

# The Efficiency of Waqf practice in human resource development: Evidence from different countries

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## Abstract

Waqf is as an Islamic charity foundation for the realization of goals through property and finance allocated to a legal foundation. In Muslim countries, there are many projects <sup>3</sup>that are operated through waqf benefices and assets. Waqf is often channelled to humanitarian projects, cultural, economic, health, education and training, among other social welfare projects. This paper discusses the efficiency of waqf practice in human resource development, particularly in Algeria, Bangladesh, Sudan, Morocco, Indonesia, Singapore, Kuwait and Malaysia. The significance of this paper manifests in its analysis of the waqf models practiced in the sampled countries from which the paper concludes that waqf is inefficiently managed in Indonesia, Bangladesh, Algeria and Morocco. However, waqf is efficiently practiced in Singapore, Kuwait, Sudan and Malaysia. The study raises awareness of the role of waqf in social development. It attempts to define a new approach which attempts to merge waqf models from successful countries with those in which waqf appears to be inefficient particularly in regards to its application for the development of human resources. Furthermore, the paper claims that waqf is the most suitable mechanism for poverty alleviation.

**Keywords:** Waqf, Economic welfare, Human resource development, Poverty alleviation

## 1. Introduction

Waqf, with its various names and forms, has played a remarkable role in the area of human resources development since the beginning of Islam. Perhaps the relationship between waqf and human resource development is reflected in the endowments for education, vocational training for orphans and needy, shelters for orphans and displaced persons, the role of hospitality to wayfarers and travellers, the corridors of Al-Azhar, and supporting those seeking to earn a living, universities, colleges and schools, asylums and hospitals. Waqf has been invested in the construction and

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maintenance of mosques and religious intuitions in addition to assisting in social needs such as marriage, debts and the like.

Since its introduction, waqf has been independent from the three state authorities; legislative, executive and judicial. It was fully funded from endowments that are not subject to any of the successive authorities. However, with the prosperity of endowments in the West, awqaf began to shrink in Muslim countries in particular as a result of the raid from the inside or the outside. Furthermore, waqf has suffered from political interference either by fabricating different reasons to usurp the waqf or render it for personal benefit due to corrupt management. In addition, some governments took over most of the Awqaf lands and annexed it to the property of the state and formed Waqf Ministries to supervise them as part of the state property. Some of those governments forcibly entered the territory of endowments through reform programs and re-distribution.

The developing world, especially the Muslim world, has a very high incidence of poverty and economic deprivation. When governments are unable to effectively address poverty alleviation, they engage waqf institutions to play a multi-pronged role both in the short and long run in developing human resources such as in the areas of education, healthcare, orphan care and social solidarity.

There is a great importance attached to waqf in Islam. It has accomplished tremendous achievements in many fields particularly in education, and the nation's unity and balance. Today, Muslims need to revive the waqf system to develop the Ummah in various areas in addition to developing new instruments in accordance with contemporary needs. In so far as the nation's economy is concerned, waqf has a major role in activating the economic movement of the nation and facilitation investment towards self-sufficiency. In science, waqf plays an important role in reviving the sciences. In the past, waqf was instrumental in developing schools thereby rendering it independent from governments, affording a degree of freedom in curriculum and teaching. This independence has achieved a kind of balance between the community members that guaranteed equal access to education and allowed them to obtain their aspirations. Socially, waqf contributes to social solidarity among members of the nation through the revival of the spirit of cooperation and brotherhood in Islam.

There is a wide application of the concept of waqf in Muslim countries as a tool for human resource development. As such, this study investigates the efficiency of waqf as a means to develop human resources. The main objective of the study is to identify the causes of decline in waqf output the human resource development. Secondly, to determine the reasons behind effectiveness of waqf output usage in developing human resource. Thirdly, to visualize the means to stimulate the utilization of waqf resources to contribute more effectively in human resource development. Finally, to highlight the most successful waqf models in Muslim countries and show how other Muslim

countries can benefit from those models. This study focuses on the experiences of Sudan, Morocco, Kuwait, Malaysia, Indonesia, Algeria, Singapore and Bangladesh.

## **2. Overview of Islamic Endowment (Awqaf)**

### **2.1 Definition of Waqf**

The term waqf in Arabic means to stop, preserve or detain. Technically, in Islam, waqf is an endowment or an endowment fund donated voluntarily and irrevocably by a Muslim individual (Witjaksono et al., 2019). Imam Abu Hanifa explained it as the detention of a specific thing in waqf ownership and the use of its profits or products "in charity of poor's or other good objects". It is explained by Imam Abu Yusuf and Imam Muhammed, "waqf signifies the extinction of the waqf's ownership in the thing dedicated and detention of the entire thing in the implied ownership of God, in such a manner that its profits may revert to or be applied "for the benefit of Mankind" (Kahf, 2012). The word Waqf is used in Islamic law to meaning holding a certain property and preserving it so that its revenues or usufruct is used exclusively for charitable purpose.

### **2.2 Legitimacy of waqf**

The Islamic scholars have provided evidence for the legitimacy of endowments (waqf) based on the general texts that encourage giving in charity. Some of the evidence includes:

**The Qur'an:** The Qur'an encourages believers to give in charity and spend their wealth in the way of Allah. Verses such as Surah Al-Baqarah, 2:261 and Surah Al-Hadid, 57:7 highlight the virtues of spending in charity and the benefits it brings.

**Hadith of the Prophet Muhammad (peace be upon him):** The Prophet Muhammad (peace be upon him) emphasized the importance of charity and giving in numerous hadiths. For example, he said, "Charity does not decrease wealth" (Sahih Muslim) and "The best charity is that given in Ramadan" (Tirmidhi). Moreover, Ibn Umar reported, "Umar Ibn Al Khatab (RA) got land in Khayber, so he came to the Prophet Muhammad (PBUH) and asked him to advise him about it. The Prophet said, if you like, make the property inalienable, and give the profit from it to charity." In another hadith, the Prophet (PBUH) said, "Charity is obligatory every day on every joint of a human being. If one helps a person in matters concerning his riding animal by helping him to ride on it or by lifting his luggage onto it, all these will be regarded as charity".

**Consensus of the Scholars:** The majority of scholars agree on the permissibility and merit of endowments. They recognize the benefits that endowments bring to society by providing ongoing support for charitable causes, such as mosques, schools, hospitals, and social welfare projects.

Analogy (Qiyas): Scholars have used analogical reasoning to establish the permissibility of endowments. They compare endowments to other forms of charitable giving and argue that if other forms of charity are permissible, then endowments, which have similar objectives, should also be permissible.

Historical Precedents: The practice of endowments has a long history in Islamic civilization, with notable examples such as the establishment of the Al-Azhar Mosque and University in Egypt, which was originally founded as an endowment. This historical precedent supports the legitimacy of endowments.

### **2.3 Main Characteristic of Waqf**

- **Perpetuity**

Perpetuity means that once a property, often real estate, is dedicated as waqf, it remains waqf forever. To remove property as waqf entails a difficult and extensive procedure. The waqf property must be exchanged with another property of equal value with the approval of local court. Following the completion of such an exchange, the new property will be dedicated as a waqf for the same beneficiaries and purposes as the original. Theoretically, the value of waqf properties will not diminish as they are perpetuities.

- **Permanence of stipulation of the waqf founder**

As waqf is a voluntary act of charity, the founder's criteria must be followed to the letter if they do not contradict or violate the Shariah. This means the waqf's profits should be used solely for the purposes set forth by its creator. Moreover, the management and supervisory court may not alter to the founders' conditions as long as they are still practicable to carry out. If the waqf's aim becomes unfeasible, the waqf's money should be spent on the nearest available purpose, and if that is not possible, it should go to the underprivileged and needy.

Permanence encompasses all the founders' requirements whether they pertain to the mission, revenues distribution, management, or supervisory authority.

### **2.4 Types of Waqf**

- **Religious waqf**

Mosques and real estate confined for providing revenues to spend on mosques' maintenance and running expenses are in the category of waqf. Historically, the first religious waqf is the mosque of Quba' in Madinah, a city 400 kilometres north of Makkah, which was built upon the arrival of the Prophet (PBUH) in 622 C.E. (Kahf, 1992).

- **Philanthropic waqf**

Philanthropic waqf is the second type to waqf. Its goal is to help the poorest members of the society as well as public-interest activities such as libraries, scientific research, education, health services, animal and environmental care, small business lending, parks, roads, bridges and dams.

- **Family waqf**

During the reign of the second successor Umar (635-645) and soon after the death of Prophet (PBUH), this kind of waqf started. He invited some of the companions of the Prophet to attest the document of waqf that he had to put in writing in Khaybar. Every real estate owned certain waqf as soon as the news spread as recalled by another companion Jaber. A condition was put by some of them that the waqf's fruits and profits be given to their own children and successors, with only the surplus, if any, going to the poor. Therefore, unlike America, which are restricted to religious or philanthropic purposes, waqf in Muslim society may also be for one's own children and descendants (Kahf, 1992).

## **2.5 Endowment in Western Countries**

Charity organisations have spread widely in the Western world, and this is evidenced by the proliferation of charitable organizations and social as well as educational and health institutions. These organizations rely on resources required for operation from endowments, donations and volunteer efforts. Charitable organisations in the Western are efficient, whereas waqf in the Muslim world suffers from administrative and managerial problems.

## **2.6 Human Resource Development**

Human resource development is a framework for the expansion of human capital within an organization through the development of both the organization and the individual to improve performance. Adam Smith states, "The capacities of individuals depended on their access to education. According to the United Nations Development Program (UNDP), human resources development can be defined as the collective process of improving human capability and performance.

## **2.7 The importance of human resource development**

Human development aims at expanding the perceptions of the individual, create opportunities, improve levels of health, culture and society, develop knowledge and skills, as well as to ensure human rights. Investing in human resource development is important and necessary. Human resources is the real wealth. Developed nations have realized this fact and have introduced strategic planning and implemented specific programs for the development of this human. Japan and China are good examples of

investing in human capital. Failure to develop human resources means the inability to achieve planned goals and objectives. In this regard, Muslim countries have achieved poor ratings in the Human Development Report.

This report is published annually by the United Nations for Development and includes the (187) states is distributed in terms of the level of human development in the four quarters by the value of the Human Development Index as follows: the first quarter of the countries with very high human development, the second quarter of the countries with high human development, the third quarter of the countries with medium human development, and the fourth quarter of the countries with low human development. The dimensions of human development taken into account in the measurement are: education, health, and a decent standard of living. According to the Human Development Report 2019, the majority of Muslim countries achieved a low ranking.

### **3. Literature Review**

To address poverty, Islam has compulsory and optional charities such as Sadaqah and Zakat that use a re-distributive approach. On the contrary, waqf can be utilized to strengthen poor's ability to take care of themselves by giving education, healthcare and physical amenities. Hassan and Shahid (2010) defined waqf as a form of continuous charity (Sadaqah Jariyah). Long after the donor has passed away, the rewards of this sort of charity remain. Waqf is a charitable gift of money, property or other items that have been retained and conserved for specific benefit. Various researches have been conducted on the three categories of waqf – waqf property, cash waqf and family waqf.

Prior to the twentieth century, according to Kahf (2007), the major goal of the cash waqf disbursement was to ensure the prosperity of mosques. Subsequent to that, the second priority is given to education which includes teachers' salaries and book distribution. The needs of orphans are the third priority. The fourth priority is the health sector which includes the maintenance cost of hospitals and the salaries of doctors and other medical supporting staff.

Affandi (2010) identified the amount of Indonesian cash waqf revenue, the amount of Indonesian waqf deposit allocation on the productive sector in Indonesia. In his study, Ahmed observed that the collection of waqf funds was falling short of expectations; yet the rehabilitation of poor underprivileged families is the top priority of cash waqf fund allocation.

The mismanagement of waqf properties has also become a crucial issue based on the history of waqf management. In order to revitalize the institution of awqaf, Hassan and Shahid (2010) proposes that the stakeholder's principle should be incorporated into the body of the awqaf institutions. Professional company management techniques will surely generate several beneficial prospects for awqaf institutions' quality

improvement and internal delegation of responsibility. He believes that if waqf institutions are to fulfil their social mission, there must be sources of money for reconstruction of awqaf buildings such as cash waqf funds and musharakah sukuk in order to develop the huge under-utilized properties of the awqaf. The benefits of this project will be substantial, and there will be more people who will benefit.

Some studies also discussed accounting and management practices in waqf institutions. Ihsan (2011) examines accounting and management practices in two Indonesian waqf institutions. He found that the first institution demonstrates more effective management, transparency, and accountability compared to the second institution. This is mainly attributed to the presence of committed professionals who adhere to Islamic principles in the first institution.

Khan (2001) assessed the role waqf plays in reducing poverty in the case of Bangladesh. He offered insights as to how to revive it with the help of instruments like micro credit and a safety net program. However, globally these two instruments have proved unsuccessful in reducing income inequality. This urges a new strategy, which can reduce poverty and income inequality. In this case, waqf can be one of the vital alternatives alongside Zakah. Zakah and waqf have played key roles in reducing poverty in Islam.

According to Akhter and Jaffri (2009), critical financial analysis of Islamic microfinance organizations indicates that interest free loans can be used as a powerful tool against poverty. Accordingly, they recommend that integrating Islamic microfinance with Awqaf will enhance the financial stability of Islamic microfinance institutions and will be helpful to achieving their aim of providing micro financial services to the poorer of the poor under one roof.

Muhammad (2010) highlights the relevance of the third sector in promoting public welfare and the role of Islamic endowments (awqaf) as feasible instruments for supporting poverty alleviation activities. Personal conversations and insights were brought into play. The narrative technique was utilized to analyse the data, and it was discovered that a lack of awareness about endowments is a barrier to utilizing their potential in redressing socio-economic disparities and improving the quality of life of the poor people in the region of Kano.

As stated by the Sustainable Development Goals, poverty reduction is a major goal of many economic systems (SDGs). Religious and cultural values in OIC member nations are observed to drive the preference for Islamic microfinance over conventional microfinance. Their research went on to establish an Integrated Waqf-based Islamic microfinance model (IWIMM) for reducing poverty in the OIC member countries. They claim this methodology will tackle traditional microfinance difficulties such as high capital costs, poor human resource quality, poor borrowers'

vulnerabilities due to lack of long-term takaful, and limited products for customers with various occupational backgrounds.

According to Cizakça (1998), the major argument centres on the fact that the waqf system has given all vital services at no cost to the State throughout Islamic history. As a result, a successful modernization of the system necessitates a major reduction in government spending and its associated benefits, such as decreasing the state sector and reducing, if not eliminating, *riba*.

Saduman (2009) found that, in the Ottoman Empire, the waqf system together with the imaret and other religious institutions have important roles in social and economic development of the Muslim Ottoman cities. They also mentioned that today waqf masterpieces present throughout Turkey are proofs of the important role played by waqf facilities in the development and construction of public facilities and in housing in the Muslim world.

Moreover, Budiman and Kusuma (2011) stated that, throughout Islam's history, the waqf system has played an important socioeconomic role. In fact, utilizing the waqf system promotes a viable business model that involves communities who benefit from the services provided by these assets. Throughout history, the utilization of waqf has not solely been focused on the development of social infrastructure. Frequently, people have employed the waqf mechanism as a means to evade taxes or prevent the state from confiscating inheritances (Gundogdu, 2019), however, the waqf system can greatly contribute to that ultimate goal of every modern economist by delivering critical services to society at no cost to the state. It is believed that making waqf properties generate money and building new waqf institutions are significant endeavours in modern times if some conditions about the reformation and enhancement of the classical notion of waqf, legal framework, law, and management can be met.

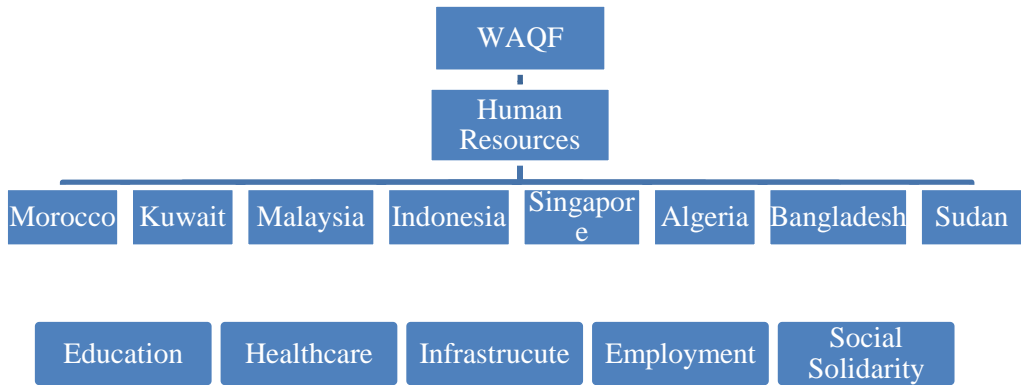
#### **4. Methodology**

This research adopts a qualitative design based largely on secondary sources. In this regard, the methodology is based on investigation and rediscovering the historical and actual contributions of waqf to human resource development. The study conducted academic research based on the relevant material from libraries, journals, periodicals and contribution of early as well as recent researches, especially those concerning the sampled countries. These countries are selected based on three characteristics including the popularity of Waqaf, the specific location and the availability of information on waqaf.



### 5. Discussion on waqf experience in selected countries

In this section, the potentialities of waqf with respect to human development indicators, education, and health and income generation are discussed. The efficiency of waqf is then discussed. This section is divided into eight parts in which eight countries are discussed in regard to the history, application and efficiency of their respective waqf in order to highlight the strength and weaknesses of waqf performance among countries in various sectors, as shown in the diagram below:



#### 5.1 Experience of Waqf in Malaysia

Malaysia is an Asian nation where Islam is the predominant religion, with approximately 61.3% of the population, equivalent to around 19.5 million individuals, identifying as Muslims (Demographics of Malaysia, 2022). The Constitution of Malaysia recognizes Islam as the "religion of the Federation" in Article 3. The country is considered to be one of the most developed Muslim countries, especially in regards to Islamic economics. Malaysia is formed by 14 different states and is governed by a King or Sultan. The Federal Constitution has delegated the power to manage all Islamic religious matters to all the Sultans. These include zakat, baitulmal, and waqaf among others. The Sultans however, delegate this power to SIRC's to manage and administer Islamic matters.

In Malaysia, management of property endowment was left to the owner without being subject to legal controls or a regulatory framework until 1952, where the state of Selangor issued laws based on Islamic law, including those relating to the management of waqf. Before the fifties, waqf was associated with a specific purpose, such as the construction of mosques, or cemeteries, and very little of these waqf were dedicated to orphanages and religious schools (Al-Uyoni, 2010). The masjid committee was appointed to administer and manage waqf (Kamaruddin, 1992). In

most cases, awqaf were placed at the disposal of the mutawali, an individual or a committee, without an official document (the argument of waqf) to prove that this place was a waqf for a specific purpose. It was enough for the waqef to instruct orally who will be the mutawali, then the acceptance from the mutawali gave him the right to manage the property. These owners were not subject to any control during their management of the waqf. However, many problems arose because of the lack of documentation and lack of accountability of the people responsible (Baharuddin, 1998).

The growing problems resulted in necessary legislation limiting the abuses of the mutawali. To this end, in 1952 the state of Selangor issued laws within its administrative legislation derived from Shari'ah, and the regional governments followed these laws. For instance, the state of Terengganu issued such laws in 1955, then Melaka in 1959 and in 1965, Perak and Johor in 1978. The focus of these decrees was the consideration of the SIRC as the mutawali of all Islamic awqaf and retains all documents related to the waqf with the Islamic religious council. As the sole trustee of waqf properties, SIRCs are empowered by law to appoint any individual or committee acting as its representative and also use waqf assets to generate income through yields and rentals.

The government and private firms have taken a number of efforts in recent years to speed up and stimulate waqf development in the country. The Federal Government's resolve to centralise waqf activities at the national level was demonstrated in 2004 when the Department of Waqf, Hajj, and Umrah was established within the Ministry of Prime Minister Department. In addition, JCorp established corporate waqf in 2006, demonstrating the company's commitment to being a leader in advancing corporate social responsibility through philanthropic waqf practise. Moreover, JCorp expanded their activities toward medical-based institutions via the creation of Kumpulan Waqf An-Nur Berhad, which was the first waqf hospital (Johor Corporation Annual Report, 2008). This contribution rendered JCorp a Muslim corporation dedicated to the Muslim ummah for the alleviation of poverty.

The total awqaf land in Malaysia is estimated to be only 20,735.61 acres, A total of 14, 815.78 acres is special waqf whereas the other 5,919.83 acres are general waqf (Md. Nurdin Ngadimon, 2006). Those awqaf land are categorized into two types: religious and social. The usage of waqf land for religious purposes are mosques, suraus and cemeteries, whereas for social purpose are schools, charities, and orphanages. As for the education sector, waqf contribution is limited, hence the capability and capacity of the educational institution to accumulate fund and channel them for various purpose is highly recommended.

## 5.2 Waqf in Bangladesh

Even though there is no exact record on the first waqf creation in Bangladesh, waqf is commonly known among Muslims in Bangladesh. They continue to have a tradition of establishing waqf.

Waqf funds committed to religious education, orphanages, medical care, and a variety of other facilities sponsored many of these institutions. This tradition was destroyed by the colonial powers who rule Bangladesh for nearly two centuries. Historically, waqf in Bangladesh has been established primarily as a family settlement of the waqifs or dedicator's family or descendants, with the primary goals of charity and religious activity, as well as long-term stability. The Mohsin Fund is the most important public waqf.

Haji Muhammad Mohsin of Hughli, India, and a zamindar of the Saidpur estate gave this fund in 1806 with his entire estate income for the upkeep of religious and educational buildings of the Imambarah, Hugli (Mohsin Fund, 2021)

Generally, awqaf were more popular in the eastern districts of the country due to the influence of Muslim preachers and saints who worked in these areas comparatively more extensively. The districts of Chittagong Hill Tracts and Bandarban (including Khagrachhari), on the other hand, are populated by non-Muslim aboriginals, and so no waqf exists in these two districts. In the past, the management of waqf in Bangladesh followed rules set by traditional scholars of Islamic jurisprudence. During the period of the Sultans of Delhi or independent Sultans, the situation remained the same. The waqf administration in that period was a combined supervision of the District/Provincial Qazis, local Mullas and appointed mutawallis (Hasanuddin Ahmed & Ahmedullah Khan, 1998). The government of Bangladesh inherited a department of waqf which was a very small organization. They set many policies in 1988, in order to safeguard the awqaf from collapsing, as a result, a functional waqf administrative structure has been established at the divisional and district levels. The Waqf Administrator leads the Waqf Department, which is responsible for a variety of religious and socio-economic organisations despite its limited resources. Furthermore, the department manages a welfare fund through which needy and students get scholarships, as well as financial donations to indigent Muslims and recently converted Muslims for immediate support and rehabilitation.

Nowadays, most of the awqaf contributions are significantly dedicated to the education sector. Waqf includes about 8000 educational institutes. Furthermore, there are approximately 123000 mosques that provide religious instruction as well as secular education. The Bangladesh Madrasah Education Board has approved many of these mosques. As a result, graduates of these Madaris can simply transfer to any of the country's universities. In light of the above, the contribution of waqf in providing educational facilities was significant (Sadeq, Abulhasan M., 2000). Furthermore, the

Waqf Department invests a pittance of half a million Bangladesh Taka (five lac Taka) every year in mosque building and maintenance, which is deemed valuable but insufficient. It also manages some service-oriented activities under its large estates, such as Hazrat Shah Ali Baghdadi General Hospital, which provides free medical services, Hamdard Laboratories (Waqf), which is a pioneer in herbal treatment in Bangladesh, Hajigong Great Mosque Waqf Estate, Haji Golam Rasul Sowdagor Waqf Estate Chittagong, Pagla Masjid Waqf Estate, Kishoregong Waqf Estates, Kishoregong Waqf Estates and other large Waqf Estates are enhancing religious education and spending in charity.

In conclusion, despite Bangladesh's extensive experience with waqf management, its waqf performance has deteriorated significantly in recent decades, particularly in areas such as the construction and management of schools, libraries, orphanages, hospitals, guest houses, and shelters, as well as the provision of water, health-care, and sanitation. Among many other reasons, corruption and irregularities in the system of leasing or selling out of valuable waqf estates are playing an important role in the decline of waqf performance in Bangladesh (Ahmad, M. M., & Safiullah, M., 2012). According to a survey done in 1986 by the government of Bangladesh's bureau of statistics under the supervision of the minister of religious affairs, Bangladesh has 1,50,593 waqf estates. Besides, the centralization of waqf administration is very high which means that all the decisions and orders lie with the administrator at the headquarters (Basar, H., 1987). This centralization could lead to inefficiency or mismanagement of waqf institutions. All these reasons have led to a decline in waqf contributions in human resource development.

### **5.3 Waqf in Indonesia**

Waqf has a long history in Indonesia, dating back to the early days of Islam. Waqf activities were known among Muslims in Indonesia around the middle of the 13th century, according to Gofar (2002). Despite the fact that Indonesia was controlled by the Dutch and Japanese for over a century, waqf activities continued during this time. In Indonesia, waqf assets were mostly generated by individuals or groups. Individual waqfs were established by the wealthy, and communal waqfs were built by pooling contributions from many people. The development of waqf has been initiated by the private sector, especially Dompot Dhuafa which is a private institution that was formed by some Indonesian journalists in 1994. Dompot Dhuafa initiated Tabung Wakaf Indonesia to manage and to operate waqf funds independently (Ihsan, et al., 2017).

Although Indonesia has a large number of waqf properties, it cannot be argued that the development of waqf has been successful. For example, the Ministry of Religious Affairs of Indonesia reported that waqf land in Indonesia covered 379,353.71 acres and was dispersed among 362,471 locations as of 2003. In August 2006, there were

waqf lands in 403,845 locations (Ihsan, H., 2007). However, the majority of those lands are unproductive and are not being exploited to their full potential to address numerous social issues in Indonesia, such as poverty. Furthermore, the use of waqf properties for religious purposes, such as mosques, schools, and graveyards, is addressed. The role of waqf in developing Muslim society in Indonesia has not been optimal. Ihsan (2007) agreed that the failure of waqf in solving many problems in Indonesia is not because of the reduction in waqf, or lack of waqf assets but due to the issue that many waqf assets are not properly managed by the mutawalli (waqf manager) and most mutawalli are not creative in managing waqf assets and do not try to develop waqf properties in order to improve the quality of Muslim society. The second issue behind waqf inefficiency is that the theoretical framework for waqf accounting is not well established. Finally, the government of Indonesia has not yet supported the development of waqf aggressively and directly utilize waqf to enhance the Muslim economy. Most people do not trust any existing government institutions to manage cash waqf funds and control cash waqf investment activities, especially because cash waqf management will involve large amounts of endowment funds.

In conclusion, waqf in Indonesia should focus on providing environmental protection and ensure sustainable development in the country as Indonesia is always suffering from disasters. Moreover waqf should focus on improving the economy by providing employment because Indonesia is a poor and over populated country. This study suggests that to improve waqf, the government should perceive that waqf funds can be a potential source of income to support high economic growth. Moreover, the Indonesian government should conduct training for the mutawali to be able to detect the human error in decision making. Finally, by cultivating waqf land, Indonesia can generate funds by exporting its harvest to nearby countries such as Malaysia and Thailand.

#### **5.4 Waqf in Singapore**

Singapore has been cited in different international forums as a model for the growth of waqf, despite the fact that the Muslim community in Singapore is a minority, accounting for between 450,000 and 500,000 people, or around 15% of the population. The historic origin and development of waqf in Singapore can be traced back to the period of British colonization. It started in 1826: a philanthropist from Indonesia named Syed Omar Aljunied built the Omar Kampung Melaka Mosque on the basis of waqf. Waqf funds were used to establish two famous religious schools in the country; Madrasah al-Iqbal built in 1907 (Abdul Halim and Kamaruzzaman, 2006). Also, Madrasah al-Junied was established in 1927. In fact, All awqaf created are managed by Majlis Ugama Islam Singapura (MUIS) (Karim, S. A., 2011).

The development of waqf properties has generated much wealth, development, employment and many real economic activities that are created by embarking on

development. First, waqf has generated wealth, employment and many real economics activities for Muslims, and invested in fixed income securities that follow the Shari'ah. Through waqf MUIS has successfully built and maintained mosques, Islamic centres and service apartments, which has generated much employment.

Although the Waqf in Singapore has not been able to fully support all economic and social areas for the Muslims community, it has and continues to contribute considerably to the religious life of the community, according to Karim (2010). During this time, all funding came from Baitulmal or the MUIS-managed General Endowment Fund. MUIS also manages and develops 200 waqf properties in Singapore, for a total of S\$250 million in assets. These properties, which are held in trust, generate millions of dollars in annual rental income, making Singapore the region's most advanced waqf developer.

In the Muslim world, Singapore's achievement in the creation of waqf has gotten a lot of attention. Its robust legal structure, pro-development policies, innovative finance, progressive fatwa thinking, good governance, and the professionalism and knowledge earned via collaboration have all contributed to this. Finally, as Singapore has succeeded in developing human resources through waqf model, it is suggested that it should share its experience with other Muslim countries to success in managing waqf output through conferences or training program.

### **5.5 Waqf in Kuwait**

The Ministry of Awqaf and Islamic Affairs (Kuwait is one of the few countries that have a ministry for Waqf) created, in 1993, has the mandate to oversee waqf activities in the country. The strategy, at the time, was to advance and expand awqaf assets in Kuwait. One of the objectives of the foundation was to promote, develop and supervise publicly held awqaf assets in Kuwait. Another was to increase exposure to this type of endowment by having it play the role of the third sector in Kuwait's economy. Furthermore, waqf was to play a lead role in managing community affairs (Ziddy I. H., 2007).

KAPF has categorized the sectors it supports into ten banks such as Good Things Bank; All Mosques Bank; Bank of Individuals; and Bank of Looking after the Holy Quran. Some cover Islamic-related initiatives like financing preachers and mosques while others are geared towards science, social and cultural development, and healthcare. There is some flexibility in a few banks like the All Good Things Bank while others are tailored to more specific areas such as science or healthcare. Donors can choose one or more banks to bestow their waqf.

Kuwait undertook an ambitious plan to promote and develop waqf programs in the country as well as in other Muslim societies. Kuwait has been recognized for its

expertise and knowledge in this field; and has been a case study to other nations (Islahi, 2004).

As Per Sait and Lim, in their 2006 book on Land, Law and Islam, Hamza notices that the development of waqf in Kuwait has been successful and has demonstrated that a waqf institution can play a crucial and important role in some “national problems such as the provision of land for housing”.

KAPF started on solid grounds. According to Sait and Lim, Salih described the institution as a very active player in research and development and was keen on spreading information regarding awqaf. The foundation boasted solid computerized information systems, maintained a database, and issued periodicals regularly (Sait, & Lim, 2006). Initially, awqaf assets have shown some degree of success in Kuwait as evidenced by what described as an achievement regarding the scientific and social development banks, which demonstrated KAPF’s sound level of accomplishment in the fields of science and culture (Abdelbaqi, I. M., 2007). Sait and Lim also quote Salih on the success rate Kuwait’s waqf has achieved. Salih assessed the program covering the period 1993-1996 where it was deemed successful both from an investment strategy and an overall mandate perspective. The investment into the awqaf and disbursement to development projects articulated the achievements of waqf during this period. Another achievement for Kuwait’s awqaf was the cash waqf when it was introduced in 2007 after the Malaysian Fatwa Council started allowing it. According to Sait and Lim (2006), Kuwait’s waqf program could be considered a best practice case. They state that “in addition to its own efficient waqf administrative process, it has embarked on providing technical cooperation and exchange of experience with other Islamic countries, academic centres, and international organizations; coordinating activities to develop foreign waqf investments in collaboration with other partners. Professional management of the waqf can have significant benefits for society at large”.

Although waqf used to play a bigger role in Kuwaiti society and there are still some substantial waqf activities like the establishment of 14 schools, as of early 2014, for about 6,300 Syrian refugee students in Lebanon; donations have dwindled and waqf projects and disbursement have seen a decline in their figures. This has been the case because the government in recent times has taken on the role of the donor, the charitable foundation and the provider for all social services. Although Kuwait, along with other countries, has shown more flexibility in executing waqf programs; the incentive to donate to waqf programs under such circumstances becomes almost obsolete. It is worth mentioning that Kuwait has championed the reform of existing waqf and its growth. In order for awqaf to compete in such an environment, experts have called for a modernization and revamping to the current approach however they recognize that that change is hard to bring about given the fundamentals and core foundation around the religious endowment.

## **5.6 Waqf in Morocco**

Education and culture funding became one of the most important issues facing the Arab and Muslim community because of its significant impact on the development of scientific, cultural, technological, and cultural advancement. Advancement and progress of nations depends on accomplishments in the field of education and training, and the allocated finance and investment in this sector. With the importance of spending on education and its impact on the development of the skills of the individuals, it is noticeable that the Arab countries are no longer able to meet the challenges posed by increased spending on education, as indicated by the Development Report of 2002 (Al-Ayouni, 2011), that spending on education is one of the biggest challenges facing education in the Arab world. This explains the UNDP human Development Report for 2005 (Al-Ayouni, 2011), that most Arab states have a medium human development in terms of public expenditure on education as a percentage of GDP, compared with developed countries, with high human development.

Waqf contributed in Morocco before the year of (1912), the French occupation period, in the construction of educational institutions in various stages ranging from mosques and inflicted by the Quranic schools, then schools and institutes. In addition, it contributed in spreading Islamic culture in Moroccan society in this period, and had a significant impact in the Islamic heritage through establishing scientific libraries that develop students' tendencies toward reading through the first stages of study.

As a result, waqf contributed to the prosperity of urbanization in Morocco at that time because of the waqf on educational and cultural institutions such as schools, libraries and hospitals, which has led to cities development. We recall here some of those schools, mosques, and libraries, for example, but not limited to; Al-Sharateen school, that was established by Al-Mawla Al-Rasheed in 1672 in Fes, Al-Sabeyeen school, Al-Sehreej school that were built by Abu-Al-Hassan Al-Mareeni, Al-Qarawiyeen library that was established by Abu Anan Al-Marini, and Al-Zawia Al-Hamzia library established by Sidi Mohammed bin Abi Bakr Al-Ayashi and his brother, Sidi Abdul-Jabbar, and Al-Jame' Al-A'adam in Meknes city. However, Waqf experienced a clear decline in funding the educational and cultural institutions in the era of occupation (1912-1956). This is attributed to the policy of occupation, in which the elimination of Islamic waqf was one of its most serious goals due to its significant role in the Moroccan educational system where it was the main financial source for it.

### **5.6.1 Occupation policy towards the educational system and the Islamic Waqf in Morocco**

In the early twentieth century, French occupation intervened in the Islamic educational system in Morocco, where the invasion was not only politically and militarily, but also culturally, intellectually and economically. This was reflected through the



intervention of the alleged reform projects and replacing religious education with modern education. Students therefore were compelled to attend school to receive modern education in order to rob their Islamic identity. Perhaps the most striking aspects of this intervention was dividing the curriculum into three main sections: primary, secondary and final section, the latter was the one that was considered as the higher education. The education reform continued in Al-Qarawieen Mosque until it had become no longer supervising the educational process in Morocco, resulting in waqf decline in that mosque. Moreover, French colonists wasted and squandered a lot of educational and cultural awqaf through the conversion of its purposes causing a contraction of the role of waqf in developing the community and social welfare.

### **5.6.2 Occupation policy applications on educational and cultural institutions in Morocco**

French colonists practiced the policy of neglect towards Islamic endowments like the libraries through keeping it unclear and unfurnished. For schools and colleges, colonists did not allow the establishment of purely national schools, in addition, they disabled religious lessons in many scientific schools. This affected Islamic endowments leading to collapse and it has been exploited to the interests of another's privacy; either in hotels, shelters or departments. With regard to the construction and Islamic manuscripts, colonist also allowed foreigners to take what they like as was the case in the Albuananah mosque, which was seized by the Department of Antiquities upon the permission of the monitoring body of Awqaf.

These practices have led to a decline in the moratorium on educational and cultural institutions and thus dwindling number of donors because of their fear of loss of awqaf and use it for purposes other than those that have been intended. After independence, role of waqf has changed from being a developmental role to a religious role. This functional change led to a decline in the role of waqf to have a limited funding which became just for the Quran schools and some institutes of the ultimate education that aims to enable students to memorize the Holy Quran and acquire forensic science as well as improving their information and knowledge in the field of Islamic culture. For schools and colleges, some donors started to rethink supporting religious education in old schools in the urban and rural areas, either through donations or charity, or by the moratorium on schools. An example of this is establishing the Islamic Institute, which was incorporated in 1965 in the formal education of the Ministry of National Education, as well as the "Islamic Institute of the West" in the city of Quneitra, by a group of professors in 1998. The Ministry of Awqaf and Islamic Affairs have taken the responsibility of overseeing the conduct of many of the schools and traditional religious centres scattered in most towns and villages until the number of those schools reached 94 schools in the 1994 (Al-Ayouni, A., 2011).

In conclusion, despite the efforts mentioned above, the practical and cultural reality in Morocco still requires more schools, colleges and public libraries endowment, and the role of community in this area is modest. Perhaps one of the most important reasons for this is the modern state intervention in all economic and social sectors, which led to the marginalization of the role of civil society organizations and individuals to participate in the management of development through the endowment of awqaf. Therefore, this study suggests that Morocco can benefit from some other successful countries in this area such as Sudan and apply its waqf model of endowment stocks or Sukuk as a model of modern waqf funding in order to encourage social participation in funding the educational institutions as well as establishing a nongovernmental institution to supervise waqf affairs.

### **5.7 Waqf in Sudan**

The origin of waqf began in Sudan with the entry of the Arab Muslims in the seventh century, during the reign of Umar Ibn Al-Khattab. The first Islamic waqf in Sudan was the Dongola mosque. After that, awqaf spread beyond the borders of Sudan during the era of kingdoms and sultanates, where some rulers and kings withheld buildings and palm groves for the Two Holy Mosques.

The interest in waqf administrative affairs in Sudan began during the period of Anglo-Egyptian rule when the law of Shari'ah courts was released in 1902, which issued the regulations of waqf issues for 1903. Despite the issuance of those regulations in 1903, the integrated rationing for waqf affairs was issued in 1970 coinciding with the issuance of the law of charitable waqf where the Ministry of Religious Affairs has taken over the management of awqaf law. In 1986, the law of Religious Affairs and Awqaf has been issued in which the Minister of the religious affairs was acting as the supervisor of the Islamic waqf who considered the Awqaf Authority as an independent body of the administrative apparatus of the ministry which has a legal personality and has the right to prosecute on its behalf. Consequently, the management of the authority recaptured all waqf properties as well as all the rights and obligations related to the ownership including the properties moved to government agencies such as the conference building known at the Friendship Hall in Sudan, as well as the Telecom Foundation in Khartoum.

It is important here to address the experience of endowment stocks or Sukuk in Sudan as a model of modern waqf funding. The Sudanese Islamic Waqf Authority introduced a method of generating financial resources that allows small donors to contribute to the field of waqf by issuing shares for those who are interested in contributing and acquire waqf shares in a project studied by the Waqf Authority through investigating is people's needs. The authority established the main waqf company, a holding company, with an authorized capital of 3 billion Sudanese pounds, which undertook and managed its investment projects. It was not long until the authority was able to

check out the achievements of what has eluded many official and popular institutions. Consequently, endowed commercial complexes and buildings were invested in Sudan. We illustrate here some examples of modern real estates constructed by the Authority in Khartoum, the compound of Gold Market, the Waqf building, and the commercial complex of Abu Janzeer. The authority also established sub-districts for awqaf in all the states of Sudan, and appointed a director for each supported by a group of administrators and technicians in the required fields.

Under these reforms, awqaf turned from a governmental authority to an independent, effective and influential authority that provides some support for charities, education and Islamic Dawa institutions, grants aid for the poor, and contributes to the maintenance of mosques and support institutes teaching the Qur'an. It should be noted here that the success of the Sudanese waqf did not exist in isolation from serious political will. There is no doubt that they created an appropriate environment of legal and administrative reform for waqf, and enabled it to recapture its properties that were in other acquisitions including the properties that were in the possession of the state. Perhaps the greatest evidence of the initiative of the state to revive the role of the waqf in Sudan is Presidential Decree No. 895 issued by the Head of State, which stipulates that a certain percentage of the plans of the new housing lands in each state of Sudan must be allocated for waqf, and invested according to the Awqaf Authority. As a result, waqf has contributed in Sudan to bear part of the burden of education, healthcare and social burden of the state and the facilitation of the poor members of the community after they became the affected part of the privatization programs. Therefore, the Sudanese Waqf Islamic Authority is seeking to provide an effective mechanism to support the state in the implementation of their development programs by bridging the gaps, and addressing the negative aspects of political development. On top of these programs is increasing and stimulating the contribution of the private sector in the provision of basic social services.

## **6. Discussion and Recommendation**

Traditional waqf is a business model that works as an alternative to public or private ownership as opposed to zakat which transfers wealth and resources directly to address the imbalances in a society. This model works well with social infrastructure managements like health centres, educational institutions such as universities, and other social ventures. Therefore, the subject of social infrastructure should be dealt with waqf and not zakat and this is how Waqf emerged as a separate tool for charity in Islam.

Issues related to fairness and sustainability arises when waqf is given both private and public ownership in social infrastructure. Being formed with principles of perpetuity, inalienability and irrevocability, it assures correct appropriate management of assets to meet the basic needs of the community. Inequalities arise in the society due to

commoditization of basic necessities, in cases of private ownership while other issues such as corruption and maintenance emerge in public ownership. Waqf is a sustainable economic model for involving communities who are beneficiaries of the assets' services (mawquf alaihi). As a result, commoditization and maintenance difficulties are less likely to cause inequity among people. Unfortunately, the usage of waqf has not always been adequately linked to the building of social infrastructure. People frequently utilized the waqf system to avoid paying taxes or having their inheritance confiscated by the state (Gundogdu, 2019).

We acknowledged that there are impediments such as bureaucracy, lack of expertise and the need to revisit religious rulings on waqf, in order to realize the true intent and spirit of awqaf. Hence, academicians, religious scholars, awqaf authorities, practitioners, developers, and financial institutions must work together to synergise efforts and to bring forth creative ideas, methods and initiatives for the development of waqf locally and globally. To this end, some other developments could be made in the educational sector such as including curriculum material on waqf and clarify its developmental impact in order to spread the culture of waqf and encourage the students for charitable works. Similarly, activating the role of civil society institutions in funding education and culture. By allowing them to configure their own endowments on education and culture to be managed by itself.

In the same way, financing educational and cultural institutions by the most important contemporary formulas endowment Sukuk or endowment stocks as well as endowment funds. Lack of awareness is a barrier to future potential as seen above, it is pertinent to establish waqf libraries in all neighbourhoods and encourage families to withhold a certain number of books and a certificate of appreciation to be given to families that donate the largest number of books as waqf. This will help to revive the local community in waqf contribution. Furthermore, a step-by-step program for the development of productive waqf is essential. A proper SWOT analysis must be carried so that each phase of the program is implemented well. In addition to these, there is a need for creating a Central Official Body responsible for monitoring and controlling all waqf funds. Another strategy to ensure continuous funding would be to reinvest the income generated from waqf properties in Shariah compliant financial instruments. Finally, as one Ummah, it is recommended that Muslim countries should use an integrated system to benefit from their various experiences in the field of waqf application. For example, the countries which have a decline in certain area of waqf application can apply the experience of those who successfully applied it.

## **7. Conclusion**

The investment in human resource development is important and necessary for the society as they represent the real wealth. In contrast, the majority of Muslim countries have a shortage of human development due to lack of funding resources necessary to

achieve that development. Waqf institutions have played a crucial role in the history of the Muslim civilization, where it was the main source of financing for many facilities such as education, health, social care, defence and security. Awqaf authorities in Muslim countries view waqf development and its effectiveness of management as a way of promoting social and religious development. Through historical sources, there has been a marked decline of waqf in some countries; however, there has been a growth in some countries in the era of human resource development which is commenced in the 1930s and extended through the 1950s. The efficiency of waqf in developing human resource has been studied in this paper and it can be noticed that waqf is at its best practice in Kuwait, Singapore, Sudan and Malaysia. Decline is seen in Bangladesh, Algeria, Indonesia and Morocco. There is no absolute guideline for waqf management and each country will have different practices and approaches in managing waqf funds. In Malaysia, waqf properties are under the supervision of each state's religious council. By doing this, it provides a better insight and improve the quality of waqf management. In Indonesia, most waqf is used for physical development such as mosques and cemeteries but the awqaf are not well managed by the mutawalli and this causes the decline of output. For the case of Bangladesh, the large contribution of waqf goes to mosques and traditional schools, which do not generate income. Moreover, there is no strict regulation in the system of waqf management as reflected by the high level of corruption. This fact is a constraint for the human development in Bangladesh.

As for Algeria, the policies followed by the colonialists have had a negative impact on the growth of awqaf. Moreover, there was a lack of qualified managers and management staff of waqf institutions. In Sudan awqaf turned from a governmental authority to an independent effective authority and this change had a significant impact on the education, healthcare and social burden in the society.

For Morocco, there was a very high incidence of decline in the role of waqf in the period of the French occupation and despite the efforts that have been done after the independence, waqf resources in Morocco are still insufficient in terms of funding schools, colleges and public libraries and this is due to the lack of civil society participation in this area.

Finally, Singapore and Kuwait have the best waqf model among Muslim countries. In the Muslim world, Singapore's achievement in the creation of waqf has gotten a lot of attention. This is due to the country's solid legal structure, pro-development policies, innovative funding, progressive fatwa thinking, good governance, and teamwork-based expertise and knowledge.

As a result, Singapore and Kuwait are among the most developed countries in terms of waqf management. They intend to use their achievements to establish themselves

as key players in the sector of exporting expertise and waqf management services to other countries where the application of waqf is ineffective.

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