it is to approach *fard kifayah* with the right attitude and clearly defined goals. Both the interests of the individual and the interests of the community as a whole should be considered when it comes to managing funerals as a social obligation. Therefore, it is important to consider a number of aspects when calculating costs and expenses related to funerals, such as humanitarian and social justice considerations, and not only economic motives.

*“...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 family members who are financially able are responsible for the funeral costs. However, for needy families, such as *asnaf* (persons eligible for zakat), orphans, impoverished or disabled persons, the funeral organization and the mosque will jointly develop solutions and offer financial support through social or donation funds. In order to alleviate the financial burden of beneficiaries who are unable to transfer the full amount, the mosque will provide them with support without charging the costs or fees.

*“...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, respondents R7 stated that they offer free services to needy families like *asnaf* by providing them with free shrouds. To determine which families need support, the mosque also keeps a list of those in need such as *asnaf*, impoverished and needy. The mosque works with charities and local community organizations to offer assistance and compensate the remaining families in a way that avoids indebtedness.

*“... 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)*

Furthermore, respondent R9, who represents the funeral organization affiliated to the mosque, underlines the need for a welfare system related to funeral management. As a result, they can provide funeral services at a reasonable cost to the community while providing free services to financially disadvantaged groups such as the elderly, orphans and the underprivileged. Due to their philanthropic nature, there is also disagreement that the mosque does not view funeral services as a profitable business.

### **Waqf (endowment) Practices in Muslim Funeral**

The findings show that the cultural practices of *Waqf* have long been a part of Malaysian society. Many individuals have bequeathed their wealth or money as *Waqf* to support religious or charitable causes, e.g. lands usually used for community facilities such as schools, mosques, suraus, and cemeteries. This still has an impact on the development of society today. According to R7 and R16, the state religious councils now have control over many of the cemeteries that were established on *Waqf* land by previous generations and are still in operation today.

*“...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)*

In many villages and qaryah mosques, there are *Waqf* graves that benefit the local population and surrounding communities. According to respondent R7, the *Waqf* site has existed for a long time and there are still sites that could be used for graves. Respondent R16 claims that the area allocated to the cemetery is also quite large but has become badly in need of restoration due to overgrowth of plants. The area of this *Waqf* site is large enough to meet the needs of the community, including burial plots. *Waqf* cemeteries do not require annual or monthly lease payments, so they are available to a wide range of people without them having to make a financial commitment.

In addition to the *Waqf* for cemeteries, there are also *Waqf* for funeral vehicles, which were purchased with the help of *Waqf* donations from numerous private individuals. These vehicles are intended to facilitate the transfer of the deceased from their place of residence to the cemetery.

*“...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)*

As respondent R14 noted, there is some leeway in the use of these *Waqf* vehicles as the mosque management can decide whether or not to charge for the use of the vehicles. This is an example of a practical approach to managing *Waqf* assets where minimal or reasonable fees can be charged to cover maintenance and operational costs such as fuel, road tax and others. With this strategy, the mosque administrator can avoid unnecessary operating costs and ensure the continued usability of the *Waqf* vehicle, thereby ensuring its continued usefulness to the community. In addition, according to the respondent R9, funeral organizations or mosques with two funeral vehicles (*Waqf*) can extend their services to the community in urgent situations. This is especially true when deaths occur in close proximity to the mosque or outside the city limits. For the benefit of the community in the area, the replacement vehicle can be used when a specific vehicle is not nearby. In this way, the treatment process of the deceased can be optimized and accelerated.

Furthermore, there is a dedicated *Waqf* room, strategically positioned either in the community mosque or in the surrounding area, for the care of the deceased. This room serves as a central location for the administration of the funeral.

*“...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)*

According to respondents R1, R6 and R7, most mosques have a room designated for the affairs of the deceased. In order to effectively carry out the tasks related to the deceased; this area is equipped with a comprehensive set of tools. In funeral preparation and management, this facility saves time and money. To demonstrate that funeral management places a strong emphasis on operational efficiency, emphasis is placed on efficient logistics and convenient access for funeral vehicles to transfer the bodies. Furthermore, the family of the deceased is relieved of the obligation and financial burden of preparing the body in 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)*

Respondent R8 pointed out that mosques and other places, including crowded neighborhoods or cramped high-rise buildings, provide facilities for handling and preparing the deceased. This space for funeral preparation in these places greatly enhances the coordination of funeral procedures, including tasks such as washing, shrouding, and prayer. It also provides an appropriate space for relatives to come together and offer their condolences.

Moreover, to the *Waqf* for the assets, there is another *Waqf* for the funeral items such as shrouds, which make up a significant portion of the cost of the 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 *Waqf* for shrouds, a tradition that has been handed down, is still observed in many places. The community can use the donated shrouds for a long time to come. In addition to fulfilling vital social and funeral obligations, this approach can help reduce funeral costs. According to R3, they accept *Waqf* and donations in the form of shrouds, which are donated by both private individuals and companies. Nevertheless, *Waqf* for shrouds are not consistent and do not occur very frequently. If funeral organizations, charities or mosques in charge of the funeral have a steady supply of shrouds, they can offer free shrouds, especially to economically disadvantaged families. This relieves the financial burden on the bereaved, making it easier for them to get through this difficult time.

## CONCLUSION

It can be concluded that a community-based model that embraces the principles of mutual aid and support (*ta'awun*), a deep understanding of *fard kifayah* and the practice of *Waqf* (endowment) has great potential for overcoming the problem of funeral poverty and ensuring that all people have access to more responsible and affordable funeral care. This paradigm promotes social cohesion and mutual respect for shared responsibility in social and religious spheres, including Muslim funeral care. The cost of funeral care can be reduced to the extent that all members of the community are able to bear it without being burdened by excessive costs if there is a culture of helping and contributing resources or assets to meet common needs. In this way, society is able to build a robust support system that not only helps to reduce the burden on affected individuals and families, but also improves the overall well-being of the community and its ability to recover from unexpected events.

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