

THE COLLECTION OF
MULTIDISCIPLINARY WAQF STUDIES – II –

WAQF AND SOCIETY



Editors

Dr. Osman Yılmaz

Dr. Afra Uysal

Dr. Meryem Solmaz

Res. Assist. Muhammet Talha Kaan

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Preface

In the name of Allah, the Most Gracious, the Most Merciful, it is my honor to contribute this preface to the second volume of this remarkable series, *Waqf and Society*. I wish to begin by acknowledging the exceptional leadership of the Ibn Haldun University and its commitment to preserving and advancing the civilizational legacy of the Ummah. Rooted in the message of the Holy Quran and the Sunnah of our beloved Prophet Muhammad (peace be upon him), this initiative continues the noble tradition of waqf as a pillar of public welfare and communal well-being, as vividly highlighted in the first volume of this collection.

The first volume effectively captured the enduring ideological and philosophical underpinnings of waqf, emphasizing its transformative power as a mechanism for addressing the multifaceted challenges of our time. It served as a foundational text, illuminating how waqf continues to inspire innovative social entrepreneurship, empower marginalized communities, and provide sustainable solutions for humanity's pressing needs. The insights and contributions in that volume set a high standard for this second endeavor, expanding upon the themes of justice, compassion, and shared prosperity.

Today, as we navigate an increasingly complex world, Islam remains at the forefront of purposive philanthropy, calling upon humanity to pursue virtuous deeds and prioritize investments in the public good. This second volume, *Waqf and Society*, deepens the discourse by addressing waqf's role in shaping societies, fostering resilience, and advancing modern innovations in fintech and waqftech. It underscores the necessity of reimagining waqf as a dynamic force for economic empowerment, environmental stewardship, and social equity.

Indeed, this collection exemplifies the multidisciplinary approach required to equip the next generation of waqf pioneers with the tools to navigate emerging global challenges. By combining intuitive intelligence, innovative ideas, and cutting-edge technologies, we are creating a robust ecosystem of waqf products and services designed to serve the Ummah and humanity at large.

As this work is launched, I urge all waqf scholars, thinkers, entrepreneurs, and administrators to engage with this evolving body of knowledge. Let us share its wisdom widely and work collaboratively to strengthen the New Global Zakat and Waqf Order. This agenda, also endorsed at the 13th Annual Meeting and Conference of the World Zakat and Waqf Forum, held in Jakarta, Indonesia, on 1-2 November 2024 (29-30 Rabi' al-Thani 1446H), reflects our collective commitment to reinvigorating these timeless Islamic institutions for the betterment of humanity.

May Allah Almighty bless all who have contributed to this endeavor and reward their efforts abundantly. Together, let us uphold the enduring legacy of waqf as a beacon of justice, compassion, and hope in these challenging times for our Ummah and the world.

Datuk Dr. Mohd Ghazali bin Md Noor

Secretary General

World Zakat and Waqf Forum

Kuala Lumpur

1 December 2024 / 29 Jumada al-Awwal 1446H

Foreword to the Second Volume

It is with great academic satisfaction that we present the second volume of *the Collection of Multidisciplinary Waqf Studies*. This series serves as a continuation of the academic exploration of the waqf institution's diverse potential. It acts as a crucial platform for intellectual discourse, fostering interdisciplinary dialogue to illuminate the vast potential and contemporary relevance of the waqf institution. As the world confronts escalating social and economic challenges, the timeless principles of waqf offer innovative pathways for fostering social justice, equity, and sustainable development.

The essays in this volume are a testament to the diverse applications and transformative potential of waqf. Each chapter brings forth unique perspectives and rigorous scholarship, reflecting the broad spectrum of expertise and creativity among the contributors. By integrating historical insights with contemporary challenges, this volume advances our understanding of waqf as a dynamic institution intrinsically linked to social justice. It highlights waqf's practical contributions to reducing societal disparities, promoting communal well-being, and advancing sustainable development initiatives that are meaningful and significant.

The discourse opens with *Chapter 1*, which examines the ideological and philosophical underpinnings of waqf. Grounded in Quranic principles and Prophetic traditions, this chapter delves into key concepts such as power, resilience, and community collaboration. It articulates how these foundational ideas shape the waqf system, enabling it to serve as a robust mechanism for promoting social justice. By linking these values to the operational structures of modern waqf institutions, first chapter offers a comprehensive framework to understand waqf's enduring significance

and its practical contributions to addressing the complex needs of contemporary society.

Subsequently, *Chapter 2* transitions to the practical domain, focusing on the role of waqf in empowering youth through social entrepreneurship. This chapter presents innovative models of waqf-based investments designed to foster entrepreneurial initiatives with societal benefits. By integrating case studies and theoretical analyses, it elucidates how waqf can bridge traditional values with contemporary economic systems, thereby nurturing youth-driven solutions to modern challenges.

The discussion continues with *Chapter 3*, which offers an empirical investigation into youth engagement with waqf activities in Türkiye. By analyzing survey data and case examples, this chapter provides insights into how younger demographics perceive and participate in waqf initiatives. The findings emphasize the importance of aligning waqf activities with the aspirations and innovative capacities of youth, ensuring the sustainability and relevance of waqf in an evolving sociocultural landscape.

Addressing the intersection of gender and philanthropy, *Chapter 4* explores the significant role of women in waqf. Through a dual lens of historical case studies and contemporary examples, this chapter highlights the transformative impact of women's contributions to waqf. It underscores strategies for overcoming systemic barriers and fostering a gender-inclusive approach to waqf governance, thereby amplifying its reach and effectiveness.

Chapter 5 addresses critical societal challenges by focusing on the issue of homelessness in Malaysia. Drawing on pilot programs and community-based initiatives, this chapter illustrates how waqf can serve as a sustainable model for providing shelter and support to vulnerable populations. It offers a pragmatic analysis of waqf's adaptability and potential to meet urgent humanitarian needs, reinforcing its foundational ethos of compassion and social responsibility.

Concluding the volume, *Chapter 6* shifts the focus to sustainability, presenting waqf as a tool for addressing global challenges. By integrating theological insights with contemporary practices, this chapter advocates for innovative waqf-driven initiatives aimed at fostering global harmony. It

challenges readers to envision waqf as not only a mechanism for social betterment but also a vital instrument for environmental stewardship.

The richness and diversity of perspectives in this volume reflect the multidisciplinary essence of waqf studies. By engaging with these contributions, we hope readers will gain not only a deeper appreciation of waqf's historical and cultural significance but also its boundless potential as a force for good in today's world.

We extend our heartfelt gratitude to the authors for their scholarly contributions, to the editors, referees, Ibn Haldun University Press staff, and everyone who contributed to this volume for their meticulous efforts, and to the readers for their curiosity and engagement. Together, may we continue to explore and actualize the transformative possibilities of waqf.

On behalf of the Editorial Board

Dr. Afra Uysal



Waqf: Ideological and Philosophical Underpinnings

Zeinoul Abedien Cajee*

Introduction

A Waqf (*plural: Awqaf*) is a charitable transfer or a gift, mostly permanent, irrevocable, and inalienable, of a portion of one's movable or immovable assets or wealth to Allah for His pleasure. The waqf is generally not consumable and should be able to give perpetual benefit or for a fairly long period of time. The purpose of the waqf may be for any shari'ah compliant purpose that provides benefit to people, animals, and the environment. Whatever is given or gifted becomes Allah's property. The giver thus loses ownership of the gift given as a waqf. The person who makes a Waqf is called a Waqif (m)/ Waqifah (f). The waqf may be done in terms of a deed (*Waqfiyyah*) with terms and conditions, such as appointment of Mutawallee/ah, remuneration, beneficiaries, waqf corpus, etc.

People who have been exposed to the waqf system or waqf literature know about the basics of Waqf and beyond. Many have heard or even spoken about waqf investments, corporate governance, the role of Mutawallee, types of waqfs, risks, legal and shariah requirements, etc. These are undoubtedly extremely important for the successful operation of a waqf. Hence, we talk about "Critical Success Factors" in establishing and running a waqf institution. To ensure success, we need strong and

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committed leadership with a passion and vision. Excellent management in all spheres: marketing and fundraising, public relations, investments, donor relations, projects and programmes, partnerships, best practice corporate governance, etc. The Mutawallees and management need to be acutely aware of the entire eco-system of a waqf institution so that trust is never compromised.

Very little, if any, is written or spoken about the ideological and philosophical underpinnings of waqf. The chapter focuses on just that. We shall try to cover a few cogent aspects.

We argue that the underlying notions of power, strength, force, victory, and success, as enunciated in the Qur'an and hadith, form the basis of the ideological and philosophical underpinnings of waqf. These notions provide the waqf system to flex its muscles for the good of humanity and earthly living.

1.1. Power, Strength, Force, Victory, Success.

In several verses of the Holy Quran, Hudal-lin-Naas, Allah ﷻ commands His servants to be strong, powerful, forceful, and to garner all resources to strive and struggle in the cause of Allah ﷻ *bi amwaalikum wa anfusikum* to be successful and victorious. Below are some relevant verses that point to the above assertion:

“March forth, whether you are light (being healthy, young and wealthy) or heavy (being ill, old and poor), strive hard with your wealth and your lives in the Cause of Allah. This is better for you, if you but knew.”¹

[It is that] you believe in Allah and His Messenger and strive in the cause of Allah with your wealth and your lives. That is best for you, if you should know.”²

“And make ready against them all you can of power, including steeds of war (tanks, planes, missiles, artillery) to threaten/deter the enemy of Allah and your enemy, and others besides

1 Qur'an. Surah At-taubah 9:41.

2 Qur'an. Surah As-Saff, 11.

whom, you may not know but whom Allah does know. And whatever you shall spend in the Cause of Allah shall be repaid unto you, and you shall not be treated unjustly.”³

“But if they intend to betray you (O Muhammad), they indeed betrayed Allah before. So He gave (you) power over them. And Allah is All-Knower, All-Wise.”⁴

“He said: “Would that I had strength (men) to overpower you, or that I could betake myself to some powerful support (to resist you).”⁵

“They said: “O Shu’aib! We do not understand much of what you say, and we see you weak (it is said that he was a blind man) among us. Were it not for your family, we should certainly have stoned you and you are not powerful against us.”⁶

“Allah puts forward the example of (two men- a believer and a disbeliever); a slave (disbeliever) under the possession of another, he has no power of any sort, and (the other), a man (believer) on whom We have bestowed a good provision from Us, and he spends thereof secretly and openly. Can they be equal? (By no means). All the praises and thanks are to Allah. Nay! (But) most of them know not.”⁷

“Then We gave you a return of victory over them. And We helped you with wealth and children and made you more numerous in man-power.”⁸

“And when they advanced to meet Jalut (Goliath) and his forces, they invoked: “Our Lord! Pour forth on us patience and set firm our feet and make us victorious over the disbelieving people.”⁹

3 Qur’an. Surah Al Anfal, 8:60.

4 Qur’an. Surah Al Anfal, 8:71.

5 Qur’an. Surah Hud, 11:80

6 Qur’an. Surah Hud, 11:80

7 Qur’an. Surah An-Nahl, 16:75.

8 Qur’an. Surah Al-Israa, 17:6.

9 Qur’an. Surah Al-Baqara, 2:250.

“And Allah has already made you victorious at Badr, when you were a weak little force. So fear Allah much that you may be grateful.”¹⁰

“O you who believe! When you meet (an enemy) force, take a firm stand against them and remember the Name of Allah much (both with tongue and mind), so that you may be successful.”¹¹

“It is Allah who created you all from frailty; then he enhanced, after frailty, strength, then He induced after strength frailty and grey hair.”¹²

“Said (Lut): “My Sustainer! Help me against corrupting people.”¹³

The following prayer of Moosa (as) implores Allah ﷻ to give him strength for his task at hand: “My Lord, expand for me my breast [with assurance] and ease for me my task and untie the knot from my tongue That they may understand my speech.”¹⁴

In the following hadith, strong believers in the sight of Allah are extolled: “Abu Huraira reported Allah’s Messenger ﷺ as saying: A strong believer is better and is more lovable to Allah than a weak believer, and there is good in everyone, (but) cherish that which gives you benefit (in the Hereafter) and seek help from Allah and do not lose heart, and if anything (in the form of trouble) comes to you, don’t say: If I had not done that, it would not have happened so and so, but say: Allah did that what He had ordained to do and your ‘if’ opens the (gate) for the Satan.”¹⁵

Then, we are also commanded to collaborate and cooperate with one another and to strengthen one another:

“Cooperate with one another in goodness and righteousness, and do not cooperate in sin and transgression.”¹⁶

10 Qur’an. Surah Aal Imran, 3:123.

11 Qur’an. Surah Al-Anfaal, 8:45.

12 Qur’an. Surah Al Rum, 30:54.

13 Qur’an. Surah Al Ankabut 29:30.

14 Qur’an. Surah Ta-Ha. 20:25-28.

15 Hadith: Sahih Muslim 2664

16 Qur’an. Surah Al-Ma’idah 5:2.

“O you who have attained faith, persevere in patience and constancy; vie in such perseverance; strengthen each other and be conscious of Allah, that you may prosper.”¹⁷

1.2. The Power of Capital Wealth

A full discussion on the Power of Capital Wealth is beyond the scope of this discussion, but suffice it to say that Capital Wealth is important for any household, village, business, community, or state, more specifically, financial wealth.

Capital Wealth is required for many purposes like buying homes and cars, building infrastructure, purchasing factory and productive equipment, ability to spend on family and travel, business expansion, building roads and bridges, and much more.

Capital Wealth has other powerful possibilities as well. Being self-sufficient, self-reliant, being independent, having the strength to influence and persuade – positively and/or negatively; having hegemonic and dominance capacity – again positively and/or negatively.

Generally rich nations can and often do dominate poor nations in terms of policy, economy, culture, etc. Rich nations have greater political power and influence. This is probably and most likely true at local family and community level.

While individuals and families may have capital wealth and may be powerful in their own right, more importantly is the power, strength and force of the Ummah at a collective level. More especially at the community level.

“While wealth has always provided power, this has increased in modern times when wealth has become a basic source of influence. With increased globalization, the disparity between rich and poor has widened and more and more wealth has passed into corporate control. ... Wealth in itself is not evil; it has the power to better human life, but it often leads to oppression of the poor...”¹⁸

17 Qur'an. Surah Aal Imraan 3:200.

18 Cooke, Bernard. “The Power of Wealth” In *Power and the Spirit of God: Toward an Experience-Based Pneumatology*. New York: Oxford Academic, 2004.

1.3. A Muslim Community Perspective

The context of the discussion is also from a Muslim community perspective. Clearly, from the foregoing verses of the Holy Qur'an and hadith, power, strength, force, and collaboration and cooperation are necessary in a Muslim Community. How can a Muslim army fight with poor weapons? How can Muslims win the Media war when it does not have powerful media weapons in the form of TV, newspapers, magazines, social media platforms, and radio stations? How can Muslims have intellectual power without the best universities? How can Muslims have the best research output, both qualitatively and quantitatively, without adequate support? What influence can the Ummah have as poor nations and poor communities? How can the Ummah or community have influence on state policy or policies of political parties in a democracy? How can Muslim benevolence provide security and other services to the poor and needy in a structured, coordinated, and impactful way? A question may then be asked: In which way should a believer be strong and strengthen themselves?

There are many ways to be strong: Physical strength; courage and fearlessness; strength in character, values, spirit, morals, and ethics, imaan and/or faith; strong in stature, dignity, human rights, and being responsible and accountable. We can be strong individually, as a family, as a neighborhood, or collectively as a community and as Ummah. We can be strong: intellectually with a great culture of learning, reading, research, and writing; by having a strong economic base in various sectors of the economy: businesses, industries, property, agriculture, mining, technology, healthcare, leisure, recreation; in sport and recreation; in science and technology; we can be strong and powerful militarily as a bulwark against aggression; in being creative in finding solutions to human and environmental problems and issues; and in having highly qualified members of the community who are also in high demand by the public for their excellent and committed service to the community – as indispensable. We can be strong in leadership and management. And more.

Having argued that power and strength and all that goes with it are essential characteristics that all levels of the Muslim Ummah should have – as individuals, families, communities, as nations, and broadly, the Ummah.

The key question then is how can the waqf system provide an eco-system of funding so that it may be able to provide sustainable resources to become a strong, benevolent, and influential community and yet being independent, self-sufficient and self-reliant.

In the following sections, we discuss the various elements of the ideological and philosophical underpinnings of waqf.

2.1. Waqf: An Empowering Tool

There are many ways to become an empowered and strong community. One tried and tested way is the Waqf System -mobilisation, own, control, and manage our collective resources – Capital Wealth. Today it is our collective duty, those that have the capacity and the means, that each of us should become contributors to the cause of Allah. The Waqf way is the most powerful and enduring way to mobilise our collective resources.

As a Community Sovereign Fund or Baytul Maal, waqf resources are invested in real income generating assets on a continuous basis. This will provide a sustainable income source for generations to come. And a means to sustain its various projects and programmes. It will allow the administrators to budget and to spend the income on either designated or general causes as the need arises.

By creating a powerful collective waqf, it will provide the community with immense influence and power to provide benevolence in a variety of ways in all communities both Muslim and peoples of other faiths and beliefs. A truly humanitarian project.

Provision of high-quality education, healthcare, skills development, poverty alleviation, elders, widows, orphans, destitute care and homes. Imagine schools, clinics, hospitals, libraries, universities, scholarships, social grants, water, youth recreation and leadership development, dawah, campaigns for just, moral, and ethical causes, etc... the list is endless... our creativity and imagination of what can be done is stirred, excited, and stimulated when we are powerful. We are able to encourage and support scientific and purposeful inventions; we are able to provide security, we are able to respond and help in emergency disaster situations.

The opposite of being empowered is to be disempowered. Disempowerment could be by oppressive and unjust laws. But self-disempowerment is worse. Both make the community vulnerable to oppression, injustice, and the fostering of the arrogant rich and their influences and ideologies on such communities – we see it glaring at us on a daily basis.

2.2. Waqf & Self Reliance

One of the many objectives of waqf is to become self-reliant. Not only as individuals but also as families, institutions, and communities. What does it mean to become self-reliant and what role does waqf play in that process?

Self-reliance¹⁹ on the one hand conjures up images and notions of independence, self-sufficiency, self-maintainable, resilience, resourcefulness, self-supporting, self-help, mutual help, regenerative, and security. The waqf system on the other hand enables, encourages, and promotes self-reliance by virtue of gifting private assets into the public or community domain for public benefit.

Colonisers and secular national governments have systematically decimated an Islamic Self-Reliance system to make the Ummah a docile, dependent Ummah. But it's our time now to revive the waqf system, to enable us, once again, to become self-reliant and independent.

Colonised, and vulnerable groups – the poor, needy, orphans, widows, elders and generally people who are dependent on others for their welfare or wellbeing- often become victims of dependency-syndrome. (This dependency could also be on tobacco, drugs, alcohol etc) While some may justifiably depend on social grants and support from either state, family, or community, there are among them and outside of these that become victims of the dependency-syndrome. Here survival depends on assistance and help from others. There is a feeling of uselessness and inferiority, low self-esteem, inadequacy, incompetence, low quality- I/we cannot do. We don't have the will, we don't have opportunities. We don't

19 Dogarawa, Ahmad Bello. *Combating Poverty Through Self Reliance: The Islamic Approach* (MPRA Paper No. 23139, posted 09 Jun 2010 03:13 UTC, 1-16) (https://mpra.ub.uni-muenchen.de/23139/1/MPRA_paper_23139.pdf)

have the strength. We don't have unity. Excuses upon excuses. Human dignity is compromised.

Self-reliance has an aura of self-confidence and takes many forms at a community level. For example: Does the community produce its own food? Does the community have commercial farms? Where are the agro-industries? Are we importers or exporters of food? Do we farm our own sheep, cattle, poultry, and farm or harvest our sea foods for daily consumption and /or for commercial purposes? Do we have our own abattoirs that serve the halal industry? Are we producers, manufacturers, or consumers? Do we own, control, and manage our resources? If there is a positive to any of these, then, yes, we could be self-reliant. If negative, then we are dependent on others.

At this point, let us bring in the concept of *kifayah*. Islamic jurisprudence distinguishes two types of duties:

- “Individual duty or *farḍ al-'ayn* (فرض العين) is a duty imposed on all Muslims (with exceptions and leeways) to perform, such as daily prayers (*salat*), fasting (*saum*), and the pilgrimage to Mecca at least once in a lifetime (*Hajj*).”
- “Sufficiency duty or *farḍ al-kifāya* (فرض الكفاية) is a duty which is imposed on the whole community of believers (*ummah*), but if some members perform the duty, others are absolved from that duty. A classic example of this is janaza: the individual is not required to perform it as long as a sufficient number of community members fulfill it.”

If we transcend the concept of sufficiency to other aspects of life, then we will see whether we as a community are compliant with the notion of *farḍ al-kifayah*. If a community does not have water, it would be the whole community's responsibility to ensure that water is available for the community. However, if someone or an institution provides water, the entire community will be absolved from the duty. Similarly, it goes for all community needs, whether we need mosques, madrassahs, schools, clinics, professionals, housing, abattoirs, dairy farms, food production, plumbers, electricians, engineers, security etc. Surely, the state has a responsibility, too. By the same token, where poverty and inequality are rampant in a community,

it becomes a *fard al-kifayah*, our collective responsibility to alleviate their predicament and/or hardship. Waqf is one way of creating a sustainable way of self reliance for the Ummah.

The waqf system is about enabling community self-reliance by virtue of gifting private assets into the community or public space. Individuals, families, businesses, and organisations can and should contribute to growing and developing the waqf system. All the instruments that enable self-reliance should be implemented so that this sense of independence and self-confidence can be materialized. Mobilisation of community resources and the willingness and generosity of members of the community, the Ummah, is absolutely essential as *fard al-kifayah* to make our communities self-reliant and remove of the dependency syndrome. The waqf system, as it is currently implemented in some communities, will enable the community to be self-sufficient. The Rustenburg Muslim Community derives income from its Mosque Plaza waqf property and supports itself and other communities. Similarly, the Juma Masjid Trust, where the historic Grey Street Mosque complex is located, is also self-sufficient, and they, too, provide support to other emerging communities. What we have to do in each community is to establish waqfs. And to strengthen the waqf system as our Community Sovereign and Solidarity Fund.

The Waqf System, which has been tried, tested, and proven to build a self-reliant Ummah, provides the capital and asset base on the one hand—this includes assets such as income producing properties (wholly or partially owned shopping centres, farms, factories, mines, housing complexes, businesses, etc.) and social and religious institutions (orphanages, elders homes, clinics, hospitals, schools, universities, libraries, etc). On the other hand, by becoming self-reliant through the base of the waqf system, we will ensure that both current and future generations are self-sustainable. Education for all. Healthcare for all. Social Security (*takaful*) for the poor and vulnerable. Surely, there is an Islamic imperative: We know that the Prophet Muhammad (s) detested poverty, reliance and dependence. He promoted self-reliance in many of his advice. Allah is all Powerful and Independent. The Sustainer of the Universe. He wants us also to

be powerful, independent, self-sustaining and dependent only on Allah – tawakkal ‘alallah.^{20 21 22}

2.3. Waqf as “Communitization” / “Ummahtization”

This may be a new term to many but in the waqf sector and Islamic charity giving, I think Muslims have practiced communitisation, and perhaps others, for a long time. ‘Communitization’ is part of the waqf philosophy and ethos. Basically, it means that we take out from our private wealth and resources and make it available for community purposes. So, we build mosques for public use and the community donates. We build Muslim schools, and the community donates. We build madrassahs and orphanages and elders’ homes etc ... and the community donates. These are infrastructure projects to which the community donates. Some in small measure, others perhaps even a hundred percent plus taking care of the maintenance.

The ethos of communitization, or to coin another term, “ummahtization” is taking from personal wealth and placing it for the perpetual benefit of the Ummah. We saw this happening during the glorious history of Islam where the Prophet Muhammad (s) and his righteous Sahabah (ra) gave of their prime possessions for the benefit of the Ummah. Horses and armaments for military causes, farms, and orchards for the poor, needy, refugee, and wayfarer. Homes for progeny and loved ones. History records that there was not a single sahabah (ra) who had some wealth, who did not give of their wealth as waqf – as “communitising” or “ummahtizing” their wealth for the pleasure of Allah and for the benefit of the Ummah.

Communitization is very different from what is generally known as nationalization and privatization... terms we often hear in political discourse and discussions around the economy. Nationalization is when the state takes over, either through revolution (as witnessed in many countries, Mozambique is a case in point) or by legal expropriation, as is being proposed now and as we have also witnessed during the apartheid era, not so

20 <https://www.islamfact.com/values-perseverance-self-reliance-islam/>

21 <https://www.islamfact.com/values-perseverance-self-reliance-islam/>

22 <https://muslimmatters.org/2016/09/07/the-forgotten-sunnahs-ihsan-itqaan-and-self-reliance/>

long ago. Many South Africans were deprived of their land and homes. Privatization, on the other hand, is about taking state assets and selling them off, sometimes at bargain prices, to the private sector – corporations and wealthy shareholders.

In communitization, the community is the owner, charged with the proper control and management of the waqf or relevant wealth that has been endowed and placed in trust as an Amanah. The community is hereby empowered. In Nationalisation, the state takes ownership and control. In privatization, the private sector purchases, owns, controls, and manages the relevant asset.

The Quran exhorts us in several verses to spend in the way of Allah (*yunfiq fi sabeelillah*), to give Allah beautiful loans (*Qard Hasan*), to give out of Love for Him (*wa Aatal Mala alaa hubbihim*); and has ordained zakah on us as a compulsory due. Never shall we attain righteousness, virtue, and goodness, unless we spend from what we love. Righteousness, virtue, and goodness is attained when we spend out of love for Him for relatives, for Yatama, masakeen, the wayfarer, those who ask, and those in bondage or slavery (as is happening today). Giving is loved by Allah in prosperity and in adversity.

The Prophet (s) also in many ahadith encouraged the giving of sadaqah- When the child of Adam passes, all his/her deeds come to an end except three; *sadaqah jaariyah* (*waqf*), beneficial knowledge, and pious child who prays and does good for his/her parents. Sadaqah increases- not decreases - wealth.

Our message is clear: Let us “Communitize” and “Ummahtize” whatever we can by giving back to Allah what belongs to Him as waqf/ sadaqah jaariyah. He has promised to multiply the gift manifold, grant forgiveness. For He is ever appreciative of service: *Huwa Shakurun Haleem*. A sure way for Community Ownership and for Empowering Communities.

2.4. Waqf: Builder of Islamic Civilization

Through the ages and the development of Islam as a civilization, waqf played a central and catalytical role. The growth and development of Islamic civilization was supported by Awqaf. The decline of Islamic

Civilization also correlates with a decline in private sector /civil society waqf making. That awqaf were so widespread had another underlying fabric in Muslim society: A pervasive, endemic giving/sharing culture among all sectors of the Ummah and a well-regulated but enabling environment. Furthermore, its mainly private citizens and private entrepreneurs were driven by a passionate desire to please Allah and to follow strong recommendations and urging of voluntary giving as illustrated in the Quran and the advice and practical implementation by the Prophet Muhammad (s) and his righteous companions (ra).

What do we mean by “Civilization”? Al-Twairji asserts that civilization is viewed as “the expression of a system of beliefs, values and principles as well as the synthesis of human [cultural] activities in the various fields of science, literature and art, without any distinction whatsoever, along with the ensuing trends, tendencies and tastes shaping the pattern of conduct, the lifestyle, the way of thinking and the standards to be heeded and sought.”²³

In the case of Islamic Civilization, it follows that its own fundamental principles and creed underpin it. Furthermore, the *Maqasid Al Shari’ah* guides us towards needs and its implementation. It suffices to mention the six higher objectives (*Maqasid*) as being the protection, preservation, and promotion of i) deen, ii) life, iii) progeny, iv) aql, v) wealth, and vi) dignity. Some scholars have also included human rights and environment as part of the higher objectives of Shari’ah.

In order to give substance to these objectives and in so doing, contribute to the building of Islamic Civilization by creating institutions. Institution building is key to building Islamic Civilization. For each of the higher objectives we will need relevant institutions that will contribute to the welfare of society in the best interest of the public and for the prevention of harm. These institutions are underpinned by principles of justice, compassion, mercy, kindness, sharing, caring, love and the Islamic Gift Economy. To create these institutions, we need both capital and operational funding.

23 Altwairji, Dr. Abdulaziz Othman (1423/2002), *The Characteristics of the Islamic Civilization and its Future Prospects*, Islamic Educational, Scientific and Cultural Organization -ISESCO- Rabat, Morocco.

For these institutions to thrive, we need a strong, viable waqf system. We need income-generating waqfs to fund the operational costs of the waqf institutions we build.

Through generous Waqf donations, we build and fund our institutions. In building a civilization we need several institutions: civic centers, masjids, madrassahs, schools, universities, libraries, clinics, and hospitals; elders, orphans and infirm persons care facilities; strong administration, capacity, and infrastructure; food security, housing, a thriving economy where all sectors are productive (agriculture, mining, industrial, technological, retail); travel, roads, bridges, railways, shipyards; security, crime prevention and emergency services; law and order; environmental care, protection of fauna and flora; We need to produce scientists, teachers, and professionals in every field of endeavor; we need inventors and researchers who can produce knowledge and useful objects for humanity; we need to build cities and towns with all the necessary infrastructure and services; provide adequate housing; promotion of arts and culture – our calligraphy, carpet weaving, metal work, ceramic art, clothing, language, food, qira'ah recitations, learning, reading and writing.

One may ask, did Muslims do all the above through the waqf system? The answer is a resounding yes for most of the aforementioned. Our history abounds with great examples. We start with *Masjid Quba* and look at all the mosques around the world. The first school was the *Masjid An Nabawi* where the Noble Prophet trained his companions. South Africa has its own *Masjid al Auwal* which was founded by Saartjie van den Kaap in 1794 which served as a school and masjid. Its Imam was Tuan Guru. The first University Mosque in Qarawiyyin, Fez, in Morocco was endowed by Fatima Fihri in circa 245 AH (859 CE) out of her personal inheritance. The princess Fatima donated the land on which Cairo University was built.²⁴ The Al Azhar University in Cairo was also supported through awqaf. Significant awqaf were also established in Istanbul. Established in 1471, the Fatih Sultan Mehmed Waqf is one of the founding awqaf of the university bearing its name today. Likewise, the Bezmialem Valide Sultan Waqf, founded in 1845, is

24 Munshi, Ismail & Nadira (2007) "Some Amazing Waqfs" in *Awqaf Insights*, 2007, National Awqaf Foundation of South Africa, Johannesburg.

one of the founding awqaf of the current university bearing the same name, which focuses on healthcare and medicine. The Ahmad ibn Tūlūn Hospital (Cairo, 872CE) treated and gave free medicine to all patients. The large Mansuri Hospital in Cairo was completed in 1248 AD. This hospital had separate facilities for men and women, and the patients came from all walks of life, irrespective of religion, race or creed. Following the tenets of the Waqf document, “no one was turned away and there was no limit to how long patients could stay”. In the hospital there were different wards for patients with different conditions. The hospital had a mosque as well as a church. The Ahmed Al Kadi hospital in Durban, South Africa also has a waqf component.

There are thousands of well-known examples of the contribution of Waqf to building Islamic civilization (see 1001 Inventions)²⁵. Can we as a community take up the challenge to continue this great tradition? The waqf system needs to be revived once again. Here support is needed from the whole Muslim community – ulama, professionals, businessmen/women, students, men & women of all ranks, occupations, and ages. Come let us build an Islamic Civilisation. The Waqf way.²⁶

2.5. Waqf: As a Civil Society Institution

There are many characteristics of a waqf. In this section we focus on Waqf as a Civil Society Institution.

Abu Huraira reported: The Messenger of Allah, peace and blessings be upon him, said, “When the human being dies, his/her deeds come to an end except for three: ongoing charity (*waqf/ sadaqah jaariyah*), beneficial knowledge, or a righteous child who prays for his/her deceased parents.

During the time of our noble Prophet (s), he and several *Ṣaḥāba* (r) had dedicated wealth in the form of properties, farms, houses, land for mosques, horses, armour, water wells and many other movable and immovable items.

25 1001 Inventions – Discover a Golden Age – Inspire a Better Future (accessed 22 August 2023)

26 <https://www.yumpu.com/en/document/read/63573911/marvelous-pious-foundations-waqfs> (accessed 2 August 2023)

Al-Khaṣṣāf quotes Ibn Zurāra as having said: I am not aware of any *Ṣaḥāba* (r) of the Holy Prophet (s) who fought in the Battle of Badr (both *Muhājirūn* and *Anṣār*) who did not endow as *waqf* some of his property that could not be purchased, inherited or gifted until Allah inherits the earth and everything on it.

The Qur'an exhorts believers in several verses to spend from what we love.

“Never shall you attain to righteousness unless you spend out of that which you love; and whatever you spend, Allah surely knows it well.”²⁷

This verse is said to be the verse that caused a revolution in waqf making and the very founding of the waqf system. It was when the *Ṣaḥāba* (r) heard this verse that they approached the Noble Prophet (s). One such case is the great Umar Ibn Al Khattab (r) who became the second Caliph after the demise of the Prophet (s). Hazrat Umar (r) requested the Prophet (s) to advise him on the valuable farm or orchard that he had acquired in Khyber, north of the City of Madina. The Prophet (s) advised Umar (r) according to Al-Bukhārī: “Its original asset shall not be sold, gifted or inherited. It shall be spent among the poor, the kindred, the slaves, in the path of Allah, the infirm and the wayfarers. It shall not be wrong for its administrator to consume from it in fair measure, or to feed a friend without being enriched thereby.”

Another example is the famous well of Uthmaan (r) which he purchased from a Jew for the benefit of the public – free of charge. Many of his waqfs still exist today. So, we see from the above that these waqfs or awqaf were not state controlled. Each waqf was assigned an administrator nominated by the Waqif. In the case of Umar (r), his daughter Hafsa (r) was designated as the *Mutawalliyyah*/custodian and administrator of his waqf.

The whole Ummah was encouraged to make waqfs under the rules laid down by the noble Prophet (s). These waqfs were never confiscated by the state or brought under state control. It was only from the 19th century CE or 12th century AH that governments began nationalizing and

27 Qur'an. Surah Aal-Imran 3:93.

bringing the awqaf sector under their control. This then led to the gradual demise of the system.

As civil society, we now take responsibility, as in the footsteps of the pious Sahaba and those that followed (r) them in succeeding generations, to restore the very nature of the waqf system – that each of us – no matter how poor or rich – that we do our duty by reestablishing the Prophetic and Divine system of Waqf. Yes, waqfs have to have a regulator to ensure that it is governed correctly and prudently and in a way that the assets are protected and serve the causes nominated by the donor. For this, good governance policies and practices are required.

As we find ourselves in the 21st century, many waqfs are state controlled through Ministries of Awqaf or by Sultans, as in Malaysia, whereas in many western countries, and in South Africa, civil society is still in charge albeit within state laws and legal system. We are indeed grateful that we have the freedom to establish and to develop our own waqfs as well as establish community owned and operated endowments as civil society in South Africa. This definitely goes back to the authentic ways of our predecessors who left the great legacy of waqf. Waqf was and should always be a civil society initiative and the freedom to appoint our own mutawallees or custodians and administrators with little or no state interference. The state's role is simply enabler and regulator. It is civil society that drives the waqf system. Awqaf SA is an example of a civil society initiative- owned, controlled, and managed by civil society.

2.6. Generational Thinking & Waqf

What is generational thinking? Simply put it is about thinking about future generations. It is thinking about your children, your progeny, the next person, or the next generation. It is thinking about others. Generational thinkers plan for the future, not just for now and the present moment. Imagine the farmer who sows an olive seed. How long will s/he need to wait for the tree to bear fruit from seed to fruit? This will indeed be a long-term process. The seed will need 40 days to germinate. During this time, there would be caring and nurturing with adequate sunlight, water, and soil at the right temperature.

“... olives ...have full fruit production in seven to eight years after planting. The slow-growing trees take 65 to 80 years to reach stable yields. ...The trees can produce fruit for hundreds of years. ...One ancient tree in the French Riviera is estimated to be about 2,200 years old.”²⁸

Another example is the date palm tree. Many of us savor the great variety of dates especially during Ramadan or when we are fasting. Have you ever wondered how long it takes for a date palm to bear fruit? Sizable crops only come between 5 and 13 years, from around 10 kg to 80 kg.²⁹

Indeed, the farmer would need an enormous amount of patience. But s/he must also be a generational thinker.

Warren Buffett, the multi billionaire said: “Someone is sitting in the shade today because someone planted a tree a long time ago.” By the same token, we can say that we enjoy the many mosques, madrassahs, schools and other infrastructure that our fathers and forefathers built through their meager hard-earned earnings.

So, these were the generational thinkers who not only thought of the now and present but also thought of future generations long after they will be gone, as death is certain.

We too must sow seeds for the future. Think beyond today. Think about tomorrow and the years after. Think about the next person. Think about our children. Think about our neighbors – not just those that are immediate but also in a figurative way. Think about the generations to come.

Our noble Prophet Muhammad, peace and blessings of Allah be upon him and his progeny, was a generational thinker when he advised his close companion, Umar Ibn Khattab, to donate his most valuable date palm orchard as a sadaqah jaariyah or waqf which could not be sold, inherited or gifted. Only the fruits of the orchard could be sold and the proceeds of which could be used to fund the poor, needy, family, administrators, the armed forces, and for the Ummah.... long after he passes away ... generations to follow will benefit. And indeed, it was so.

28 <https://www.hunker.com/13428601/how-long-does-it-take-for-an-olive-tree-to-produce-fruit>

29 <https://homeguides.sfgate.com/fast-medjool-palm-tree-grow-39339.html>

And so many generational thinkers came to the fore over the centuries beginning in Madina. Abu Talha, Ali, Abu Bakr, Uthman, Sumayya, Fatima Fihri, Salahuddin Ayyubi, Sultan Mehmed, Sara van den Kaap, Hajee Ahmed Lockhat, Ayesha Lockhat, Zuleikha Mamdoo, Sulayman Al Rajhi, Muhsin & Fatima Gani ...and millions of others (May Allah be pleased with all and accept all their efforts). They all left waqf legacies that still benefit institutions, people and/or the environment to this day. Alhamdulillah.

Today, those of us that have the wherewithal, the means, and the resources should follow the example of the greatest generational thinker: Muhammad (s) and all those who followed him. One of the best ways of emulating the example of the Prophet is to revive the waqf system – the system that embraces generational and futuristic thinkers, by their generosity and willingness to share their wealth and assets, not just for the here and now, but for the future. People who leave legacies don't want immediate results. They want the benefits of their legacies to be beneficial for generations to come. That's the nature of the waqf system. The assets or wealth that is given as a gift and as a "loan" to Allah will be repaid multiple times to the donor/giver, but will also be of benefit to others for generations to come, inshallah.

Our children, and future generations will remember us for the legacies that we have left behind. Like we remember the legacies that our forefathers have left behind. We just need to look at the mosques, madrasahs, schools, Islamic Centers. What have we got to show? It's never too late. Now, we have the opportunity to create new legacies. We need to create new institutions. We need to use the waqf system to establish sustainable income streams so that we can support a myriad of needs with our communities from education (schools, universities, to ensure that every child receives a quality education and tarbiyyah), adequate health care (mobile and standing clinics, hospitals, ambulances, medicines) for vulnerable people and animals; safe houses for souls that are abused and victims of gender based violence, poverty elimination programmes and more. There is so much to do. Little time.

Let each one of us to make a commitment to dedicate some of our wealth, no matter how small or big, to Allah as a waqf / sadaqah jaariyah.

Become a visionary, become a generational thinker. Think long term. Make a waqf. Leave a legacy.

2.7. Waqf: Revival of a Lost Heritage

Awqaf SA embraced the challenge for the revival of the waqf system in 2000 with passion and dedication. Waqf is an institution that was initiated in the nascent city-state of Madinah Munawwarah under the advice and guidance of the Holy Prophet Muhammad (s).

It is recorded in our annals of history that, in the formative years, all of the Prophets's Sahaba (r) who had assets, wealth or property, made a waqf ie placed their assets into the public domain *fi sabeelillah* – the essence of waqf – transferring a portion of ones wealth or property into Allahs ownership for the benefit of various causes... be it the freeing of slaves, equipping the Prophet's army, feeding the poor, taking care of guests, relatives, and animals, the construction of mosques, community centres and more. This was during predominantly what historians refer to as the "Formative" period.

Famous amongst the waqfs of that period was the waqf of Abu Talha and his dear wife (r) where they donated their orchard as waqf. Another famous oft quoted waqf was that of Umar Ibn al-Khattaab, who was later also the *Amir al Mumineen*. Upon the advice of the Prophet (s) he donated his orchard in Khybar, north of Madina as a waqf – not to be sold gifted, or inherited but to be donated as a waqf. Interestingly, this comes after the verse in Surah Aal Imraan 3:92 was revealed.

“Never shall you attain birr until you give that which you love/
cherish. And whatever you give, Allah is well aware of it”³⁰

Indeed this verse caused a revolution in the spread of waqf making in Madinah and later in Makkah and throughout the length and breadth of the Muslim world and wherever Muslims went. Gifting/ giving to Allah and sadaqah in all its forms and shapes became endemic and the hallmark of Muslims. The waqfs were not only mosques but commercially productive waqfs that built and sustained Islamic Civilisation. So we find waqfs in

30 Qur'an. Surah Aal-Imran 3:92.

Singapore, Indonesia, Malaysia, Bosnia, Greece, Bulgaria, Cyprus, India/Pakistan/ Bangladesh, Thailand, Al Andalus – Spain, Cairo, Morocco and many other countries. Türkiye became known as the haven of waqfs.

The Post formative years saw the establishment of Mosque Universities or Madrasahs in Morocco, Cairo, Baghdad, al Andalus – mosques that became great centres of learning, not only in religious sciences but also in the natural sciences, mathematics, medicine, etc. It was a time when Muslim leaders greatly encouraged reading, writing, research, invention and there were various waqfs that supported these great scholars.

“Among the many new forms of waqf that emerged during this period were: Sufi lodges (zāwiyah / tekke/khanqa); travelers’ inns; soup kitchens; public baths; famine relief centers, the construction and maintenance of tombs of scholars; hospitals (bimaristans); veterinary services, animal fountains; prayer rooms along travel routes; libraries; public water fountains; orphanages; public bathhouses; cemeteries, kindergarten/primary schools founded independently adjacent to many mosques for the primary purpose of teaching the Qur’an; institutions devoted to charitable causes such as freeing slaves, feeding the poor, paying debts, the distribution of gifts on the two Eids, and the preparation and burial of the deceased.”³¹

In Ibn Batuta’s travels across the world he witnessed waqfs in India, Iraq, Syria, China, and many far off places. This could only happen if the culture of waqf making and giving charity in the form of waqf was deeply rooted and endemic in Islamic culture and practice across the then Islamic world – a world without borders.

How is it then that we have literally forgotten about this practice – a practice that spurred growth, knowledge, development, scholarship, and civilization? How is that this wonderful culture of waqf making got removed from our being, our souls, and our way of life? That the culture of waqf making got eradicated from memory, from our history books, from

31 Abdur-Rashid, Khalil. *Financing Kindness as a Society: The Rise and Fall of Islamic Philanthropic Institutions (Waqfs)*, Article published online by Yaqeen Institute for Islamic Research. Irving, USA. 2019. www.yaqeeninstitute.org

our mimbars, and from our scholars? Something went wrong somewhere. To a large extent the blame rests on colonization, and nationalization.

Colonisers knew that the life blood of Islamic civilization was the waqf system. They knew that the Muslims were self-sufficient and self-reliant through their own waqf structures. They knew that Muslims had the technology and capacity to administer their own affairs, fund their own schools and institutions. In order to create a subservient, docile, dependent population, the colonizers had to not only disrupt the growth of the waqf system, but to destroy it and remove it from the minds and hearts of the dominated populace.

To crown it all, when colonisers left and when Muslim governments needed to fill their coffers, they nationalized whatever crumbs were left.

“Nowhere in this long history, however, did the waqfs experience the universal and deliberate destruction that was inflicted upon them during the 19th and 20th centuries, a fact which can be attributed directly to western imperialism or to the process of westernisation. Usurpation of waqf properties started under western pressure and continued under the indigenous modernists even after Islamic countries gained independence. Consequently, in most of the Islamic world today, waqfs are dilapidated.”³²

Now the time has come for Muslims to take back their Allah given gift of a system that ensured self reliance and empowerment. Now Alhamdulillah, many muslims are working hard to revive this lost heritage. The call today is for every Muslim male, female, professional, housewife, worker, business persons- to dedicate a portion of his or her wealth in the form of cash, property, jewelry, shares in businesses and companies, gold coins, or any other asset to start rebuilding and reviving the waqf system. Its never too late. Reviving this sunnah will certainly bring great rewards for the donor as Allah has promised in various verses of the Holy Qur’an. Are you ready? Let’s join hands in reviving this Divine institution of Waqf.³³

32 Elasarag, Hussein, *Towards a new role of the institution of waqf*, 30 July 2017 Online at <https://mpra.ub.uni-muenchen.de/80513/> MPRA Paper No. 80513, posted 01 Aug 2017.

33 Shadiya Mohamed S. Baqutayan, Aini Suzana Ariffin, Magda Ismail A. Mohsin, Akbariah Mohd Mahdzir, *Waqf Between the Past and Present, Published in Mediterranean Journal of Social Sciences Vol 9 No 4 July 2018 pp 149-155.*

2.8. Waqf: Spreading Waqf Culture

The beginnings of waqf culture can be traced back to the City-State of Madina Munawwarah – the City of Nur and Light. We note from historical records that the Prophet Muhammad (s) already made waqf donations in the form of date orchards. Besides the Prophet (s), many of his righteous sahaba also donated whatever they could as waqf, under his extraordinary advice. In a hadith that is oft quoted that all our good deeds come to an end when we pass on except three: sadaqah jaariyah (waqf, ongoing charity) that we donate, beneficial knowledge that we leave behind and pious children that we bring up and who pray for us long after we are gone. This advice set the tone for waqf making and a pervasive waqf culture for centuries to this day.

What is culture? There are many definitions of culture. Commonly (and perhaps not comprehensive enough) culture embodies our religion, morals, arts, thoughts, customs, laws, habits, beliefs, attitudes, language, traditions, values, food, history, and way of life. When an act of doing is widespread in society, and we are part of that act of doing, then we are, in fact, participating in that culture. For example, if a large part of society is using Facebook, Instagram, Youtube, or Whatsapp, one may say that social media is part of our everyday culture. Or a community that is given to read books extensively, we would have a reading culture. There could be negative aspects to culture as well, e.g., immoral behavior, corruption, gender violence, women, and child abuse etc. Other positive aspects of culture may be that the community is a charitable community, or a law-abiding community, or deeply entrenched in business. So, culture can have multiple meanings and connotations.

Waqf culture is when waqf making and donating become part of our everyday living and doing. It becomes second nature, part of everyday culture. A practice or tendency that becomes ingrained in one's character and everyday life. So, at every turn and opportunity, we will be creating more and more waqfs. Waqf culture must become embedded in our thoughts and our being, in our attitudes and our knowledge about the World, starting from ourselves, our families, our communities, our neighborhoods, our

neighbors, our community, our country, our environment, and humanity. When this happens, civil society is transformed into an empowered entity.

There is a growing interest in spreading waqf culture in South Africa and globally. The question to ask is why and why now? The simple and most compelling reason is that it was the practice (sunnah) of the Prophet Muhammad (s), the founder of the waqf system. Being followers of the noble Prophet (s) we are obliged to follow his noble practices and the guidance afforded to the generations that follow, now and forever. And secondly to understand the wisdom behind the establishment of waqf as an institution within the broader Islamic framework and *Maqasid al Shariah* (the higher intents, aims, and objectives of the Shari'ah). And now, mainly because it's an era of revival and our duty to establish Islam as a way of life and thereby establish institutions that will foster the practice of Islam in its totality. Waqf is one such institution. Waqf is about community capital resource mobilization, self-reliance, and empowerment for the sustainable funding and support of community development projects and programmes, including poverty alleviation and humanitarian support.

The next question is how we establish and spread waqf culture, where people give of their wealth, time, energy, skills, expertise, talents, and possessions for the sake and pleasure of Allah. This is where the hard work begins. Mass diffusion is needed. Since many of us are largely ignorant about this amazing institution of Waqf. We not only have to learn about it, but we have to embrace it with love, passion, and commitment. At the end of the day, it is indeed largely dependent on each individual and each individual heart to give and to part with one's possessions – physical, monetary, or personal – for the love and pleasure of Allah.

Each of us has to gain and spread knowledge about the waqf system. We need to use all means available. We need to learn it in our masjids, schools, madrassahs, darul ulooms, universities, homes, businesses, online- in formal and non formal settings. As individuals, we have to teach it to everyone around us – our social networks- starting with ourselves, our spouses, parents, siblings, children, friends, colleagues, neighbours, business associates etc. Our ulama need to embrace the concept and teach its historical, developmental, and civilizational role in all our institutions. Our universities

must teach the establishment, shari'ah models, history, case studies, legal requirements, tax compliance, donor tax benefits, governance, financial administration, investment modes, community development & humanitarian role, economic and civilizational role and development, and a host of other topics related to waqf leading to masters and PhD studies.

Lastly, we need to encourage every individual, family, organization and institution to place the idea of waqf making high up on our agendas so that we are able to create and spread the waqf culture that made Islamic Civilisation great. We, too, can contribute to building Islamic Civilisation in Southern Africa over the next decades and centuries inshallah. Let's do it.

2.9. Waqf Increases Our Spirituality

With Ramadaan just on our doorstep, we all gear up for heightened spirituality, *taqwa*, and connectedness with Allah. We forego sleep, we engage in reading and reciting the Holy Qur'an, we abstain from many activities, we are more conscious of Allah, more *taqwa*, more concern for the poor and downtrodden etc. Mevlana Jalaladdin Rumi, the famous mystic, was once asked:

“What do you ‘gain’ from praying to Allah regularly? He replied: Usually, “I don’t earn anything”, but rather “I lose certain things”. And he quoted everything he lost praying to Allah regularly: *I lost my pride, I lost my arrogance, I lost my anger, I lost stress, I lost greed, I lost the pleasure of lying, I lost the taste of sin, I lost the impatience, I lost despair and discouragement.*”

Sometimes we pray not to gain something but to lose things that don't allow us to grow personally and spiritually. Prayer educates, strengthens, and heals. Similarly, when one gives, it may seem that we are losing, but Allah and His Messenger affirm that giving increases our wealth:

“The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing.”³⁴

34 Qur'an. Surah Baqarah, 2:261.

When one thinks of waqf or sadaqah jariyah, one thinks of some object or money that one gives to charity. But waqf has a much deeper meaning than just giving. In this section, we explore the spirit of giving and the spirituality that is embedded in our hearts.

Firstly, there are rules on the charity that we give. Like zakah, which we know is compulsory and has fixed beneficiary categories amongst other requirements as per the Quranic injunction in Surah Taubah 9:60. Clearly, waqf has its rules: Waqf, a special form of long term sadaqah, also has its own rules but is purely voluntary.

Secondly, because of the voluntary nature of waqf, the spirit of waqf giving is purely for the pleasure of Allah, for the sake of Allah, and for the *Qurbah* (closeness) we seek to Allah. We realise that whatever we have belongs to Allah. Allah is the Sovereign, the Owner, the Inheritor of everything. Allah reminds us also in the Qur'an where He says: "Whatever you have, will perish. Whatever Allah has, endures"³⁵. Our possessions and wealth that we give to Allah will most certainly be everlasting. In another often quoted Qur'anic verse in waqf literature: "Never shall you attain righteousness until you give of what you love. And whatever you give, verily Allah knows"³⁶

All our good deeds will hold us in good stead when we are returned to our Creator. So, our belief in the Aakhirah plays an important role in our waqf giving. Apart from making us feel good, giving a gift to Allah from 'our' possessions fulfills the exhortation and encouragement by Allah in hundreds of verses of the Holy Qur'an that we should spend out of love for Him from the *rizq* that He has provided.

Spirituality is our connectedness to Allah. This connectedness helps us to think about this worldly life and the materialism and consumerism that abounds. When we start realizing our core purpose in life... in the words of Allah "Indeed, my prayers, my sacrifice, my life and my death are only for Allah, Lord of the worlds"³⁷. Then our spiritual tendencies must come to the fore. To be kind, loving, compassionate and caring. To be

35 Qur'an. Surah An-Nahl, 16:96.

36 Qur'an. Surah Aal-Imran, 4:92.

37 Qur'an. Surah An-En'am 6:162.

benevolent. To be just and to uphold justice. To be honest and sincere. To be courteous. To be morally upright and ethical in our actions. To keep our promises and uphold our trusts and agreements. To be respectful and not call each other with derogatory names. To differ with decorum. To praise rather than envy. To be discreet in our charity rather than showing off. This is “Spiritual Intelligence”. To be spiritually mature. When we give and feed others, we say: “We do not need a reward nor thanks from you”.³⁸ When we prefer giving to others, even though we are needy, that is the spirit *ithaar* – a high state of spirituality indeed.

Let us then, through our waqf giving, increase our spirituality and connect with Allah and beg for his nearness, for his *Qurbah*, May Allah accept all our deeds and charities and may our scales weigh heavy with our deeds and charity on the Day of Judgement.

Let us become Spiritually Intelligent. Let us revive the waqf system for everlasting thawaab and increased spirituality. Make your waqf today.

2.10. Waqf as “Community Sovereign Fund” and Baitul Maal or “Community Wealth Fund”

Many countries or states have Sovereign Wealth Funds (SWF). Some examples are as follows:³⁹

- Kuwait Investment Authority (1953)
- Abu Dhabi’s Investment Authority (1976)
- Singapore’s Government Investment Corporation (1981)
- Norway’s Government Pension Fund (1990)
- Over the last few decades, the size and number of sovereign wealth funds have increased dramatically. According to the SWF Institute, there are 176 sovereign wealth funds with cumulated assets amounting to more than \$11 trillion dollars in August 2023.

38 Qur’an. Surah Al-Insaan, 9:76.

39 <https://www.investopedia.com/articles/economics/08/sovereign-wealth-fund.asp#:~:text=Many%20nations%20use%20sovereign%20wealth,generate%20wealth%20for%20future%20generations.> (accessed 13 August 2023)

State sovereign funds are created for various reasons. Surplus revenues are invested for future generations, stabilization of the economy, long-term economic benefits, and are part of the state's macro-economic framework.⁴⁰ Several conditions have to be met for the success of a SWF, according to John Lipsky⁴¹:

- appropriate budget and monetary policies
- proper integration into the home country economic policy framework
- well-designed funding and withdrawal rules
- underpinned by well-framed corporate governance arrangements
- clear accountability procedures among the different levels of SWF governance, and to the public
- success of a SWF is contingent upon responsible investment policies that are consistent with its policy purpose.

In the case of Muslim minorities, a collective Waqf fund, such as Awqaf SA, acts as a Community Sovereign Fund. Its purpose would be similar to a state SWF except that it would be community and civil society based. In countries such as South Africa, where Muslims are in the minority, it is imperative to establish the Community Sovereign Fund (CSF) based on the waqf model. Donors donate into the CWF as waqf, which then becomes the asset of the community. Rules that apply to a SWF will also apply to a CSF, including shari'ah compliance.

As indicated earlier, a waqf-based CSF will serve multiple purposes: being influential, benevolent, self-reliant, independent, enabling, empowering, enduring, and strategic.

The CSF is similar in concept to the Baytul Maal – the treasury of the Islamic State. The function of the Baytul Maal was to provide for the indigent and any need of the state and its subjects. The difference is that the CWF will be waqf-based in contrast to the Baytul Maal, which will be more

40 <https://www.imf.org/en/News/Articles/2015/09/28/04/53/sp090308> (accessed 14 August 2023)

41 Speech by John Lipsky, First Deputy Managing Director of the International Monetary Fund At the Seminar *Sovereign Funds: Responsibility with Our Future*, organized by the Ministry of Finance of Chile.

liquid with short-term funding. A combination of the two makes an ideal economic vehicle for Muslim minorities, giving strength and power in a meaningful way. The CSF must have adequate checks and balances, excellent corporate governance, excellent protection and security, and clear goals and objectives to strategically deliver on its mandate.

2.11. Waqf as Building Resilience

“They are those who donate in prosperity and adversity, control their anger, and pardon others. And Allah loves the doers of good.”⁴²

Understanding resilience is important in our study of the ideological and philosophical underpinnings of waqf. Resilience has many dimensions and there are many definitions. Resilience may be regarded as “the capacity to withstand or to recover quickly from difficulties”⁴³. This means that capacity has to be built to withstand challenges that individuals or a community might face. Resilience could be about withstanding challenges to faith or imaan, oppressive and unjust regimes, our environmental ecosystem, our financial and economic system and power, our health systems, our education institutions and systems etc. Virtually every facet of our lives and livelihoods could potentially face challenges.

According to Lerch⁴⁴, resilience has six foundations, and these are mentioned as follows:

- “1. People. The power to envision the future of the community and build its resilience resides with community members.
2. Systems thinking. Systems thinking is essential for understanding the complex, interrelated crises now unfolding and what they mean for our similarly complex communities.

42 Qur'an. Surah Al-Anfal, 3:134.

43 [https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4185134/#:~:text=The%20American%20Psychological%20Association%20\(2014,significant%20sources%20of%20stress%20\(para.](https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4185134/#:~:text=The%20American%20Psychological%20Association%20(2014,significant%20sources%20of%20stress%20(para.)

44 Lerch Daniel, *Six Foundations for Building Community Resilience*, Post Carbon Institute, Santa Rosa, California. 2015.

3. Adaptability. A community that adapts to change is resilient. However, because communities and the challenges we face are dynamic, adaptation is an ongoing process.
4. Transformability. Some challenges are so big that it's not possible for the community to simply adapt; fundamental, transformative changes may be necessary.
5. Sustainability. Community resilience is not sustainable if it serves only us and only now; it needs to work for other communities, future generations, and the ecosystems on which we all depend.
6. Courage. As individuals and as a community, we need courage to confront challenging issues and take responsibility for our collective future."

It is in the universal order of Allah that there are times of prosperity and times of adversity. Times of extreme wealth and times of extreme poverty. The 20th century witnessed an era of depression and an era of growth and abundance. Yusuf (as) interpreted the wazier's dream of 7 years of prosperity versus 7 years of famine and adversity. He in turn advised saving in times of abundance for the years of deprivation and famine.

Over the centuries, Muslims, too, underwent periods of prosperity and adversity. There have been periods of turbulent times and times of relative calm and peace. How do we prepare for turbulent times and adversarial conditions? As an individual, there are many ways that one can prepare for such conditions. Today, there are several products in the market. For example, there are retirement annuity funds, unit trust funds, savings, property, offshore, gold, and various other investment products which one can invest in.

However, as a community, Islam and the Prophet Muhammad (s) gave us the ideal investment to secure the future needs of the ummah through the waqf system. The waqf system, as stated by the Governor of the Reserve Bank of Indonesia, is the "shock absorber" of the ummah... meaning that in times of adversity, the waqf system will be the savior of the community. Azzam Tamimi once said that the waqf system always saw

the ummah through turbulent times throughout the ups and downs of the ummah in its long history.

Resilience requires preparation. Financial resilience requires the community to be prepared. Again, as the Quran says in Surah Anfal 8:60...and prepare against them all forms of strength and power... Thus, long term preparation is key as in the case of Yusuf (as). The waqf system lends itself to long term preparation of power, strength, and will provide the resilience to any adversarial conditions facing the ummah.

It would be in the best interest of the ummah to re-establish the waqf system so that it may provide the resilience, power, and strength to see the community through its ups and downs and to avoid and resist fragility. Clearly the waqf system is a community risk mitigation strategy, a true takaful system where self-determination is key to the survival of a community.

Embrace the vision of the Noble Prophet Muhammad (s). Establish Awqaf wherever and everywhere and create a resilient ummah.

Conclusion

Today, financial power and strength are major factors amongst nations and communities. Poor nations suffer the brunt of illiteracy, malnutrition, high unemployment, oppression, injustice, disease, weak militaries, and several social maladies. Whereas wealthier nations have better healthcare, education, stronger economies, lower mortality rates, and stronger militaries, they also have multiple social diseases.

From a waqf perspective, capital mobilisation in all its forms is key to creating collective community wealth to counter the ills of poverty and to promote goodness and benefit to society. There should be no limit to waqf mobilisation and strength; in the end, everything belongs to Allah. In the end, He is *al Warith* – The Inheritor.

Our conclusion elucidates the notion of power, strength, force, co-operation, collaboration, fortification, preparedness and resilience... as a constant Quranic theme, that Muslims are expected to garner as a Quranic imperative, to enable the Ummah to pursue the promotion, protection, and preservation of the higher objectives of the Shariah – to be of benefit to Allah's creation, to promote and enjoin the good and just, and to ward

off and avoid all that is harmful, and to fight and to fend off enemies, oppression, and injustice.

Waqf, as a Prophetic and Divine institution, enables communities, both as minorities and majorities, to become empowered, self-reliant, independent, benevolent and influential in the implementation, albeit in varying degrees, of the *maqasid al shariah*. Waqf empowers communities not only through capital mobilisation in all its forms, but also in the services and infrastructure that it may deliver.

In this regard, several key points have been made as philosophical and ideological underpinnings of the sacred waqf institution. Waqf as an empowerment tool; waqf as mobilisation of community resources and “communitisation”/ “ummahtisation” of private wealth; waqf as a builder of Islamic Civilisation; waqf as visionary and generational thinking; waqf as a revival of our lost heritage; spreading waqf culture as a duty on all Muslims; waqf as a “Community Sovereign Fund” and as a Baytul maal in Muslim minority contexts. And waqf as fostering resilience.

As a legacy institution, a community based, civil society waqf has the potential to garner collective wealth to pursue and accomplish a myriad of beneficial objectives and projects, for individual beneficiaries as well as those that will impact the broader community. For the Muslim ummah, such an institution will provide security and the power to influence in a positive way policies that will impact all communities, and will enable it to support many positive projects and the thwarting of negative influences and actions. As the community has evolved to enjoin what is right and just and to prohibit and avoid injustice and evil, the waqf system needs to be revived with full vigor and vitality. If Harvard University could muster over 40 billion USD in assets, where are our mega waqfs? There is nothing to prevent Muslim communities to mobilise billions in the long term. Insha'Allah.

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Note: The author of this article has been exposed to various literature, writings, conferences and presentations on waqf related subjects since 1984, having attended the first Awqaf Properties Management Seminar hosted by the Islamic Research and Training Institute (IRTI) (a member of the Islamic Development Bank Group), Jeddah, Saudi Arabia; and several other conferences in various countries including Dubai, Kuwait, Singapore, Malaysia, Türkiye, Indonesia, Nigeria, Uganda, Mauritius since the founding of Awqaf SA. The author has also been instrumental in the conceptualization, founding, and implementation of the National Awqaf Foundation of South Africa (Awqaf SA) since 2000/2001. This article reflects the collective experience of the author.

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Unleashing the Potential of Youth Social Entrepreneurship through Waqf Investment

Fatima Hendricks*

Introduction

The institution of waqf has a deep-rooted legacy¹ in addressing a wide array of challenges spanning educational, social, economic, and environmental spheres, most notably in poverty reduction². This chapter addresses the intersection of youth, social entrepreneurship and waqf investment through examples and a case study from South Africa.

Waqf stands out as a sustainable form of charity, as it is not just a one-time donation but a perpetual source of assistance.³ This unique structure ensures that not only do the recipients continually benefit, but it also offers a mechanism for the donor to receive ongoing rewards even after death. The establishment of waqfs⁴ is rooted in the hadith, a saying attributed to

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4 The Arabic plural is awqaf. (as generally used)

the Prophet Muhammad (Peace and Blessings be Upon Him), which emphasizes that even after a person's passing away, their impact can be sustained through three specific actions.⁵ These actions include the perpetual act of charity, sharing knowledge or leaving behind beneficial books, and raising a righteous child who will pray for them. Therefore, people historically created waqfs with the belief that they could accrue spiritual merit through ongoing good deeds posthumously, a practice that continues today. Furthermore, it is essential to acknowledge the spiritual advantages that stem from the act of giving. This altruistic behaviour not only serves as a means of purifying the heart but also contributes to enhancing and refining one's character, purportedly in beautiful ways.

The institution of Waqf has, over time, played a pivotal role in shaping the infrastructure, educational landscape, healthcare provisions, and various other essential services within Muslim civilization.⁶ For example, the history of cash waqfs is notable. As a case in point, the cash waqfs of Bursa in the 16th century are well debated through a Hanafi fiqh⁷ perspective, and well documented⁸. The crucial aspect that adds to the allure of the waqf instrument is its perpetual nature, which guarantees its sustainability over time, irrespective of the longevity of either the benefactor or administrator associated with it.

However, the detrimental impacts of colonization, rampant capitalism and cultural stagnation significantly contributed to the decline of waqf⁹. Influenced by competing ideologies, contemporary proponents of

5 It is reported on the authority of Abū Hurayrah (may Allāh be pleased with him) that the Messenger of Allāh (peace and blessings of Allāh be upon him) said: "When the human being dies, his deeds come to an end except for three: ongoing charity, beneficial knowledge, or a righteous child who prays for him." (Ṣaḥīḥ Muslim 1631)

6 Gil, Moshe. 1998. "The Earliest Waqf Foundations." *Journal of Near Eastern Studies* 57 (2): 125–40. <https://doi.org/10.1086/468624>.

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change (within and outside the Muslim community) have articulated a plethora of criticisms against the waqf system, encompassing economic, moral, religious, and legal dimensions¹⁰. The colonial authorities actively pursued the subjugation of these endowment structures through a strategic sequence of legal frameworks. Employing orientalist narratives, colonial strategies, and legal frameworks as tools for domination and control¹¹, Muslim family endowments in regions like India and Algeria were systematically dismantled. In Zanzibar, waqf participants, as a result of the British colonial administration, became a “working class entirely dependent on wage labor.”¹² Consequently, the pains of the dismantling and weakening of the waqf system were profound with significant setbacks at local and international levels. It is only in recent history, that there has been a renewed interest and reinvestment in the waqf system across the globe, for example through investment in waqf studies¹³, private and state support¹⁴.

Despite the challenges, waqf and its various models have been carefully crafted and refined over time to tackle multifaceted issues with varying degrees of success¹⁵. Waqf models encompassing physical asset models related to land and buildings¹⁶, corporate waqf models that leverage shares¹⁷,

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cash waqf models aimed at facilitating property transfers in cash form¹⁸, and innovative investment instruments¹⁹ tailored to generate funds for the institution of waqf have been developed over time. These models represent a diverse range of strategies and mechanisms employed within the context of waqf management, each serving a specific purpose in optimizing financial resources and promoting sustainability within the framework of Islamic philanthropy.

Within Islamic philanthropy, social entrepreneurship²⁰ has emerged as an alternative to traditional commercial and governmental entrepreneurship. It is regularly lauded for its potential in facilitating social development and welfare initiatives, although its tangible impact and efficacy remain subjects of ongoing discussion. Some proponents argue that Islamic principles of collaboration, assistance, and voluntary involvement could provide a robust foundation for social entrepreneurship endeavors. Consequently, the term Islamic social entrepreneurship²¹ has been formulated.

Suffice it to say, waqf is an Islamic practice deeply ingrained in philanthropy and charity and is, therefore, frequently recognized as a unique variant of social entrepreneurship. There is a growing emphasis on leveraging waqf investments to support social enterprises²² ²³ and entrepreneurial ventures²⁴. Although traditional waqf-based models have historically

18 Saifuddin, Farhah, Saim Binti, Refik Kayadibi, Yahya Polat, and Omer Fidan. 2014. *The Role Of Cash Waqf In Poverty Alleviation: Case Of Malaysia*.

19 Sairally, Salma, and Marjan Muhammad. 2020. *Exploring New Trends of Waqf in the Islamic Capital Market*.

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22 Aldeen, Khaled, Swasti Inayah, and Risa Sari Ratih. 2021. "Cash Waqf from the Millennials' Perspective: A Case of Indonesia." *ISRA International Journal of Islamic Finance*.

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24 Ridwan, Murtadho, and State Islamic Institute of Kudus, Indonesia. 2021. "Waqf Institutions as a Framework for Social Enterprises in Islam." *International Journal of Social Science and Human Research* 04 (07). <https://doi.org/10.47191/ijsshr/v4-i7-33>.

served their purpose, current trends in waqf-based social entrepreneurship indicate a notable shift towards the exploration of more innovative avenues like waqf-based crowdfunding²⁵, green waqf²⁶, and deployment of blockchain technology²⁷.

Within this proliferating context of waqf growth, this chapter presents a case study of the emerging focus within Islamic endowments and the potential benefits of utilizing waqf resources to drive initiatives aimed at fostering youth development and empowerment. Youth social entrepreneurship and waqf investment are examined, albeit against a backdrop of exploitative capitalist realities with ever-widening wealth-poverty gaps²⁸.

1. The Role of Waqf Investment in Fostering Youth Social Entrepreneurship Ventures

Social entrepreneurship is closely linked with the strategic utilization of a diverse array of socio-economic mechanisms to leverage social-focused economic prospects for the promotion of enduring livelihoods. These initiatives can be profit-driven or non-profit-oriented.²⁹ The objective of waqf models as a social tool for poverty reduction is to address the purported economic and social issues faced by marginalized members of society and capacitate communities with economic independence, such as youth. Waqf brings youthful community members from the margins into a financially inclusive society through financially supported social entrepreneurship.

25 Suhaili, Muhammad. 2018. "Waqf-based crowdfunding: a case study of Waqfworld." Edited by Mohd Shafai, Shahida Shahimi, Muhammad Syaukani, and Ahmad Adnan. Waqf-based crowdfunding: a case study of waqfworld.org.

26 Mahsun, Moch, Ahmad Djalaluddin, Nur Asnawi, Nanik Wahyuni, Nevi Danila, and Mohammad Mahbubi Ali. 2022. "Green Waqf: Sustainable Surplus Perspective Balanced Scorecard Analysis." *KARSA Journal of Social and Islamic Culture*.

27 Al-Saudi, Hiba Ali. 2023. "Waqf Fund Management and the Blockchain Horizon." In *Eurasian Studies in Business and Economics*, 271–84. Cham: Springer Nature Switzerland.

28 Raimi, Lukman, Ashok Patel, and Ismail Adeloopo. 2014. "Corporate Social Responsibility, Waqf System and Zakat System as Faith-Based Model for Poverty Reduction." *World Journal of Entrepreneurship Management and Sustainable Development* 10 (3): 228–42. <https://doi.org/10.1108/wjemsd-09-2013-0052>.

29 Katherine Isabel, Rostron. 2015. "Defining the Social Enterprise: A Tangled Web." *International Journal of Management and Applied Research* 2 (2). <https://doi.org/10.18646/2056.22.15-007>.

Waqf for youth development is heralded as a powerful instrument for mobilizing resources to address societal needs. It operates on the premise of self-sustaining donations from private benefactors, aiming to circumvent governmental reliance on inaccessible borrowing or sparse public spending for youth funded by tax revenues.

Cash waqf offers a captivating avenue for a vastly expanded pool of potential donors to participate in charitable commonly giving towards the next generation or increasingly peers in the same generation, and potentially reap timeless rewards, particularly when juxtaposed with traditional waqf models that are confined to tangible assets. The economic privilege of endowing real estate generally capacitates a small, elite minority due to the stark reality of wealth disparity. Therefore, the innovative approach of cash waqf expands philanthropy by enabling virtually anyone, irrespective of financial circumstances, to contribute to this virtuous deed and make a positive impact on society, including youth empowering other youth themselves³⁰.

Waqf institutions currently play a crucial role in offering financial support to young people by facilitating the initiation of small-scale enterprises for the young and upwardly mobile. However, these micro-businesses, if managed effectively and nurtured in imaginative creativity, possess the potential to empower young individuals by establishing sustainable income streams, thereby playing a crucial role in fostering economic stability and growth within vulnerable populations. The operations of these small-scale social enterprises must be carefully planned and executed to maximize their impact on the economic well-being of young actors, given the large structural poverty and systemic racism challenges bearing down on societal equity.

Two examples are shared. The first example is the deployment of cash waqf in Kano, Nigeria. Cash waqf has been used in Kano, Nigeria to champion the pressing economic needs of youth and improve societal well-being³¹. Through carefully designed initiatives targeting education and so-

30 Mujahidah, Anisa Syahidah, and Aam Slamet Rusydiana. 2023. "Perceptions of Indonesian Muslim Youth on Factors Influencing Their Intention to Perform Cash Waqf." *International Journal of Islamic Economics and Finance (IJIEF)* 6 (1). <https://doi.org/10.18196/ijief.v6i1.13964>.

31 Gwadabe, Nura Abubakar, and Asmak Binti Ab Rahman. 2020. "Youth Empowerment and the Application of Cash Waqf – an Experience in Kano State, Nigeria."

cial entrepreneurship, cash waqf helps to bring about positive change to the challenges of deteriorating peace and rising crime rates in Kano which are frequently linked to issues such as youth unemployment, poor education, and poverty³². Cash waqf has assisted in equipping Kano youth with skills and resources through various empowerment programs to become resourceful social entrepreneurs.

However, general awareness of cash waqf appears to be low³³ despite the contemporary notion of cash waqf having expanded the boundaries of traditional waqf practices, enabling the acceptance of contributions in the form of monetary funds and various movable assets. Reasons for this could be due to weak religious knowledge, access to information media, public awareness of waqf³⁴, or a traditional legal ruling within Islamic jurisprudence that deems cash as an unsuitable subject for waqf.

The second example is a livestock (animal) waqf³⁵ initiative that has been used as a means to promote social entrepreneurship among small-scale farmers, particularly youth in a rural farming community in Malaysia. This innovative approach not only encourages youth to engage in animal husbandry for their livelihood but also addresses the prohibitive costs associated with starting a herd. It entails a mechanism whereby assets designated under waqf are set aside for an undetermined period to continuously generate benefits, calculated through the maintenance of Animal Unit Equivalents (AUE). This concept of livestock waqf presents itself as a pioneering

In *Awqaf-Led Islamic Social Finance*, 270–79. Milton Park, Abingdon, Oxon; New York, NY: Routledge, 2021.: Routledge.

32 Idriss, Dahiru, Nura Ibrahim, and Asmak Ab Abubakar Gwadabe. 2023. "The Potentials of Waqf to Attain Youth Empowerment for Low Level of Corruption and Peaceful Coexistence in Kano, Nigeria." *Nigeria.* "Abqari Journal.

33 Muhammad, Aliyu Dahiru, Jibril Lawan Alkassim and Sagir Muhammad Sulaiman. "Cash Waqf Acceptance Among Entrepreneurs in Kano Metropolis, Nigeria." *International Journal of Islamic Economics and Finance (IJIEF)* (2023): n. page.

34 Oftafiana, Triya, and Siswahyudianto. 2023. "The Effect of Religiosity, Perception, Income, and Media Access to Information on Public Waqf Intentions in Cash Waqf Linked Sukuk in City of Surabaya." *Journal I-Philanthropy: A Research Journal On Management Of Zakat and Waqf* 3 (1): 1–20. <https://doi.org/10.19109/iphiv3i1.17460>.

35 Mar Iman, Abdul Hamid Bin, and Mohammad Tahir Sabit Hj. Muhammad. 2020. "The Application of Ju'alah in Islamic Finance: The Malaysian Perspective." *International Journal of Management and Applied Research* 7 (4): 411–31. <https://doi.org/10.18646/2056.74.20-030>.

model within the rural economic framework, with a primary emphasis on animal husbandry. This livestock waqf is being successfully used to support poor young people in initiating means of sustenance for community food security, particularly through the practice of rearing animals for livelihood in ways that are sustainable and caring to the environment.

These two examples of a cash waqf and livestock waqf, illustrating the impact of waqf-based investments in social entrepreneurship on empowering youth changemakers, serve as a prelude to a more comprehensive exploration of a case study originating from South Africa. The case study will specifically delve into a real-life example from The National Awqaf Foundation of South Africa (Awqaf SA) to provide practical insights and illustrate the impact of waqf investment in youth social entrepreneurship.

2. Inspiring Example of Youth-Driven Social Entrepreneurship Supported by Waqf Investments: Case Study

We examine Awqaf SA's youth social entrepreneurship program, where waqf investments are making a difference in youth's lives as part of a larger ecosystem of social needs. The National Awqaf Foundation of South Africa (Awqaf SA) was founded back in 2000 as a non-profit organization. This community-focused charitable entity is dedicated to managing endowment funds for an array of supposedly beneficial community development programs.

The types of waqf products offered by Awqaf SA³⁶ are Education Waqf; Health Waqf; Youth Waqf; Masjid & Madrassah Waqf; Micro Finance/Investment, Trade & Skills Waqf; Media & Publications Waqf; Dawah Waqf; Arts, Culture & Heritage Waqf; Food, Trees & Water Waqf; Ramadhan If-taar Waqf; Capacity Building Waqf; Hajj & Umrah Waqf; Qur'an Waqf; Family Waqf; Palestine Solidarity Waqf Fund; Corporate Staff Waqf Fund; Discretionary Waqf; and Designated Waqf.

36 Obaidullah, M. 2014. *A Framework for Analysis of Islamic Endowment (Waqf) Laws*, IRTI-IDB. Jeddah.

Three examples from Awqaf-SA's are presented, viz. sport social entrepreneurship, leadership development, and animal welfare support, to illustrate their support of the youth development ecosystem.

Awqaf SA 100 Youth Cricket Tournament is a sport social entrepreneurship initiative. Awqaf SA, in collaboration with Western Province Cricket and Primrose Cricket Club, has been the host of the Awqaf SA 100 Youth Cricket Tournament since its inception in 2016. This prestigious event has evolved into an annual cricket competition that draws young talents aged between 8 and 17 years from a wide spectrum of backgrounds, providing them with a platform to exhibit their cricketing prowess and sports entrepreneurship. The tournament spans over three days and unfolds at the illustrious Primrose Cricket Club situated in Kenilworth, Cape Town. It garners participation from teams hailing from various underprivileged regions of the country. Noteworthy is the inclusion of female teams since 2019; among them is the highly regarded team from the Cape Flats (a region with historically marginalized communities from Apartheid) called Fishrite Hanover Park, which has emerged as a strong contender. There are no financial obligations placed on participating teams as they engage in this enriching tournament experience, and this is an example of a waqf-based investment in youth sports development.

Another example is the Imam Haron Commemorative Youth Rugby Tournament. In collaboration with the esteemed Imam Haron Foundation and the revered Primrose Rugby Club, Awqaf SA orchestrates this annual tournament during Heritage Month in South Africa. The year 2022 marked a profound significance for this tournament as it coincided with the solemn 50th remembrance of the killing of anti-apartheid activist Imam Abdullah Haron while in detention under the oppressive apartheid regime. Imam Haron's legacy transcends his role as a valiant political activist who sacrificed his life in the relentless pursuit of social justice; he was also a passionate sportsman who played a pivotal part in fostering non-racial sportsmanship. The ethos underlying the three-day Commemorative Rugby Festival is deeply rooted in fostering social cohesion and nurturing a profound sense of Rugby heritage among young players. Through sport, this event endeavors to instill in youth enduring values of social justice, using rugby

as an influential conduit for positive change. This festival serves as an invaluable platform for our community rugby players to exhibit their talent and compete against their peers with sportsmanship and dignity. For the esteemed participating teams, there are no associated costs attached to partaking in this prestigious tournament.

Awqaf SA also hosts workshops for students from various backgrounds, including grade 12 learners from Spine Rd High School in Mitchell Plain on the Cape Flats. The objective of this initiative is to cultivate leadership skills among the participants led by industry professionals like engineers, accountants and community leaders.

On a very different note, Awqaf SA extends its waqf-based support to animal welfare. An example is rescuing and providing care for ailing and abandoned felines through community members. These compassionate efforts involve nourishing, rehabilitating, and eventually placing these vulnerable animals into nurturing households. The continuous success of this initiative is made possible through the generous backing of Awqaf SA, ensuring the provision of sustenance for these feline companions.

As can be seen, a comprehensive and targeted strategy is imperative for nurturing a robust social entrepreneurship ecosystem that effectively empowers the younger generation and maximizes their capabilities. In the next section, waqf investment challenges and solutions for young entrepreneurs are examined.

3. Building a Thriving Ecosystem for Youth Social Entrepreneurship with Waqf Investments: Navigating Challenges

Despite the widespread recognition of the pivotal role that young social entrepreneurs can play in driving economic growth, sustainability, and fostering social inclusivity, current ecosystems often fall short of nurturing young people's talents. It is crucial to critically analyze and contextualize these commendable waqf investment efforts within the broader framework of structural poverty, pervasive neo-colonialist macro-economic forces, glaring skills disparities, the intricate impact of demographic shifts such as migration patterns and evolving family structures, persistent

spatial-regional biases, deep-rooted racial and gender discrimination, disparities in income distribution, wealth accumulation patterns, consumption habits, and unequal access to economic opportunities.

Given these stark realities, a comprehensive and all-encompassing perspective on waqf-based investment is crucial for achieving overall success. Specifically, in the realm of (a) employment and economic empowerment sector, it is imperative to establish mechanisms that not only create opportunities to secure sustainable livelihoods but also promote economic independence; (b) within the education sector, there is an urgent need to revolutionize funding models to ensure equitable access to educational resources for all; (c) in the healthcare domain, it is paramount to prioritize universal access to healthcare services, including mental health support; (d) addressing housing challenges requires a strategic approach that enhances access to affordable and secure housing through effective public-private partnerships; (e) reforming the criminal justice system demands a shift towards restorative justice practices that prioritize rehabilitation over punitive measures; and finally, (f) in the environmental sector, it is crucial to develop sustainable systems that mitigate the adverse impacts of climate change.

Only when well-structured and tailored social entrepreneurship ecosystems are established can we truly unlock the boundless potential of youth-driven initiatives. Explicit and well-defined provisions aimed at supporting young entrepreneurs must be seamlessly integrated into national development strategies and policies across various sectors, including business, finance, employment, social protection, youth development, education, rural development, infrastructure, trade, innovation, information and communications technology, and gender equality initiatives. The inclusion of persons with disabilities and addressing immigration matters must also be factored in meticulously to ensure a comprehensive approach toward nurturing all youth.

Even youth are not immune to the pervasive issue of age-related discrimination in various environments, notably within the professional realm. Young people frequently face significant hurdles stemming from their perceived lack of expertise and connections, as well as limited

financial means. This issue is particularly pronounced for young women, individuals with disabilities, and other marginalized groups, exacerbating disparities among different segments of the youth demographic if left unaddressed or inadequately tackled in a timely and efficient manner. Hence, it is crucial to actively and meaningfully involve the youth in the critical processes of developing, reviewing, and evaluating pertinent strategies, policies, and regulatory frameworks. This not only ensures inclusivity but also brings diverse perspectives to the table for a more comprehensive and effective outcome.

Developing informational materials that pertain to the complex business regulatory environment and are tailored to meet the specific needs of young clients, including budding social entrepreneurs, is crucial in ensuring compliance and understanding. These materials must not only elucidate intricate processes, detailed procedures, strict timelines, and potential costs involved but also must include dedicated resources for youth regarding waqf. Furthermore, it is imperative to emphasize the importance of providing extensive education and training opportunities at both secondary and post-secondary levels. Offering comprehensive internships and apprenticeships in collaboration with private sector entities and community organizations plays a pivotal role in shaping well-rounded professionals equipped with practical experience in addition to theoretical knowledge.

Establishing a comprehensive mentoring program, whether conducted in-person or online, that effectively connects emerging social entrepreneurs with established industry leaders, will improve success. This mentoring initiative must be closely managed to ensure a vibrant approach that creates a safe and creative environment conducive to the development of young talents. By incorporating a diverse range of participants from local, national, and international backgrounds across various sectors, the mentoring experience can facilitate a robust exchange of insights and ideas that spur innovation.

Customizing mentorship programs to cater to specific sectors is crucial for providing targeted and invaluable specialized knowledge that can significantly ease the entry of young people into markets and intricate value chains. These systems must maintain a sense of inclusivity, ensuring that

they are readily accessible to aspiring, budding, and seasoned young social entrepreneurs alike. For young people embarking on their entrepreneurial voyage, mentorship plays a pivotal role as an indispensable compass offering essential guidance and direction towards achieving success in the challenging realm of social entrepreneurship.

Encouraging incubators and accelerators to tailor their services specifically to cater to the needs of youth engaged in social entrepreneurship will enable fresh ideas. The vital business support platforms, commonly referred to as incubators and accelerators, have finally started receiving the recognition they rightfully deserve for their pivotal role in offering efficient mechanisms to ambitious young entrepreneurs who are eager to launch and grow their startups.

Embedding comprehensive financial literacy education within primary and secondary school curricula to equip students with essential knowledge for managing their finances effectively improves knowledge and shapes resilient attitudes towards risk management and resilience to failure. Moreover, the inclusion of significantly more rigorous and advanced financial literacy courses within entrepreneurship education and training programs is crucial for equipping upcoming young business leaders with the essential expertise needed to successfully manoeuvre through the intricate realms of the financial domain. The infusion of these pivotal subjects into educational structures is key in fostering a cohort of financially astute young social entrepreneurs proficient in making well-informed judgments within an ever evolving and convoluted economic milieu.

As an enabler, it is imperative to prioritize investments to ensure that digital connectivity reaches even the most isolated and underserved communities. The establishment of robust digital highways connecting these remote areas to the local entrepreneurship ecosystem is crucial for fostering economic growth and innovation. Basic digital infrastructure, including broadband connections, mobile networks, and accessible internet access points, must be recognized as an essential universal resource that is indispensable for all individuals and businesses alike.

Conclusion

By investing in youth social entrepreneurship through waqf investment, hopeful possibilities for action were offered as examples. The younger generation represents a reservoir of untapped potential and influence, which when effectively channeled and empowered, has the capacity for change across a wide spectrum of domains and sectors. The distinctive viewpoints of young people, profound insights and creative energies possess the power to tackle urgent problems head-on and catalyze transformative change for the thriving vitality of communities.

As the torchbearers into the future, youth bear the weight of inheriting significant societal challenges and opportunities in embracing the power of youth and waqf investment to drive positive change in society together. Therefore, it is imperative to actively engage youth in the formulation of policies, decisions and programs that impact their lives now and in the future. Allocating resources towards the development of youth is not merely an act of generosity but a crucial strategic decision that can significantly impact the trajectory of our societies. The role of young people in propelling societal progress towards justice and peace through the powerful social tool of waqf-based investment cannot be overstated.

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A Review of Youths' Perspective on Waqf Activities in Türkiye

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Introduction

The word waqf refers to the ancient Turkish-Islamic culture in both etymological and historical contexts. In order to maintain their existence, awqaf have developed various practices and reflexes within their fields of activity. For this reason, they prioritize acting cautiously instead of reacting quickly to developments due to the transfer of institutional memory and experience gained over the years. On the other hand, the world we live in may require rapid institutional decisions to be taken and implemented. For example, the challenges faced during the pandemic and after the earthquake made it mandatory for awqaf to conduct their activities online instead of face-to-face. However, did the awqaf have the necessary technological infrastructure and knowledge to keep up with this new situation? Likewise, what is the recovery rate and capacity of awqaf in the pandemic and post-earthquake period? In fact, the point to draw attention to in this study is whether awqaf can address the right person at the right time, in the right place, with the right activity. The activities carried out by awqaf in order to maintain their existence, fulfill their main duties and responsibilities, and open up to new horizons are of vital importance. At this point, awqaf will either keep up with the change and transformation by analyzing the preferences and expectations of their target audiences, or they will risk

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stagnation in every sense by continuing their activities without considering the target audience analysis.

The concepts of waqf and waqfship, which are encountered in almost every field of life in Türkiye, are phenomena that date back to centuries ago, but with the socio-cultural and technological developments experienced in the millennium age, there are differences in perception and thought between generations. Such a study was needed in order to determine the impact of these developments and changes on the activities of the waqf.

The concept of ‘waqf’, which is originally an Arabic word, means “to give completely”.¹ However, although it does not specifically represent a material or spiritual phenomenon, it is possible to say that it expresses a sacrifice in the most basic sense. Contrary to the general belief in society, individuals and institutions can donate time, space, equipment, securities and even patents. For this reason, since the concept of waqf has spread to such a wide area and field of activity, it can be encountered in every area of life and at any time.

For example; Doctor Niyazi Kurtulmuş, who is also one of the founders of the Science Dissemination Society (Turkish: İlim Yayma Cemiyeti), was given the title of ‘social physician’ by the public because he treated patients free of charge in his office on the lower floor of his house on Thursdays throughout his life.² In this example, what is donated is Niyazi Bey’s time, the tools he used and his knowledge and accumulation in the medical profession. There have been many people like Niyazi Bey who have carried out various types of waqf activities within Turkish society.

Behaviors such as zakat, fitra, sadaqah-i jariyah, which are the basic building blocks of the Islamic faith and the voluntary sharing of the assets held by those who have the means with those who do not, or their donations for the public good, have played a key role in the foundation of the waqf to gain a religious motivation, and these behaviours have also been encouraged through hadith and sunnah. Although the concept of waqf is an

1 “Tarihte Vakıflar,” Kamu, T.C. Vakıflar Genel Müdürlüğü, (August 31, 2023), <https://www.vgm.gov.tr/kurumsal/tarihce/tarihte-vakiflar> .

2 “Doktor İsmail Niyazi Kurtulmuş kimdir?,” Özel, Milliyet, (May 31, 2020), <https://www.milliyet.com.tr/gundem/doktor-ismail-niyazi-kurtulmus-kimdir-6223391> .

Islamic concept in origin, since the social structures of the Turks before Islam were inclined to foundation, waqf has become a phenomenon that has gained importance within Turkish society every passing day after the acceptance of Islam.³ For this reason, after the Turks became Muslims, the motivation to carry out activities for the public good has found a place for itself in Turkish society on a more sublime and institutional level. In general, various material and spiritual motivations that feed awqaf can be mentioned in Turkish society. These can be listed as humanitarian motives, the consent of Allah, the desire to carry out activities for the public good, and the bequest of inheritance through awqaf.⁴

Although waqf activities were carried out intensively during the Anatolian Seljuk period, the Ottoman Empire made enough progress in this regard to be identified with the expression 'waqf civilization'. The importance that the Ottomans gave to awqaf and waqf can be better understood when the works that were put forward and the diversity in the fields of activity of the awqaf are taken into consideration.⁵ According to the records of the General Directorate of Foundations (T.C. Kültür ve Turizm Bakanlığı - Vakıflar Genel Müdürlüğü); the number of awqaf that have survived from the Ottoman and Seljuk Period to the present day, but which have no administrators, is 52,000.⁶ Evliya Çelebi expressed his astonishment about the waqf works in the Ottoman Empire in the 17th century by saying, "...I have travelled to 18 sultanates and kingdoms in fifty years, and I have never seen so much charity anywhere."⁷ There are institutions that carry out their activities in a wide variety of areas within the awqaf of the Ottoman period. As their names suggest, these awqaf were established to carry out activities for the benefit of disadvantaged groups in society and even sick animals. The striking point is that these awqaf, unlike those of today, were

3 Tahsin Özcan, "Osmanlı Vakıf Hukuku Çalışmaları," *Türkiye Araştırmaları Literatür Dergisi* 3, no. 5 (2005): 513–52.

4 Neşet Çağatay, "İslâm'da Vakıf Kurumunun Miras Hukukuna Etkisi," *Kamu, Fatih Sultan Mehmet Vakıf Üniversitesi Akademik Arşiv Sistemi*, (August 31, 2023).

5 Ömer Faruk Teber, "Osmanlı Toplumunda Bir Sosyal Kurum Olarak Vakıf Çeşitleri ve İşleyişi," *Dini Araştırmalar* 4, no. 12 (April 2002): 197–205.

6 See "Tarihte Vakıflar".

7 "Vakıf Haftası ve Vakıf Medeniyeti," Özel, *Yeni Dünya Vakfı*, (August 31, 2023), <https://yenidunyavakfi.org/vakif-haftasi-ve-vakif-medeniyeti/>.

established to carry out their activities in line with a single purpose and goal. For example; The Children Who Dropped Their Money Waqf, The Children's Travel Waqf, The Picnic Waqf for Students, The Education Waqf for Orphans, The Himaye-i Etfal (Child Protection) Waqf, The Summer Dress Waqf for Orphans, The Holiday Dress Waqf for Students, The Alphabet Waqf for Students, The Bonus Waqf for Teachers, The Waqf for Banning Tobacco for Teachers, The Dowry Waqf for Poor Girls, The Waqf for Watching the Neighborhood Poor, The Meat Waqf for the Poor, The Waqf that Gives Fruit to the Poor⁸, Gurabahane-i Laklakan (House of Poor Storks), The Waqf that Protects Bridges from the Damages of Floods, The Horse Waqf, The Waqf for Helping Those Imprisoned Due to Debt, The Waqf that Distributes Helva, The Waqf that Gives Shoe Money⁹.

This study aims to collect the perspectives and expectations of young people between the ages of 15-30 living in Türkiye on waqf (foundation) activities through a survey and analyze this data. The primary focus of the study is young people who participate in waqf activities or take charge in awqaf (foundations). Thus, it is aimed at reaching the individuals directly involved in the activities of the waqf and making accurate determinations regarding the problems and expectations regarding the activities of the waqf. In the study, first of all, the concepts of 'waqf and 'waqfship', which continue to exist effectively in Türkiye, will be explained. Then, the types of activities carried out within the awqaf and their scopes will be examined. Then, together with the data to be obtained from the young people through a survey, the situation will be determined for the waqf activities that continue their activities in Türkiye. In the last part of the study, recommendations will be listed in the focus of this output on waqf activities. While our study will follow an analysis direction from the specific to the general, it will focus only on the types of activities, not on institutions and individuals. In summary, the young people who participated in the survey; they were asked about their age, gender, educational status, whether they were volunteers or employees of the waqf, the types of activities

8 İsmail Çolak, "Osmanlı'da İlginç Vakıflar," *Zafer Dergisi*, no. 515, accessed August 31, 2023, <https://www.zaferdergisi.com/makale/11334-osmanlida-ilginç-vakiflar.html>.

9 "Osmanlı'nın İlginç Vakıfları," Özel, *Yeni Şafak* (Yeni Şafak, August 31, 2023), <https://www.yenisafak.com/hayat/osmanlinin-ilginç-vakiflari-3818400>.

they enjoyed participating in or did not take, and whether there was anything they wanted to draw attention to. In addition, some questions will be asked to the survey participants in order to determine how well the awqaf are prepared for an unforeseen challenge, such as a pandemic and the February 6 earthquake, and how effective they are in restructuring their activities in this context. Although our focus is not on pandemics and earthquakes here, they will only be used to embody the findings, as they are a recent collective process.

1. Method of the Research

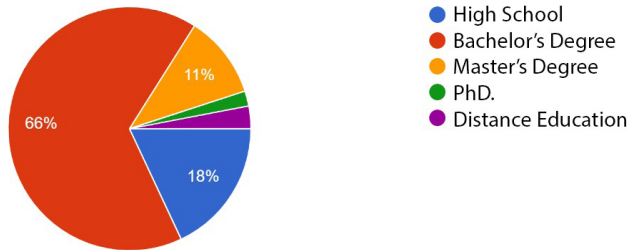
Awqaf established in the modern era have a wider range of activities and diversity. Awqaf that continue to exist today carry out their work for the audiences they aim to reach with various activities and fields of activity. For example, a waqf operating in the field of education does not only provide scholarships but can also organize nature camps or sports events. For this reason, within the scope of the research, survey participants were surveyed on 20 different waqf activities and their preferences were collected and analyzed.

In this study, as a research method, a questionnaire will be applied to an observation group consisting of at least 100 participants between the ages of 15-30. Then, the data obtained from the survey will be analyzed statistically and the findings will be evaluated, and recommendations will be made according to the result. Thus, the perspective of young people on waqf activities will be determined.

The survey was conducted with 100 participants, 55 of whom were female and 45 were male, and the ages of the participants ranged from 15 to 30. 66% of the participants had a university degree, 18% had a high school degree, 11% had a master's degree, 2% had a doctorate, and 3% had an open high school degree.

Table 1.1. – Education level of participants

Level of Education



The 20 most common types of activities organized by awqaf were included in the survey, and the rest were limited to the ‘other’ option. The types of activities that participants were asked about are as follows: Academic presentation, Language course, Nature camp, Handicraft workshop, Instrument course, Ideathon, Signing ceremony, Humanitarian aid activity, Book review, Book reading activity, Coding workshop, Conference, Concert, Vocational training course, Panel, Virtual game tournament, Seminar, Interview, Sports tournaments, Technology festival, and other activities.

A survey consisting of 11 questions was applied to the participants, and in summary; age, gender, education status, whether they are waqf volunteers or employees, the types of activities they enjoy and do not enjoy participating in, the degree to which they like these activities, which activities awqaf should focus on, and whether there is a particular issue that the participants would like to draw attention to. In addition, a question was asked to the participants in order to determine the extent to which the awqaf were prepared for an unforeseen challenge, such as the pandemic and the February 6 earthquakes, and to what extent they were effective in restructuring their activities in this context. Although the focus of the study here is not the pandemic and earthquake, they were used only to concretize the findings, as they are a collective process that has been experienced in the recent period.

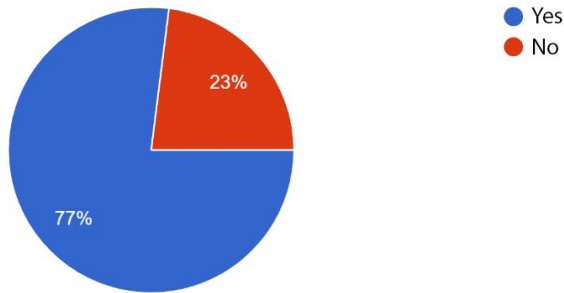
2. Findings of the Study

In this section, the data obtained from the participants through the survey will be analyzed based on quantitative outputs. First of all, the questions asked to the participants and the answers they received will be explained and the study will be concretized using answer graphs. The general evaluation of the answers and the study will be made in more detail in the conclusion section.

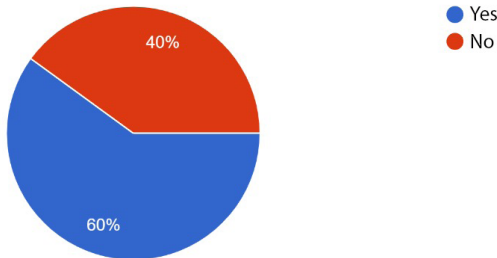
As can be seen below, 77% of the participants had previously participated in the waqf activities as volunteers, while 60% were assigned to the waqf activities.

Table 2.1. – Participants' participation in waqf activities as volunteers or employees

Have you ever volunteered in any foundation activities?



Have you ever taken part in any foundation activities as an official?

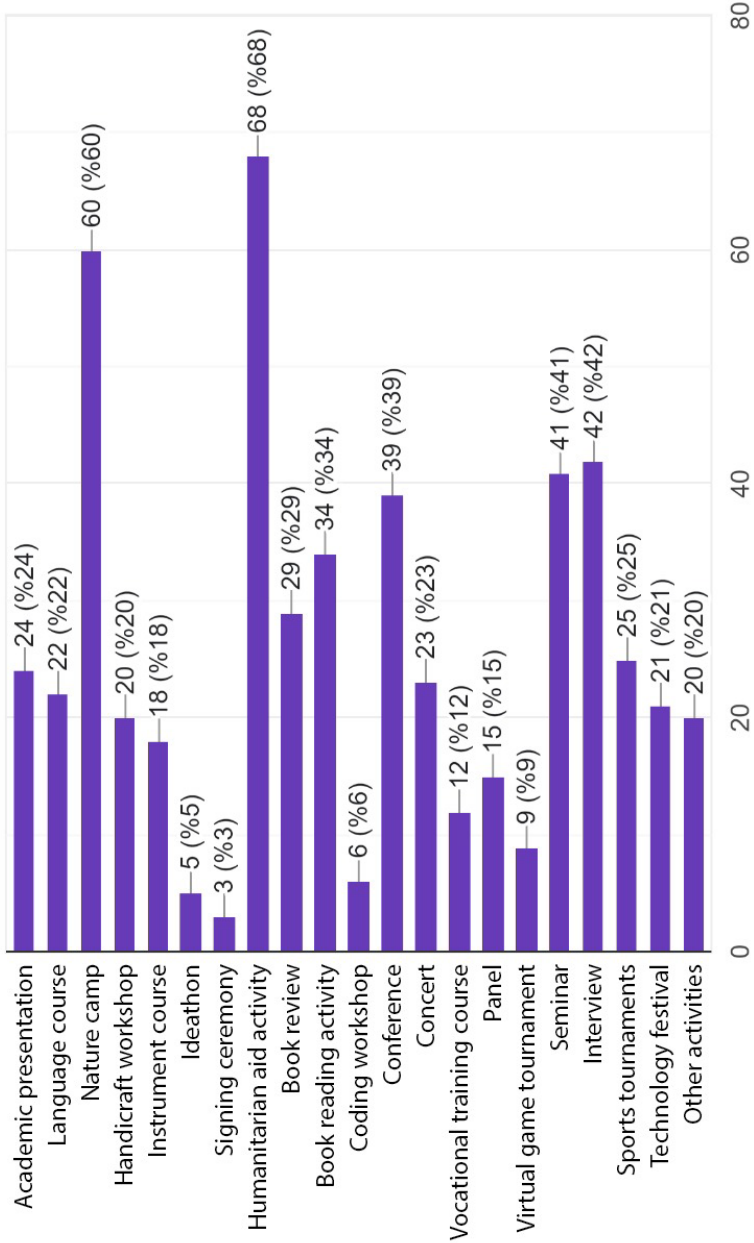


A large portion of the participants participated in waqf activities as volunteers or employees. This shows that there is a high rate of participation of young people between the ages of 15-30 in waqf activities. Therefore, they are also gaining value as a group that awqaf should directly focus on. Young people in this age group participate in waqf activities as volunteers or employees and have the opportunity to get to know the institutions closely and gain insight into these institutions.

We asked the participants about the types of activities they enjoy participating in the most and received a high response of 68% as humanitarian aid activities. This was followed by nature camps with 60%, interviews with 42%, seminars with 41%, and conferences with 39%.

Table 2.2. – Waqf activities that participants enjoy participating in

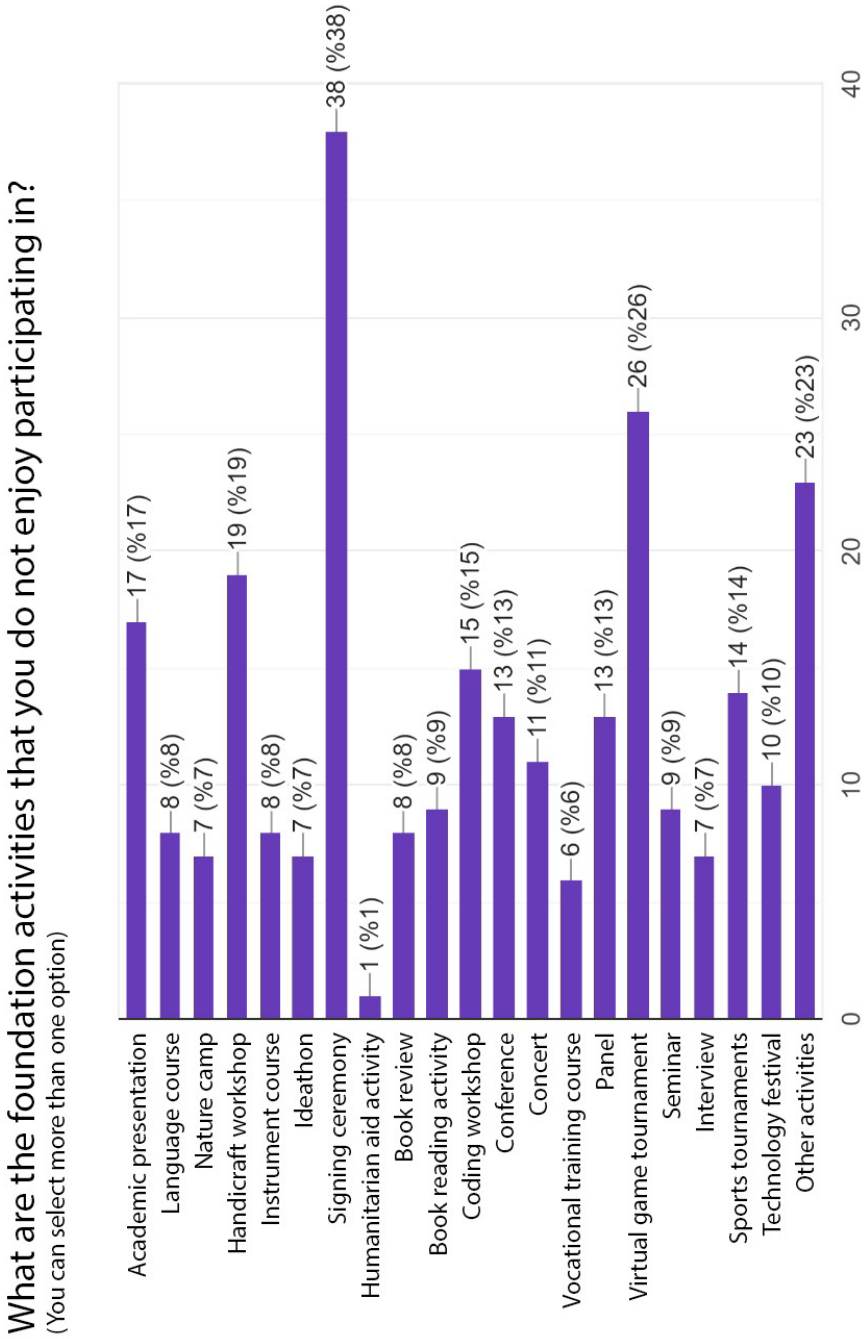
What are the foundation activities that you enjoy participating in?
 (You can select more than one option)



The fact that humanitarian aid activities are ranked first is understandable due to the tangible outputs obtained as a result of spiritual motivation and simple works. No other waqf activity has such a clear and positive result. In this context, it can be said that the participants have primarily preferred aid activities that they can directly see the results of and that benefit humanity. On the other hand, when we look at other types of activities that the participants enjoy participating in, we see that, activities such as nature camps and interviews, where the participants are an active part of the activity, come in second and third. However, activities such as seminars and conferences, where the participants have a more passive level of participation, come in fourth and fifth.

As can be seen below, we asked the types of activities that the participants do not enjoy participating in at all and received the answer of 38% as signing ceremonies. The virtual game tournament came in second place with 26%. The other option came in third place with 23%. The handicraft workshop came in fourth place with 19%, and the academic presentation came in fifth place with 17%.

Table 2.3. - Waqf activities that participants never enjoy participating in

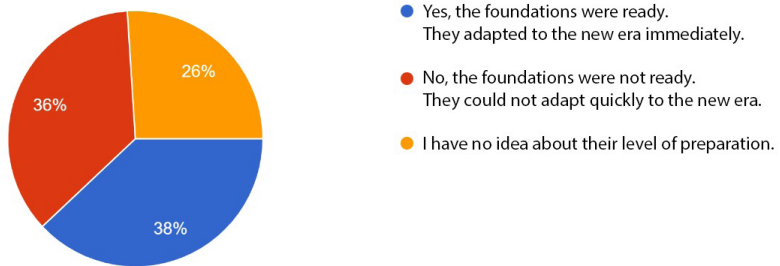


When the previous question is crossed, similar results are obtained here. Participants basically prioritize activities where they are in the leading role and can be an active part of the activity, and they do not like activities where they are passive listeners or virtual participants.

We asked participants whether awqaf are sufficiently prepared for developments at the social level, such as the Covid-19 pandemic and the February 6 earthquakes, and we received 38% yes, 36% no, and 26% answered 'I have no idea about this'.

Table 2.4. – Awqaf's preparedness levels for the Covid-19 Pandemic and the February 6 Earthquakes

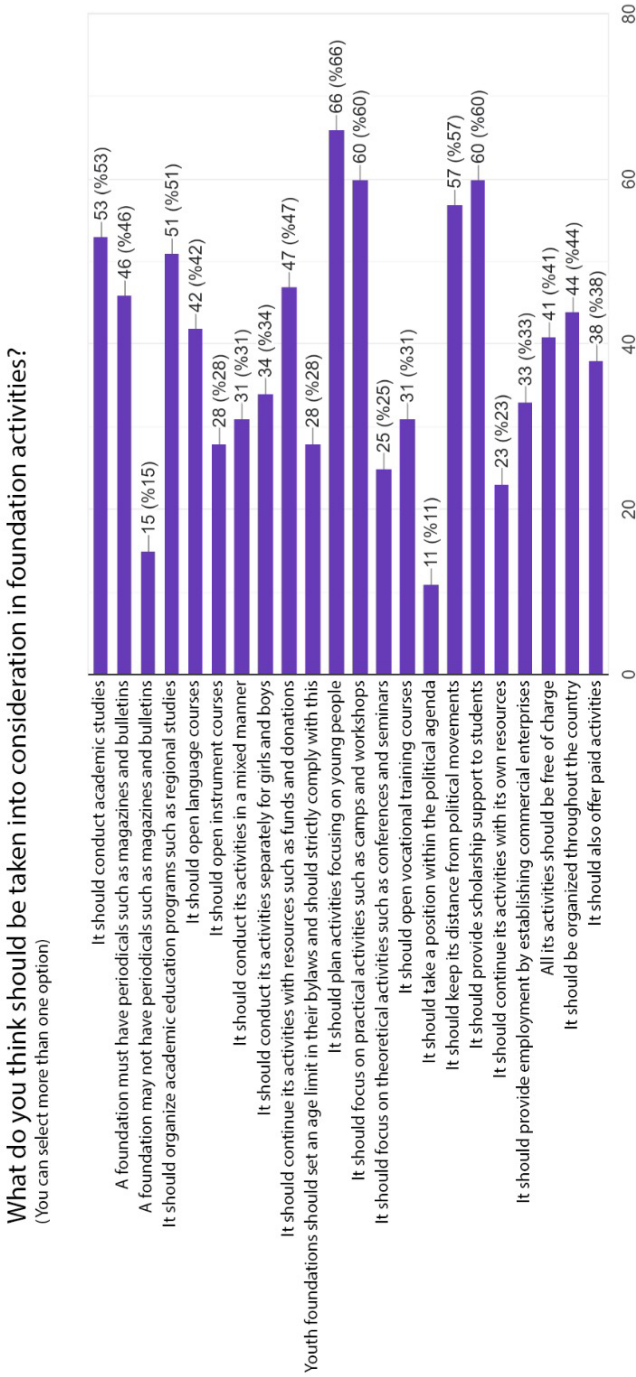
In your opinion, were the foundations sufficiently prepared for developments at the social level such as the Covid-19 Pandemic and the February 6 Earthquakes?



It is not possible to make a definitive comment in light of the answers to this question, but the fact that yes and no answers are almost equal shows us that this issue needs to be studied in more detail in order to obtain more definitive results. What have awqaf been able to do in the face of developments that deeply affect society and require us to make radical changes in our daily lives, or how prepared are they for the future? This question and the answers to be given are essential for awqaf to be accepted by society and to continue their existence.

We asked the participants, 'What do you think should be considered in waqf activities?' 66% of the participants said, 'activities focusing on young people should be planned.' Secondly, 60% said 'importance should be given to practical activities such as camps and workshops,' and again, 60% said 'scholarship support should be provided to students.' Thirdly, 57% said 'it should be distant from political movements.' Fourthly, 53% said, 'academic studies should be conducted.'

Table 2.5. - What should be taken into consideration in waqf activities?



In this part of the survey, we aimed to examine the participants' perception of awqaf and to determine their expectations regarding awqaf. When we look at the most preferred options, it can be seen that young people want to be at the center of waqf activities. In addition, since a large portion of the participants are university students, they want awqaf to focus on academic studies. In addition, 57% of the participants stated that awqaf should be distant from political movements and stay away from the political agenda. Regardless of the debate about whether young people are political or apolitical today, one thing is certain according to this research: young people think that awqaf should be distant from the political agenda.

Conclusion

This study is of a summary nature, and the results obtained as a result of the research are important in terms of drawing attention to the points that awqaf should focus on in their activities. This study is aimed to be a reference point for studies to be conducted in more detail and with a larger group of participants.

First of all, the most striking aspect of the results obtained within the scope of the survey is that the participants gave first priority to waqf activities that centered on them. While the participants chose humanitarian aid as the most liked activity type, they chose the signing ceremony as the least liked activity type. We can clearly see this in the results in Table 2.5. Young people expect that more emphasis should be given to waqf activities that center on young people.

When we look at the survey results, it is possible to say that the types of activities that can be described as 'top-down' (deductive) are not adopted by young people. Instead, activities that follow the 'bottom-up' (inductive) process are more appreciated and adopted by young people. Participants prefer to participate in activities that provide them with material and spiritual benefits and in which participants take an active role. The best examples of this situation are types of activities such as humanitarian aid activities, nature camps, scholarship support and academic studies.

Another important outcome of the survey regarding awqaf is that young people expect awqaf to distance themselves from politics and the

political agenda. The feedback from the participants indicates that there is a hesitation in participating in the activities of awqaf supported by political parties. Awqaf operating in the field of civil society take positions within the political agenda as they get closer to political institutions. This situation causes awqaf to identify with various political views and to be limited by appealing only to the masses that support that view. The point we want to emphasize here is that it is not about whether awqaf are close to a political party or not, but that the choices they make at the institutional level will have various positive and negative returns.

Similarly, it is observed in the feedback from the participants that there is a hesitation in terms of the participation of young people in externally funded projects and waqf activities. The comments from the participants indicate that externally supported institutions and organizations are viewed with suspicion. At this stage, awqaf need to explain the projects they carry out through external financing or grants to young people in an explanatory language. For example, a negative perception can be created by labeling a project or waqf that is entitled to receive a grant from the Turkish National Agency as “funded by the European Union”. For this reason, it is important for awqaf to be able to transparently disclose their income and expenses to the public.

As a result, although waqf activities continue to diversify horizontally and vertically in today’s Türkiye, activities carried out without considering target audience analysis will have a lower capacity in terms of efficiency.

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Waqf: The Future is Female

Nor Asiah Mohamad*

Hatice Kübra Kahya**

Introduction

The future is female is not a new suggested connotation of the century. There are stories, films, and other write-ups on this. It indicates the hopes and aspirations of the current generation for a better world of the future to assist our children and grandchildren live in a more inclusive lifestyle. This study highlights the importance of understanding the relevancy of this connotation to waqf. It aims at presenting the opportunities tapped from the strength of the female. It is to suggest that awareness and knowledge about the strength of females as presented from various data may be used to better plan and strategies for future waqf products so the benefit will reach a bigger section of the society.

This chapter is designed using qualitative research methodology, adopting a doctrinal analysis based on secondary data about women or females. The main data is mainly based on the published statistics available representing the world data, national data as well as the Muslim countries data. Past kinds of literature are mainly based on secondary sources of information supporting the main data or filling in the gap when the

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main data is not available, including the annual reports and the opinions of the experts.

It is not exaggerating to state that there are many statistical data and literatures about females, among others, there increase in the female population, the age or life span of females is more than males, they also advance in education, increased ownership of property among the women, culturally more open and acknowledged as an important section of the society, more balanced and able to balance the various roles expected in the society, as mother, wife and employer or employee. The leadership of women is well recognised either in western or Islamic perspectives. The IT literacy among females also is positive. The gap is the research or findings that link the importance of the available data for waqf, especially women in waqf.

This research is significant in the context of future waqf. The existing policy on waqf may overlook the opportunities lie in determining the profile of various waqf stakeholders; the waqif, or the *mutawalli* by giving a special preference to the female sector. Special waqf products may be designed to attract the female *waqif* (donor/endower). A specialised training may be planned to attract more females to become waqf trustees or more importantly, to create waqf opportunities in whatever available platform, from cradle to the graveyard, from the kitchen to the parliament. Women have their strength in ensuring the sustainability of waqf. The history shows how the University of Al Qarawiyyin in Morocco was established by a female waqif who dedicated the whole inheritance property to the *ummah*. The history also shares the sacrifice and hard work of the ladies of the palaces in promoting waqf for the people.

Women and gold have no barriers and need each other. For centuries, the rise and fall of gold trading has never affected the relationship between women and gold. The opportunities continue shining and promising. In the current development, gold traders have created various opportunities for investment, whether physical or e-trading for gold. Waqf of gold is seen as the future, in comparison to cash, which is the subject matter of cash waqf, as gold increases, slowly but surely, while the rise and fall of 'cash' is notable. Having all this information, this chapter investigates how the waqf sector can perform better in performing its role as the third economic

sector focusing on women's ability and opportunities. Understandably, waqf will perform in the long run while *sadaqah* and *zakah* fulfilling the current needs of society.

In the 21st century, the position of women is different globally in various perspectives. The development in technology and modes of social media have helped to convey various messages to women all over the world, hence contributing to the raising of the position of women in education, social as well as economic levels. Thanks to the fast expansion of technology. The impact has landed rightfully in the interest and market of women. Women like to be beautiful, hence make-up and jewelry take their place in most women's cupboards or tables. News, advertisement, and entertainment also take their place comfortably among the women consumers. The waqf managers have to promote as well as offer good waqf products within the range of the women's favorites. Some of them may be aware of the rewards promised by Allah SWT in doing charitable deeds but may not know how to realise them within their busy daily routine.

Islam has never placed a woman in a lower rank than men. In the Quran, it is stated that "*whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do*¹." A western author also emphasises that "*anybody who doesn't think about how to bring in more women won't be able to compete because they're just cutting out half the talent from their opportunity set*²."

Various studies have also pointed out that closing the gender gap and tapping into women's powerful humanity and money capital can have positive implications for the economy³. When an economy is stabilised, the

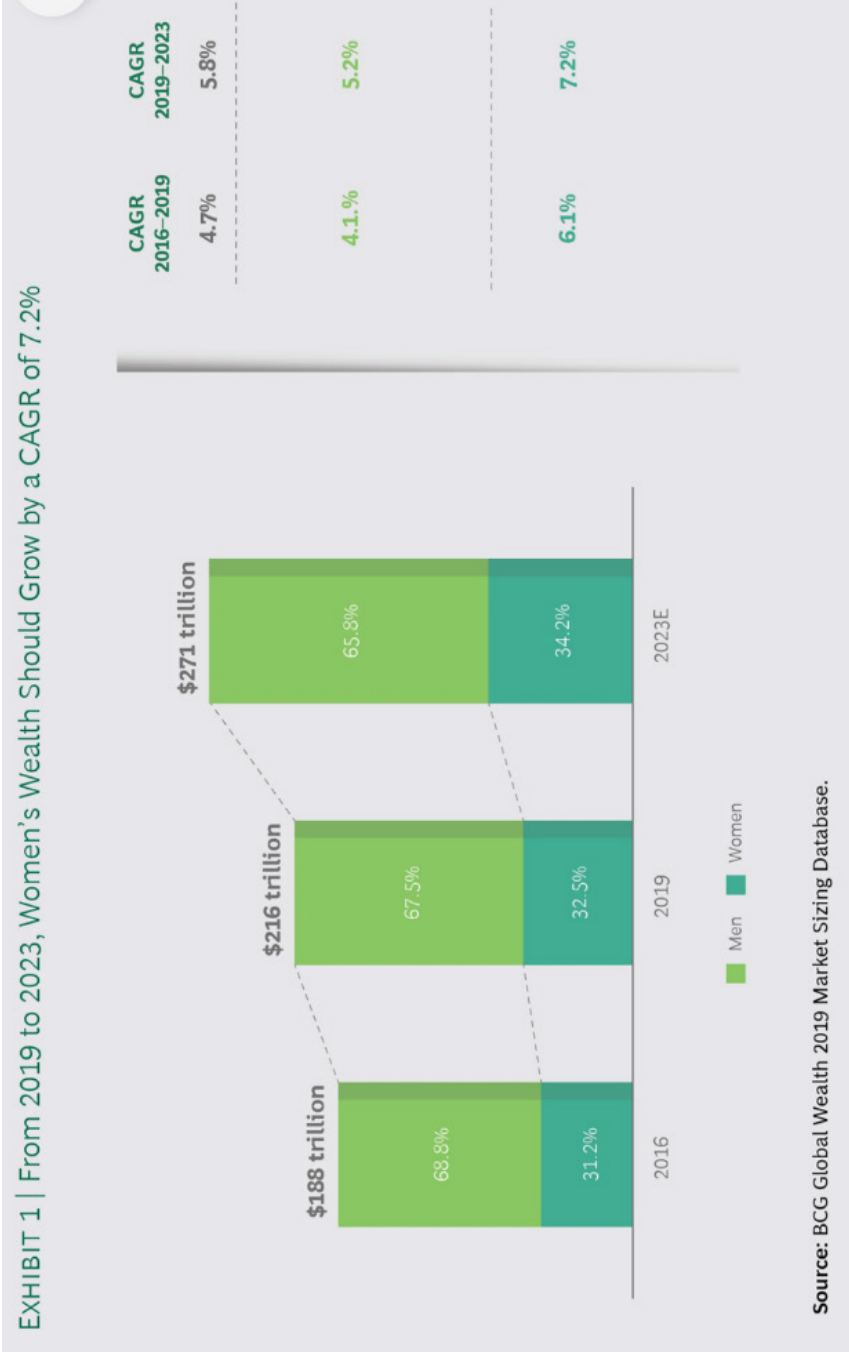
1 Surah Al-Nahl, 16:97

2 Jenny Johnson, Franklin Templeton Investments.

3 David Bilén, Anna Dreber and Magnus Johannesson, "Are Women More Generous Than Men? A Meta-Analysis," (April 16, 2020). Available at SSRN: <https://ssrn.com/abstract=3578038> or <http://dx.doi.org/10.2139/ssrn.3578038>; Catherine C. Eckel, "Gender Differences (Experimental Evidence)," In: *The New Palgrave Dictionary of Economics*. (London: Palgrave Macmillan, 2018); John P. A. Ioannidis, T. D. Stanley and Hristos Doucouliagos, "The Power of Bias in Economics Research," *The Economic Journal* 127, Vol. 605, (2017) <https://doi.org/10.1111/ecoj.12461>; Faisal Othman, *Peranan Wanita Islam Dalam Pembangunan Malaysia*. (Malaysia, Kuala Lumpur: Institut Kajian Dasar, 1989).

whole society, family institution, and country will prosper and produce a positive impact to the country. The many increasing studies on women show significant progress in women nowadays. Philanthropically, women's roles are acknowledged. As such, matters on waqf must not be left behind but must also relate its relevancy to women. This can be done, among others, by acknowledging women's influences and roles and emphasise their ability to contribute to waqf. We argue that having acknowledged the strength and ability of women in many fields is an opportunity to promote waqf to them. There is no specific product that targets women as customers. As such, no study specifically presents the participation of women in *waqf*. Nonetheless, history informs us that there are significant contributions of women on waqf that benefit the ummah till today. In this paper, we seek to see their contributions and roles beyond a *waqif*.

Past literatures also show many progresses relating to women. One of the variables that evidenced women's roles and contributions is the growing women's property ownership. The security impact and freedom in property ownership as well as administration, are good signs of potential waqf. In addition, other variables are their representation in world population, culture, education, politics, and religious freedom. Exhibit 1 shows that in many countries in the world, women outnumber men. The statistic below focuses mainly on Europe, but a lesson can be learned that there is a trend in women's ownership of properties around the world.



Source: <https://www.bcg.com/publications/2020/managing-next-decade-women-wealth>

It is reported by *worldatlas* that women’s population is increasing⁴. Most countries have a female share of the population between 49 and 51 percent. There are, however, a few notable outliers. Among several countries, including India and China, there are significantly fewer females than males. There are large differences in the sex ratio at birth in these countries. The table below shows the top 10 countries where women outnumber men.

Table 1: Top 10 Countries Where Women Outnumber Men

	Countries	%
1	Armenia	54.97
2	Belarus	53.09
3	Ukraine	53.71
4	Latvia	53.68
5	Russia	53.55
6	Lithuania	53,07
7	Georgia	52.98
8	Zimbabwe	52.85
9	Portugal	52.82
10	Estonia	52.57

In some of the Middle East countries, there are more males than females. For example, women are outnumbered by a ratio of 3:1 in most Arab countries. In the United Arab Emirates (UAE) males outnumbered females by almost 4:1. This figure reflects a lack of females in terms of population, nonetheless, there are other positive factors such as involving women taking place in these countries such as their property ownership, employment, and education could be the motivating factor that can promote the culture of waqf. In general, there are significantly more females than males in Eastern Europe. Populations in Eastern Europe have some of the largest gaps in life expectancy between men and women. In Russia, for example, the life expectancy at birth for men was only around 64 years compared to around 75 years for women as recorded in 2021. To point out how this data is important for waqf, it should be acknowledged that Islam or Islamic finance has been generally accepted in these countries. Waqf, which is sustainable,

4 Please see <https://www.worldatlas.com/> (Access Date: 14.12.2023).

is not confined to only Muslims but also the non-Muslims. Similarly, Islamic finance is also proven that it is being accepted by the non-Muslim society. For example, Russia has made a significant change in Islamic finance by having its first Islamic bank. These data are crucial. When almost all parts of the world are propagating sustainable development goals (“SDG”) and green initiatives, the concept of Islamic social finance is there from the very beginning of its introduction promoting a similar theme with special emphasis on its relation to the Creator. As such, the future of the world and the place of the female may be visioned out from the data. Nonetheless, it is not exaggerating to perceive for less trend in childbirth due to pertinent challenges in child upbringing and the family economy nowadays. Many countries record a lower growth of population including the Cooks Islands, Japan, Bulgaria, and Greece⁵. In promoting waqf, women can significantly contribute to the vast development of waqf as donors, waqf managers as well waqf leaders.

1. What is Waqf or Islamic Endowment

Waqf refers to the act of giving one’s property where the owner waives his right as the owner and dedicates the produce (*manfaah*) from the property to those who deserve it, or for the benefit of a general or specific group of deserving grantees. This act is sustainable as the principles demand that the act of charity cannot be revoked forever, if allowed, only under very strict circumstances where there should be a replacement by the donor, etc. Ibn Hajar al-Asqalani explained: “*That is giving in the form of waqf and give its benefits (from the property) in charity*”⁶.

A bigger contribution by the ladies’ donors can be initiated through more strategic initiatives focusing on the main interests of the ladies. Economies with bases related to beauty and cosmetic products, gold, accessories, fashion, and textiles, or even food and beverages are some examples that may attract women, in addition to home and children products. Waqf

5 For the 20 countries with the highest population decline rate in 2023, please see <https://www.statista.com/statistics/264689/countries-with-the-highest-population-decline-rate/retrieved> (Access Date: 26.09.2023).

6 Ktab Fathul Bari, 5/401, cited in <https://maktabahalbakri.com/468-the-differences-between-sadaqah-infaq-and-wakaf>

opportunities can be designed to supplement this spending and expenditure needs or habits with giving and social finance services.

2. Literature Review

Studying about waqf may be traceable in many areas of research such as Islamic history, social finance, economy, Islamic studies, maqasid al shariah etc. This statement is important so that any researcher must not confine only on waqf but other terms related to waqf. In Islam, the contributions of women in waqf are properly recorded either in the hadith or practices of the companions as well as the writings of the jurists⁷. In Islamic jurisprudence, the act of waqf must fulfil the *arka*an (pillars) i.e. *waqif*, *mawqif*, *mawquf* *'alaih* and *sighah* (pronunciation). The pronunciation is very important as it determines the intention of the donors which needs to be carried out by the *mutawalli* (trustee). Moreover, the *sighah* is evidenced through a document called *waqfiyyah* or agreement so that it is properly documented and preserved. This is one of the important reasons where waqf remains till today. It is not a history of the past. The standing of Hagia Sofia, or the many mosques in Türkiye or other parts of the world today is due to its establishment as a waqf. The structure of waqf which stands on pillars and conditions determined by the Muslim jurists makes a waqf distinctive and determinable. One of the pillars calling for waqf to be pronounced clearly, with witness or reduced to a document called 'waqfiyya', helped waqf to remain protected and preserved. The conditions for perpetuality of mawquf or the subject matter of waqf, helped to waqf till hereafter. The sanctity of the law has been preserved, though there are many efforts to undermine it. By the grace of Allah (SWT), these waqf remains though some were left dilapidated as converted as church or museum by some of their enemies.

During the time of the Prophet (SAW), the establishment of Mosque of Quba by the prophet Muhammad (SAW) is living evidence of the perpetual effect of waqf and it is standing and operating until today. Waqf of

7 Imam Shafi'i says: "more than eighty men of the companions participated in waqf!" and Ibn Battuta said: "Endowments in Damascus were plentiful, uncounted, and unlimited." Mentioned in Shadiya M.S.B, Aini S.A., Magda I.A.M, Akhbariah M.M., "Waqf Between Past and Present," *Journal of Mediterranean Social Sciences* 9, No. 4 (2018), 149-155.

Saydina Uthman Affan (RA), grows tremendously and benefitting people, hence is sustainable. This waqf has been used to finance the construction of hotels to house pilgrims while the benefits are used to feed the poor. During the Ottoman period, the variety purposes of waqf ranging from providing ink to students⁸, allocation for students' picnics, giving trousseau to brides or serving sweets to prisoners exist⁹. These waqf last for centuries, evidenced the novel concept of waqf i.e., perpetuity. The endowment documents in the archives of the Turkish General Directorate of Foundations reveal the Ottomans who donated their assets for public services which have among others, the provisions for brides, orphaned students, members of different religions, villagers, prisoners, captives, shopkeepers, scholars and students¹⁰. There were also waqf of garden for recreation, waqf of horses, landscaping and the foundation that provides money for shoes, animals and nature have existed throughout the history. The nature of the earlier waqf shows the main roles of waqf were to serve the public needs. In 1781, a specific waqf to protect and look after the vineyards, gardens and animals of the villagers was introduced in Macedonia. Generally, the waqf was initiated by an individual¹¹.

The contribution of Ottoman women to waqf has been discussed by various authors. Women's contribution to Ottoman waqfs and waqfs' contribution to Ottoman women are almost synonymous. Waqf in the Ottoman Empire was a significant institution that facilitated the redistribution of wealth and played a crucial role in the social, economic, and religious

8 The Mustafa Bin Mehmed Foundation used to distribute ink to students in the courtyard of Beyazid Mosque at the end of the 1700s. On thursdays, a person from the foundation was tasked with giving ink for the student's dip pen, and in return, he was paid 1 akçe. For details please see: "Extraordinary Ottoman Foundation Provided Services in Unique Way", <https://www.dailysabah.com/arts/extraordinary-ottoman-foundations-provided-services-in-unique-ways/news>, (Access Date: 24.09.2023).

9 Ahmad Wira, Meirison and Elfia, "The Transformation of Waqf in Turkey from the Ottoman to the Contemporary Period," *International Journal of Islamic Thought* 24 (December 2023), 25-30

10 The newsletter Sabah, <https://www.dailysabah.com/arts/extraordinary-ottoman-foundations-provided-services-in-unique-ways/news>, (Access Date: 22.09.2023).

11 For example, Sir Mehmed Efendi Foundation has assigned a guard between the villages of Berine and Tersenek, allocating a daily wage to them in return for checking the animals, vineyards, and gardens in the morning and evening.

life of the community. As founders, administrators, and revenue holders of waqfs, women also played vital roles in the economic, social, and religious life of the Ottoman Empire. Their contributions to the waqf system underscore the dynamic interplay between gender, law, and society in the Ottoman context, offering valuable insights into the multifaceted roles of women in Islamic societies. The prevailing discourse in the literature suggested that the Muslim woman did not play a significant role in the social and economic life of their community. Despite the patriarchal limitations of the time, Ottoman women from various social strata established waqfs for a variety of purposes, including religious, educational, and charitable institutions. These acts enabled women to participate actively in shaping the social fabric of their communities.

The figure of Ottoman woman as a founder of waqf by itself is a testament to Ottoman woman's ability to influence public life and contribute to the welfare of her community. Reports by many authors prove that the waqf system in the Ottoman Empire was a significant institution that facilitated the redistribution of wealth and played a crucial role in the social, economic, and religious life of the community. As founders, administrators, and revenue holders of waqfs, women also played vital roles in the economic, social, and religious life of the Ottoman Empire. Their contributions to the waqf system underscore the dynamic interplay between gender, law, and society in the Ottoman context, offering valuable insights into the multifaceted roles of women in Islamic societies.

In addition, the figure of the Ottoman women as a founder of waqf by itself also is a testament to Ottoman women's ability to influence public life and contribute to the welfare of their community. Baer showed that 36.8% of waqf founders in Ottoman Istanbul during the 16th century were women. This emphasizes the recognition of property rights for women in Islamic society, which is not commonly seen in many other civilizations¹². As Çam's study reveals, out of 763 surviving waqfs on the Cyprus Island, 301 were established by women. This indicates that 39.3% of the surviving

12 Gabriel Baer, "Women and Waqf: An Analysis of the Istanbul Tahrir of 1546," *Studies in the Social History of the Middle East in Memory of Professor Gabriel Baer, Asian and African Studies*, No. 17 (1983), 10.

waqfs were established by women¹³. In his study examining waqfs established by women in the Ottoman city of Ayntab, *Kıvrım* illustrated that out of 582, 213 waqfs (36.6%) were founded by women¹⁴. In his examination of 515 endowment deeds, *Taş* illustrated that the proportion of women who established waqfs in Izmir was approximately 30.8% of the total waqf founders¹⁵. The percentage of waqfs established by women was determined to be 20% in Edirne¹⁶ and 25% in 18th century Egypt¹⁷. The overall percentage of women's waqfs in the Ottoman Empire was found to be 30.19%¹⁸, while *Yediyıldız*¹⁹ determined this percentage to be 17.7% in the 18th century. These statistics reveal that approximately one-fourth of Ottoman waqfs were established by women.

Baer argued that waqfs established by women were intended to protect their wealth from intervention by male relatives but these waqfs constituted a counter-productive system that ultimately worked against women's interests in the long term. Thus, waqfs not only facilitated the gradual transfer of property acquired by women back to male relatives but also economically weakened women²⁰. *Jennings* claimed the opposite based on his research about the relationship between Ottoman women and waqf in Kayseri city, as *Gerber* did for Edirne and Bursa, *Fay* and *Meriwether* did for Cairo and Aleppo, respectively.

The requirement of actual or full ownership of property in establishing waqf is also another evidence supporting the freedom of women in dealing

13 Mevlüt Çam, "Osmanlı Vakıflarında Kadınlara Yönelik Hizmetler," *Vakıf ve Toplum*, No. 6 (2018), 113.

14 İsmail Kıvrım, *Osmanlı Döneminde Ayntâb'da Sâlihât-ı Nisvan* (Ankara: Gazikültür A.Ş., 2017), 58.

15 Yasin Taş, "Şehir, Kadın ve Hayırseverlik: Osmanlı Dönemi İzmir Kadın Vakıfları," in *Çaka Bey'den Günümüze İzmir* (İzmir: 2022), 430.

16 Haim Gerber, "The Waqf Institution in Early Ottoman Edirne," *Asian and African Studies*, No. 17 (1983), 37.

17 Mary Ann Fay, "Kadınlar ve Vakıflar: 18. Yüzyıl Mısır'ında Mülkiyet, İktidar ve Toplumsal Cinsiyetin Nüfuz Alanı," in *Modernleşmenin Eşiğinde Osmanlı Kadınları*, ed. Madeline C. Zilfi, trans. Necmiye Alpay (İstanbul: Tarih Vakfı Yurt Yayınları, 2014), 34.

18 Hasan Yüksel, "Osmanlı Toplumunda Vakıflar ve Kadın (XVI-XVII. Yüzyıllar)," in *Osmanlı 5: Toplum*, ed. Güler Eren (Ankara: Yeni Türkiye Yayınları, 1999), 51.

19 Bahaeddin Yediyıldız, *XVIII. Yüzyılda Türkiye'de Vakıf Müessesesi* (Ankara: Türk Tarih Kurumu, 2003), 159.

20 Baer, "Women and Waqf," 27.

with their properties. Hence, establishing waqf definitely shows that Islam provides for women to voluntarily and freely deal with their property, a fact which may not happen to women, even in the west, during the same period of time. *Jennings*, again, who examined the judicial records of Kayseri, argued that in Ottoman society, women used their properties as they wished when establishing waqfs, participated in courts as defendants and plaintiffs, and that ownership gave them some degree of economic autonomy²¹. *Akman*'s work revealed that in the city of Mardin, 83,3% of women who established waqfs in the Ottoman period appointed themselves as the first trustees (*mütevelli*). Furthermore, ten percent of these women designated only their daughters as trustees after their own death²². *Meriwether* has similarly shown that in Aleppo, the majority of women who established waqfs appointed themselves as the initial trustees, and after their deaths, appointed their daughters, granddaughters, concubines, and sisters as trustees. They also defended their trustee rights in court when these rights were challenged²³. *Akman* demonstrates that women from Mardin also engaged in similar legal battles²⁴. As highlighted in many other studies, these female trustees did not hesitate to present documents to official institutions and write petitions to advocate for their rights, thereby proving their mastery over the functioning of the waqfs and the legal system²⁵. *Faroqhi* also showed that some female founders even felt responsibility for their former female servants. Many women who founded waqfs had previously owned female slaves whom they liberated and sought to secure their futures. They accomplished this by, for example, converting a house into a waqf where these women could live²⁶. In her book *Constructing Ottoman Beneficence: An*

21 Ronald Jennings, "Women in Early Seventeenth Century Ottoman Judicial Records: The Sharia Courts of Anatolian Kayseri," *Journal of the Economic and Social History of the Orient (JESHO)* 18, No. 1 (1975), 54.

22 Ekrem Akman, "19. Yüzyılda Mardin Kadın Vakıfları ve Kadınların Mülkiyet İlişkileri," *Vakıflar Dergisi*, No. 57 (2022), 103.

23 Margaret Meriwether, "Women and Waqf Revisited: The Case of Aleppo, 1770-1840," in: *Women in the Ottoman Empire: Middle Eastern Women in the Early Modern Era* (Brill: 1997), 137.

24 Akman, "Mardin Kadın Vakıfları," 108.

25 For more information, see Senem Karagöz, "Osmanlı Vakıf Sisteminde Yönetici Olarak Kadın Mütevelliler," *Osmanlı Mirası Araştırmaları Dergisi (OMAD)*, No. 9/23 (2022), 218.

26 Suraiya Faroqhi, *Women in the Ottoman Empire*, (London: I. B. Tauris, 2023), 71.

Imperial Soup Kitchen in Jerusalem, Amy Singer provides insights into how the waqf of the Sultan Suleiman the Magnificent's wife, Hürrem, served as important sources of income for women, primarily orphans, poor widows, and unassisted elderly women. These revenues allowed even poor women to maintain a degree of financial independence and social status within the patriarchal society of the Ottomans.

Ottoman women did not establish waqfs solely to secure the economic conditions of themselves, their descendants and servants. It is observed that these women also established large and small-scale waqfs to provide logistics and financing in almost every area needed by their society. Among these, the waqfs of the royal women hold a special place since they were among the most magnificent and functional waqfs of their time. Asporça Hatun, the wife of the Sultan Orhan Gazi, is known as the first woman to establish a waqf in Ottoman history. In fact, this waqf deed, which is dated September 1323 (VGMA, d. 590/207, 181), is the earliest surviving waqf deed from the Ottoman period²⁷. The surviving waqf deeds of the waqfs established by the royal women have been the subject of numerous studies due to their importance. In the book *Women's Waqfs in Islamic Civilization*, brief information is provided about the selected waqfs established by forty-seven royal and noble Ottoman women from the center and periphery throughout Ottoman history²⁸. The book *Tarihimizde Vakıf Kuran Kadınlar: Hanım Sultan Vakfiyeleri* contains information about 13 waqf deeds and related documents founded by 13 Ottoman royal women²⁹. *Osman Doğan* and *Selman Soydemir*'s book named *Hayırsever Padişah Kızları: İyilikte İz Bırakan Hanımlar*, provides information specifically about the waqfs of Sultans' daughters³⁰.

In *The Imperial Harem: Women and Sovereignty in the Ottoman Empire*, *Leslie Peirce* delves into how women of the Ottoman elite, particularly from the sultan's harem, used waqfs to exert influence and assert their presence in the public domain. Their roles went beyond mere patrons to include

27 Saadet Maydaer, "Osmanlı'nın Kuruluş Döneminde Vakıf Kuran İlk Hanım Sultan Asporça Hatun ve Vakfiyesi," *Vakıf ve Toplum*, No. 6 (2018), 50-55.

28 Halit Eren (Ed.), *Women's Waqfs in Islamic Civilization*, (İstanbul: IRCICA, 2018), 52-87.

29 Tülay Duran (Ed.), *Tarihimizde Vakıf Kuran Kadınlar: Hanım Sultan Vakfiyeleri*, (İstanbul Araştırma Merkezi, 1990).

30 Osman Doğan ve Selman Soydemir, *Hayırsever Padişah Kızları: İyilikte İz Bırakan Hanımlar*, (İstanbul: Çamlıca, 2022).

active administrators, demonstrating their competence in managing complex institutions and navigating legal and social norms³¹. The construction of magnificent complexes containing structures such as mosques, madrasas, *tekkes* (sufi lodges), *mekteps* (primary schools), *darulkurras* (Quran schools), *darulhadiss* (hadith schools), caravanserais, *imarets* (soup kitchens), hospitals, baths, libraries, and other public service buildings became a tradition in the Ottoman capital, Istanbul. This tradition was initiated by influential palace women such as Sultan Suleiman the Magnificent's daughter Mihrimah Sultan, his wife Hürrem Sultan and their daughter in law Nurbanu Sultan and continued by the subsequent influential royal women³². The two waqf complexes in Istanbul, which were built by the famous architect Mimar Sinan upon the request of Sultan Süleyman's daughter, Mihrimah, are still functional today³³. Nurbanu Sultan and her still-standing waqf complex in Üsküdar, Istanbul, has been the subject of many studies³⁴. During the 17th century, as the influence of women in the Ottoman palace increased even further, it was observed that large endowment complexes in Istanbul and the provinces were built more by royal women than others.³⁵ The construction of Yeni Cami, which is one of the most striking mosques in Istanbul today, was initiated by Safiye Sultan, the wife of Sultan Süleyman's grandson Murat III. However, after being exiled from the old palace and losing her power, the construction has remained incomplete for 60 years until another royal woman Turhan Sultan completed it in the second half of the 17th century³⁶.

Not only of royals but also frequent practice of ordinary benevolent women dedicating their financial resources to repair or support personnel

31 Leslie Peirce, *The Imperial Harem: Women and Sovereignty in the Ottoman Empire*, (Oxford: Oxford University Press, 1993).

32 Ali Akyıldız, *Haremin Padişahı Valide Sultan: Haremde Hayat ve Teşkilat*, (İstanbul: Timaş Yay., 2017)

33 Doğan ve Soydemir, "Hayırcı Padişah Kızları," 49-67.

34 For example, see Pınar Kayaalp, *The Empress Nurbanu and Ottoman Politics in the Sixteenth Century*, (New York: Routledge Press, 2018), and also Tijen Sabırlı, *Dindarlık, Ekonomi ve Sosyal Hayat: Nurbanu Atik Valide Sultan Vakfı Üzerine Bir İnceleme 1582-1826*, (İstanbul: Libra, 2019).

35 Nurhan Atasoy, *Haseki Hürrem Sultan ve Vakıfların Altın Çağı*, (İstanbul: İBB Kültür A.Ş. Yayınları, 2018), 71.

36 Akyıldız, "Haremin Padişahı Valide Sultan," 370-371.

for mosques and masjids located in their neighborhoods indicates that women not only closely monitored the problems of the worship places around them but also made great efforts to maintain these places. In the religious life of Ottoman society, it was common for Qur'an readings to be held on blessed nights, Mawlid ceremonies to be performed on the night of Mawlid, Hatim recitations to be made on Laylat al-Qadr, iftars to be provided to the poor during Ramadan, and sacrificial animals to be slaughtered and distributed to the needy on the days of Eid al-Adha. These were among the frequently encountered services of waqfs in almost every city in many women's waqf deeds.³⁷ They even considered the scents of the worshipping places, educational institutions, and other public service buildings. A notable aspect frequently observed in the waqf deeds of Ottoman women is the scenting of certain spaces with materials such as incense, rose water, and amber.³⁸

Ottoman women did not only focus on poor, religious, education, and healthcare services but also financed by their waqfs urban infrastructure projects such as waterways, bridges, and caravanserais, thus playing a pivotal role in increasing social welfare and improving the aesthetic and functional structures of cities³⁹. For instance, Mihrimah Sultan spent a large amount of money (500,000 gold coins) for the repair of the waterways extending from the Arafat Mount to Mecca⁴⁰. The bridge over the river irrigating the Bursa Plain, which was endowed in the 14th century by Sultan Murad II's wife, Nilüfer Hatun, still bears her name today⁴¹. As seen, the waqf institution alone provides sufficient data to reveal the contribution of Ottoman women to almost every aspect of the society to which they belonged.

Some acts of waqf are evidenced by a deed of Valide Sultan Kethüdası Yusuf Ağa Foundation. The *sighah* has clearly written that the beneficiaries are the children from the religious schools in Üsküdar with

37 Taş, "Şehir, Kadın ve Hayırseverlik," 437-439.

38 Nilgün Çevrimli, "Zamanda-Mekanda Güzel Koku ve Vakıflar," *Vakıf ve Toplum*, No. 6 (2018), 105-123.

39 For further information about Bezmialem Sultan's waqf hospital see Kenan Göçer, *Bezmialem Vakıf Gureba Hastanesi* (İstanbul: Okur Akademi, 2018); for Ottoman women's contribution in general to the healthcare system by waqfs, see Nazif Öztürk, "Topluma Şifa Dağıtan Vâkife Hanım Sultanlar," *Vakıf ve Toplum*, No. 6 (2018), 19-24.

40 Atasoy, "Haseki Hürrem Sultan," 75.

41 Osman Doğan ve Selman Soydemir, *Hayırsever Valide Sultanlar: Vakıflarıyla Yaşayan Hanımlar*, (İstanbul: Çamlıca, 2022), 41-53.

opportunities to go picnic, and served with rice and zerde dessert, be provided with an allowance of 10 akçe (the chief monetary unit of the Ottoman Empire as silver coin Ottoman money), 15 kuruş (120 akçes equaled one kuruş) to the teachers and 6 kuruş to their assistants.⁴² In addition, it was also reported that Ismihan Sultan, the daughter of Sultan Murad III, had offered 3.600 akçe for providing grapes and watermelons for students and teachers staying in Madrasah, an additional 6000 akçe for Mawlid (singing), for writing poems for Prophet Muhammad SAW and *asura* dessert.⁴³ These practices are not new to our generation or our contemporary practices; hence, they can be emulated with the awareness and knowledge of waqf. The benefits are not only providing financial assistance but also strengthening the spirit of brotherhood among the community especially in the urban lifestyle. The purpose of waqf in those days was more centred on religious practices. Şerife Fatma Binti Mustafa Foundation (1815) provided the students of the hadith school who recited the whole chapters of the Quran, known as “hatim” in Laylat al-Raghaib (Night of the Rewards), with casseroles and an allowance of 3 kuruş (ottoman currency in Ottoman era)⁴⁴. Emetullah Hanım Foundation (1764) included in its deed that the necessary materials be purchased and *asura* dessert is distributed to the poor, while coffee was offered to the public. The generosity of the people via waqf can also be seen in the small details of the purpose of waqf. For example, the Ashab-ı Hayrat Foundation in Bursa donated 10,000 akçe to take the poor to picnics and serve food every spring. The picnics were held in a lodge donated by the Sekbanbaşı Mustafa Ağa Foundation in Istanbul, while the utensils such as pans, pots, basins, pitchers, pestles, cauldrons, and trays were also provided by the foundation for those who came to the picnic. In the deed of the Reşide Hatice Hanım Foundation, there was a condition that a water well should be dug in a proper place in Istanbul, and a stone boat should be built so that animals could drink water from this well. In the deed of the Saliha Hatun Binti Selahaddin Pehlivan

42 “Extraordinary Ottoman Foundation Provided Services in Unique Way”, <https://www.dailysabah.com/arts/extraordinary-ottoman-foundations-provided-services-in-unique-ways/news>, (Access Date: 24.09.2023).

43 Ibid.

44 Ibid.

Foundation (1308, Damascus), there was a condition that a part of the foundation's revenues would be allocated for the release of soldiers captured in European countries, including England, France, Spain, Portugal, and Italy, by paying their ransoms. All the needs of the freed prisoners were met by the foundation until their return to their homeland.

The story of women's contribution in waqf also was recorded in other regions. In Singapore, two wealthy ladies known as Raja Siti Kraeng Chanda Pulih and Hajjah Daeng Tahira bte Daeng Tadaleh, have created waqf which is still generating income for the beneficiaries and public. These women are examples of how women with economic power can contribute to their family and ummah through waqf as it is a sustainable act through its pillars crafted in a trusted deed. It is reported that about one-third of waqf in Singapore were donated by women. Fatima Mernissin challenged the common belief on patriarchal dominance⁴⁵.

What is described above provides evidence of the act of waqf by women only, while any women's involvement together with men may not appear in the records. Nonetheless, stories go on. What is more important is to learn that women have continuously contributed to waqf and the significant contribution should be continued from generation to generation. Waqf should not be left in the record of history but remain prevalent from generation to generation. What makes history continue?

3. Life Expectancy

Data about life expectancy shows that women have longer life spans than men⁴⁶. They also believe that the gap in life expectancy would be even wider if women in low income countries had better access to healthcare⁴⁷. It means that women are more likely than men to suddenly take on additional responsibilities, especially those related to the family. It also means

45 A. L. Khan Sher Banu, (2017), *Sovereign Women Muslim Kingdom The Sultanahs of Aceh, 1641-1699*, 273.

46 Fran Baum, Connie Musolino, Hailay Abrha Gesesew and Jennie Popay, "New Perspective on Why Women Live Longer Than Men: An Exploration of Power, Gender, Social Determinants, and Capitals," *International Journal of Environmental Research Public Health* 18, No. 2 (January 2021).

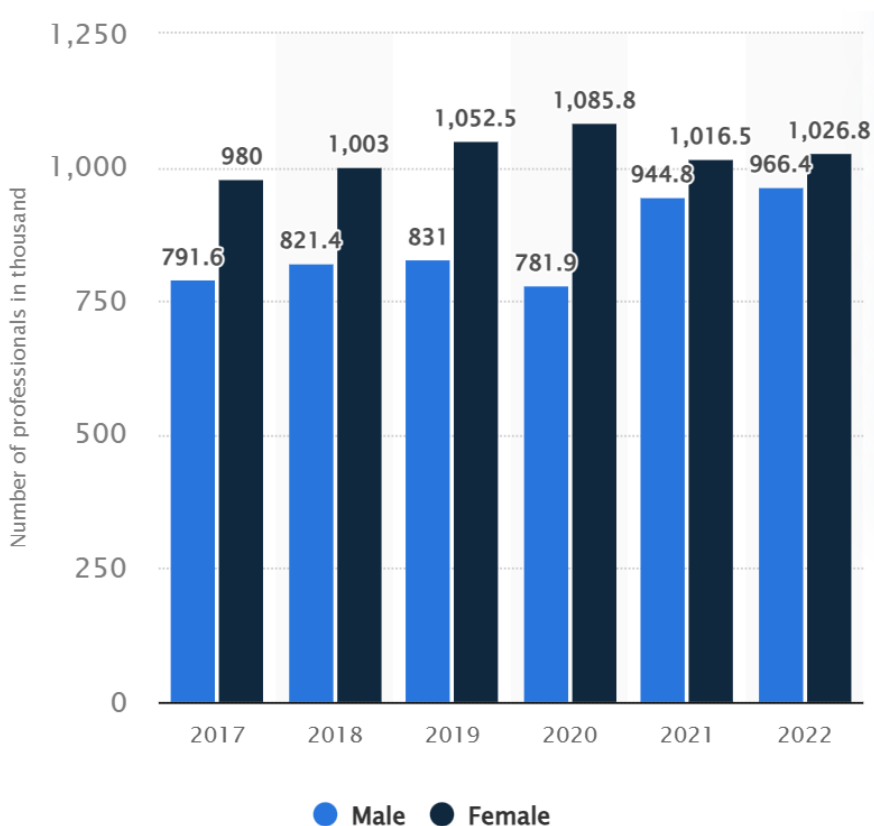
47 World Health Organization report shows that women outlive men worldwide, BMJ 2019; 365 doi: <https://doi.org/10.1136/bmj.l1631> (Published 05 April 2019).

that they need more security, and they have shown that their inclination toward gold or diamonds is partly contributing to this. From another perspective, when women are left in old age, without a husband or perhaps with elderly children as well, what security is provided for them? This is the aspect where waqf institutions should give more attention in determining the product of waqf. There should be a product for old people, especially women. For example, a waqf targeted to benefit the old people, such as special beds for those who contribute a certain amount of cash to the waqf of beds, free dialysis for those who contributed to the waqf of dialysis machines, etc. It can also be a kind of security product based on waqf, with detailed provisions on who and how it should be managed. These responsibilities cannot be put solely on the government. A waqf provision is more secured as it cannot be changed or revoked by any, even the government.

4. Women and Education

More women than ever before are pursuing higher education, increasing their future earnings power give them more freedom in life, including in decision-making. This is not only true in developing economies but also the most advanced markets. In the US, women take account for more than 50% of both undergraduate and graduate program enrollments. For example, in Malaysia, female educational attainment has increased substantially in the post-independence era. Female adult literacy increased from 61.3% in 1980 to 90.8% in 2010 (UNESCO 2016). Both boys and girls enjoy equal opportunity and access to education. Affordable education bridged gender disparities in primary and secondary education (UNICEF 2019). In Malaysia, the number of registered female professionals is more than male professionals, as shown in the below table⁴⁸:

48 Statista, 2024. <https://www.statista.com/statistics/1458881/malaysia-number-of-professionals-by-gender/>



A total of 66.2% of all dentists is female. Other professionals with females making up slightly more than half of the total professionals registered include accountants and lawyers. This is followed by medical doctors, quantity surveyors, veterinary surgeons and psychiatrist.

CARTA 2.1 STATISTIK UTAMA TENAGA BURUH, MALAYSIA, 2019
 Chart 2.1 Principal Statistics of Women Labour Force, Malaysia, 2019

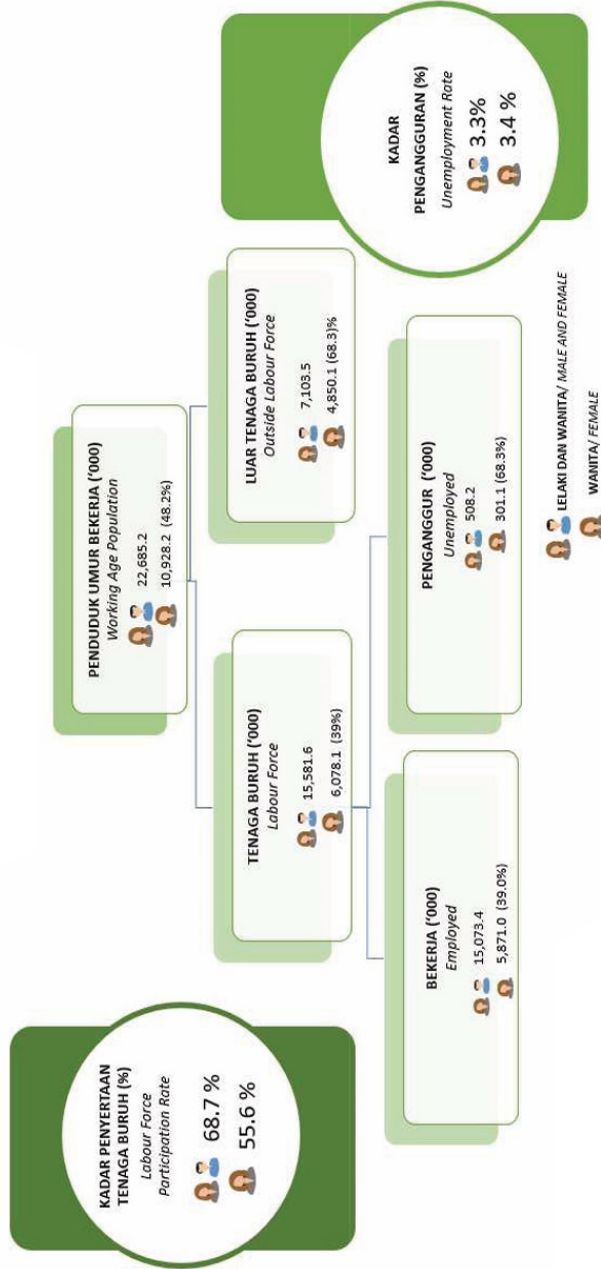


Table 4: Women in Workforce in Malaysia, 2019⁴⁹

49 <https://www.kpwkm.gov.my/kpwkm/uploads/files/Penerbitan/Buku%20Perangkaan/buku%20KPWK%202019%20pdf.pdf>

In 2018, the percentage of women professional and technical workers was 44.7%, almost equal to men. However, the percentage of women legislators, senior officials, and managers is only 22.2%. Out of 37 minister positions in 2017, only 8.6% were women. The government's target of 30.0% women in corporate decision-making positions has yet to be fulfilled. Additionally, Malaysian females still face a glass ceiling at the top levels of the workplace, which inhibits career development and promotion opportunities⁵⁰.

Government support towards women or gender equality can be seen in the Convention on the Elimination of All Forms of Discrimination against Women ("CEDAW"). On 5 July 1995, Malaysia acceded to the CEDAW. The Convention provides the basis for realizing equality between women and men by ensuring women's equal access to, and equal opportunities in, political and public life, education, health and employment (United Nations 2019). The CEDAW provides for equal opportunity at work for females with their male counterparts. In a related development, in the year 2008, the Malaysian government instructed all ministries and government agencies to collect and analyse data according to gender distribution in various sectors inclusive of economics, and politics.

In addition, there are other various policies and legislations to encourage women to enter the labor market such as parental leave, provision of childcare, tax system reform, flexible work arrangements, and part-time work regulations which aimed to further increase female labor force participation as set out in the Eleventh Malaysia Plan (2016–2020). Unfortunately, there is no specific focused plan for women's financial security. Waqf institutions have a lot to offer, from a small case of providing the benefits (manfaat) of waqf to preparing the women for better societal support on their rainy days, such as providing temporary shelter for the unfortunate, marital violence victims or even the female inmates. The benefits may come in the form of skill or cash and kind.

50 Vlado Dimovski, Miha Skerlavaj and Mandy Mok Kim Man, "Is There a 'Glass Ceiling' for Female Managers in Singapore Organizations?" *Management* 5, No. 4, (2010), 307-329.

5. Women Wealth Management

Global female income and wealth are growing faster than ever before, making women an increasingly important target market for wealth managers. This is the result of several long-term changes in demographics, economics, and technology. 32% of the world's wealth is controlled by women. From 2016 to 2019, women accumulated wealth at a compound annual growth rate ("CAGR") of 6.1%. From 2019 till 2023, North America has reported the largest concentration of female-owned assets, with women's wealth in the region projected to rise at a steady CAGR of 6.0%, although this rate is slightly lower than the anticipated global average of 7.2%⁵¹. It is expected that the combined earnings would make Muslim women the world's 16th richest country. Working women and their disposable income represent a huge new market, with earnings that amount to nearly \$1 trillion⁵². Obviously, in today's trend of women having their careers, opportunities to contribute to charitable works and social enterprises are abundance for the women. Let's provide the access and opportunities for them to contribute as sacrifice and sharing the deep feeling of others set part of the women nature.

6. Female Workforce and Professionalism

Female workforce participation continues to grow across the world. This reflects factors such as advances in education, falling birth rates and the contribution of digital technology helps to keep women in the workforce. Women now account for a large proportion of management and professional roles. Although in some areas of work field, women may continue to earn less than men and occupy fewer top leadership positions, in some countries, the income gap between women and men is closing in most leading sectors. Women seem to have some focused areas such as fashion, beauty products and cosmetics industries. These areas help many women to

51 <https://www.bcg.com/publications/2020/managing-next-decade-women-wealth> (Access Date: 17.05.2024).

52 "Don't Underestimate The Power Of The Muslim Woman" <https://www.forbes.com/sites/civinction/2020/03/27/dont-underestimate-the-power-of-the-muslim-woman/?sh=44e77cc79069> (Access Date: 17.05.2024).

become millionaires⁵³. If the trend continues among the millennials, in a short period, the gap between men's and women's income will be getting closer. Nonetheless, the spending trend among women, if properly tackled, may be guided to certain business trends with waqf and social enterprises. In promoting waqf, wealth is not the only factor. Awareness and faith move many people to dedicate their properties to waqf. The issue is, do we have the offer to the ladies? Another trend among the millennials is late marriage or single life. This scenario affects Muslim as well as non-Muslim women while the fact shows that they are becoming more financially independent. With appropriate promotion and awareness, this wealth may partly be shared with the unfortunate in society, where waqf is one of the best and most sustainable modes.

7. Financial Stability and Security

Financial stability and security are big issues as women's financial status is generally more risky than men's. They are often more in need of financial advice and assistance as women are more inclined to live a certain lifestyle. Hence, there are many circumstances where women are prone to be discriminated against or become victims. Moreover, cases like divorce and parenthood require women to be more responsible for their finances. In waqf institutions, there are specific types of waqf, such as Waqf al Khayri (public waqf) and Waqf al Zurri (family waqf), which are suitable for women and have the potential to be productive and offer interesting waqf products. *Waqf al Zurri* is one of the platforms to protect minors or special needs children, whose parents may not be available for them due to death or divorce. Through the mutawalli system which is entrusted to manage and distribute the benefits from the waqf to the beneficiaries, the rights of the unfortunates will be taken care of. The mutawalli are accountable for reporting to the higher authority on the progress of the waqf, hence, there is a check and balance in the running of the system.

53 Some celebrities who are entrepreneurs have shown outstanding performance in economics, such as Neelofa and Siti Nurhaliza, for example, <https://www.majalahlabur.com/inspirasi/5-usahawan-wanita-malaysia-yang-berjaya/> (Access Date: 17.05.2024).

Women are a fast-growing economic power in many leading and developing economies. Even without men, the trend shows that women can decide for the family. This will be another factor for the waqf to prosper when women are given the opportunities to participate or manage waqf.

8. Financial Independence and the Philanthropy

The increase of charity and philanthropy could be seen taking place as religious duties or social responsibility with incentives provided by the government to get tax exemption. In a more specific focus, women's economic power and financial independence are also growing rapidly around the world. In the Middle East, there is a report about the progress of women from the young age. Girl's rate for primary and secondary school participation shows a good result where the number of girls in schools is similar to boys' while women seem to outnumber the men at the university level in 15 of the 22 Arab countries⁵⁴.

Mackenzie Scott has become one of the most prolific philanthropists in history. She has donated \$14 billion to more than 1600 organizations⁵⁵. She also gave away her fortune faster than any billionaire in modern times. But, despite her prodigious donations, she is still the fourth richest woman in the world, according to Forbes' 36th annual list of the World's Billionaires. She launched websites and details of her giving, which created trust among people. It is evidenced as she ranked fifth on Forbes' 2022 list of biggest lifetime givers—behind philanthropists like Bill and Melinda Gates and Michael Bloomberg, who have been donating for decades. There are many religious teachings that encourage charity and promise rewards in this life and in the hereafter. Islam, Christian and others religions believe that the more you give the more you will.⁵⁶ A donor will not become poor by giving and helping others. It is an open gate for more wealth to come and a source of good health.

54 <https://www.bcg.com/publications/2020/managing-next-decade-women-wealth>

55 Mackenzie Scott, reported in Philanthropy News Digest, <https://philanthropynews-digest.org/news/mackenzie-scott-launches-giving-website-details-charitable-process>. More reports are accessible at www.forbes.com.

56 That is one of the religious basis for the exchanging of gifts during Christmas among the Christian.

9. Women in Investment and Financial Literacy

Women are more concerned about security and sustainability. *Bo-jal* noted that “*once women are investing, research shows they are more diligent than men, more agile in changing markets, and more optimistic about the long term*”⁵⁷. Although both men and women are willing to embrace risk, women are more particular or more meticulous. Having full facts and data is material for them before they decide to invest. Nonetheless, their investment profile is similar to that of men. Future waqf is about how to generate the most benefits and achieve the highest income within the parameter of shariah. In achieving this, traditional waqf, which focuses on benefits from immovable properties such as land and mosques, has been expanded to include shares or sukuk based on these assets; hence, venturing into beneficial investments is the future of waqf. Thus, women can be involved and play active roles in bringing waqf to a new method of investment. There should be no element of injustice and misappropriation. A clean and free of *riba* (interest) is the paramount consideration in choosing the place for investment.

The fact-based approach seems effective. Although women may not invest as much as men, they seem to be more consistent and prefer a long-term investment. Fidelity Investments examined the results of 8 million of its male and female retail clients in 2017. The analysis showed that women, on average, earned nearly one percentage point more per year than men⁵⁸. A study of 2,800 men and women by the Warwick Business School found that women’s returns were nearly 2% higher than men’s returns overall⁵⁹. Why are women such successful investors? One answer is that women are more likely to spread their risk, using funds that distribute

57 Shona Bajjal, cited in Zakrzewski et.al, “Women in Wealth, Managing the Next Decade of Women’s Wealth” (Boston Consulting Grp, April 2020), https://web-assets.bcg.com/img-src/BCG-Managing-the-Next-Decade-of-Womens-Wealth-Apr-2020_tcm9-243208.pdf.

58 Fidelity Investments Study: Women Tapping Into Their Financial Superpowers to Gain Ground With Their Money, <https://finance.yahoo.com/news/fidelity-investments-study-women-tapping-130000908.html?> (Access Date: 16.04.2024).

59 Are women better investors than men? “, Warrick Business School, <https://www.wbs.ac.uk/news/are-women-better-investors-than-men/28> June 2018, (Access Date: 16.04.2024).

their investments over a broader base of companies. Minimizing investment concentrations helps women reduce their overall portfolio risk. Men, by contrast, often favour individual stock picking and are more likely to consider alternative investments, which can be more volatile. The investment horizon tends to be different, too. Women are more likely to invest for the long term and are less likely to sell in a market dip. They also trade less frequently than men, on average, and as a result they spend correspondingly less on fees. More diversified holdings and a better-balanced risk profile can lead to lower losses. *Caroline Poetsch-Hennig*, team head of Deutsche Bank Wealth Management in Frankfurt, said, “*it is not a matter of holding more cash, but rather of overcoming the hurdle to invest in capital markets—a hurdle that is sometimes higher for women. However, women who engage in capital markets are not only interested in investing but also have a risk profile that is not that different from men.*”

There is available data to support the philanthropic inclination of many high-net-worth people in the world who are potential clients for endowment, including waqf. There is a bright future for the initiative if tackled with the right strategies to encourage them to invest or dedicate themselves to the good cause of the people. From Warren Buffett to newcomer Jeff Bezos, the nation’s most generous billionaires have given away a collective \$169 billion in their lifetimes—and are still richer than ever. It is reported that Michael Bloomberg owns a net worth of \$70 billion and contributed to climate change and health activities with a lifetime giving of \$12.7 billion⁶⁰. It is also reported that the former New York City mayor and Bloomberg LP co-founder dedicated more than \$12 billion for charitable purposes, including \$1.6 billion over the past year, according to his Bloomberg Philanthropies, focusing on climate change, gun safety and public health⁶¹.

Trends in lifestyle have changed many women, even among Muslims. For example, an unprecedented migration of women, particularly

60 “America’s Top Givers 2022: The 25 Most Philanthropic Billionaires”, <https://www.forbes.com/sites/forbeswealthteam/2022/01/19/americas-top-givers-2022-the-25-most-philanthropic-billionaires/?sh=d40da803a6cc> (Access Date: 17.05.2024).

61 Ibid.

millennial women, has taken place from home to work across the Muslim world in the last 15 years. Millions have joined the workforce for the first time in a movement where economics trumps culture⁶². This data also reveals the potentiality of waqf among the women.

Saadia added that the Muslim world is not a monolithic body. It comprises a diverse set of economies, cultures, and geographies. Muslims represent the majority of the population in more than 30 countries. There are vast economic opportunities and these economies comprise 12% of the world's GDP and one-fifth of its population⁶³. More promising, these countries include high per capita incomes such as Saudi Arabia, the United Arab Emirates, Qatar and Kuwait while some countries are the upper middle-income level such as Malaysia, Türkiye, Iran, Jordan, and Tunisia; and the lower middle-income economies such as Morocco, Pakistan, Indonesia, Egypt, Bangladesh and Tajikistan. Tapping on the women population from these countries alone would open up a big potential of waqf.

In the education field, women are now the majority of university students in the Muslim world. Traditionally, the minority in education, women are coming out ahead of men today. In Indonesia, the largest Muslim-majority country, women's university enrolment has increased from 2% in 1970 to nearly 33% today, while men's enrolment has increased from 4% to 29% over the same period. In Saudi Arabia ten years ago, about 30% of university-age women attended university. Today, half of them go - a higher proportion than in Mexico, China, Brazil and India. This is the base of talent for the new white-collar workforce of the Muslim world.

Fifty million women have joined the workforce for the first time since the turn of the millennium⁶⁴. The millennium recorded that there were around 100 million working women in the Muslim world's emerging markets. Today, that number has swelled to nearly 155 million, a 50% increase in just 15 years⁶⁵. Working women now represent 30% of the 450 million

62 Saadia Zahidi, "Working Muslim Women are a Trillion-dollar Market," 23.05.2018, <https://www.weforum.org/agenda/2018/05/muslim-women-trillion-dollar-market-saadia-zahidi> (Access Date: 17.05.2024).

63 Ibid.

64 Ibid.

65 Ibid.

women in Muslim-majority economies. Countries like Malaysia are also promoting having 30% of the leaders among the women⁶⁶. Labor force participation rates vary widely - 74% in Kazakhstan, 53% in Indonesia and Malaysia, 42% in the UAE, 33% in Türkiye, 26% in Pakistan, and 21% in Saudi Arabia - but are growing faster for women than for men in nearly all Muslim-majority economies.

10. Tapping on IT Potentiality

Women are definitely benefitting from the advancement of technology. Nowadays, information technology helps to make the new generation of working women digitally connected. They are tapping into and creating new demand in a wide variety of fields, from education, health, and food to finance, fashion, and gadgets. It is obvious that the investment in women's education has become effective and changed their economies, and there is more to come. The impact on Muslim countries is certainly greater. In the Middle East, for example, if female labor force participation rose to its full potential by 2025, the region's GDP would spike by 47%, according to McKinsey ⁶⁷. While the rapid rise of working women across the Muslim world is new, today's cohort of businesswomen can look to history for a role model, where Sayyidina Khadijah, a wealthy merchant who married the Prophet Muhammad (SAW) and sent him on a trading mission from Mecca to Syria. She has also financed the supporters of the new religion in its early days. Globalization, information technology, and economic necessity have created a new trend for women's employment. There is a significant increase in working women in the Muslim world. Globalization and technology have opened up a range of economic opportunities for women and new role models beyond their communities. Women, especially those with education, are choosing to exercise their agency and empowerment outside the home, stepping into a realm unforeseen by their mothers' and

66 Statement by Nancy Shukri, "Malaysia Close to Having 30% Women in Leadership Roles" <https://www.thestar.com.my/news/nation/2023/05/24/malaysia-close-to-having-30-women-in-leadership-roles#:~:text=Malaysia%20close%20to%20having%2030%25%20women%20in%20leadership,and%20Community%20Development%20Minister%20Datuk%20Seri%20Nancy> (Access Date: 17.05.2024).

grandmothers' generation. In other words, a new generation of ambitious and educated Muslim women is leaning in.

In addition, the traditional breadwinner and caregiver model of their parent's generation is no longer viable to sustain the life that many women - and men - want for themselves and their children. Dual-income households have become the norm for middle-class urban couples with aspirations for social mobility.

It is important to accept the fact that businesses are tapping into this new trend. Denying the women's contribution is just another nightmare in the industry. Politicians and policymakers need to catch up. Working women and their skills, tastes, and earnings are no longer a niche market. In many industries employers are acknowledging this and great impacts have been seen, especially in the west. Many are now investing in specific strategies to recruit and retain more women, and are designing practices that fit the local context and culture. It is timely for the waqf players and policymakers to tap into the strength of women and comply with their interests. Waqf must heed shariah, hence, issues of shariah-compliance have to be addressed strategically so that waqf can bear more fruitful results for society.

It is also high time to design products and services for this new market. Governments need to catch up to the new realities of the growing cohort of female workers, employers, taxpayers, and other consumers. There is a need to broaden access to finance, transport, and technology, encouraging female entrepreneurship and incentivizing businesses to hire, retain, and promote women. Gig platforms and e-commerce are an unprecedented avenue of economic opportunity for Muslim women. Tech-savvy entrepreneurial women across the Muslim world are tapping into digital opportunities in fields where they have a comparative advantage in understanding the market. In the business and technology industries, many countries have smartly tapped into this development. For example, Egypt's Raye is a ride-sharing service devised by entrepreneur Samira Negm, solving both traffic congestion and safe transport. Pakistani start-up doctors use digital consultations to connect remote rural communities with "housewives" who also happen to be qualified doctors. Indonesia's Hijup claims to be the largest online retailer of "modest fashion", catering to devout, fashionable

women with disposable incomes. All of these enterprises took fresh, female perspectives on familiar problems. Waqf products should supplement them with suitable social services and self security.

Other gig platforms are catching on to the “women’s market”. Ladyjek in Indonesia provides women-only motorcycle rides through overcrowded cities. Mumm Foods⁶⁷ in Egypt is connecting skilled female cooks with thousands who want healthy, home-cooked meals delivered to their offices. Careem in Saudi Arabia is training a new cohort of women drivers, in anticipation of women being able to drive legally by the summer of 2018. The gig economy is a new path to flexible, more secure livelihoods for women in the Muslim world’s emerging markets, often for the first time, and unlike in the West, where it is often synonymous with precarious work.

This trend goes well beyond the needs of the Muslim world. As the numbers of working Muslim women grow, the implications of their rise go well beyond the borders of local markets. As there are around 800 million women in total. It is almost equivalent to the combined populations of the United States, Russia, and Brazil. There are already more working women across the Muslim world than there are in the US or the European Union. Their economic fortunes will determine the prosperity and stability of their own countries, and, by consequence, of the global economy. It is time for the waqf players to back up.

11. What Can Be Offered?

A specific approach for women is much needed and timely. For example, a specific waqf product targeting women who are retiring is a good strategy. In this case, the products must come with benefits to offer. Sometimes, women do not want or need products that are different from those offered to men. Rather, they want a personalized approach that is tailored to their financial objectives and personal goals. As Beatriz Sanchez, regional head of Latin America and member of the executive board at Julius Baer and Co. Ltd., said, “*It is about treating the individual. Banks need to treat female clients the same way they treat men but must realize the dialogue needs to be different.*” Waqf advisors or agents need to shift that dialogue to focus on

67 An app that helps women in Egypt achieve their financial independence through foods.

goals and to understand specific outcomes that a female client wants. For example, two women might wish to retire from their current jobs at age 55, but one might be interested in having enough funds to travel the world, while the other might be interested in starting a new venture. Achieving these goals calls for satisfying very different investment requirements. Hence, in every package offer, waqf products can be offered as an investment for the Hereafter. Always emphasise that in what we receive from Allah, there is always the share or rights of others⁶⁸. By giving, Allah promises that you will get more and you will never become poor⁶⁹.

Banks can personalise their services to women by helping female clients model the impact of different priorities such as generational planning, philanthropic giving, or sponsoring a family entrepreneur. For better financial security, women need specific guidance on how to plan for their financial preferences while continuing to advance their overarching wealth goals. Northern Trust's Steph Wagner adds, "*These approaches must respond to the fact that women are living longer, living single before and after marriage longer, and seeking more alternative investments, and must factor these generational changes into wealth goals and investment patterns*⁷⁰."

Recognizing the importance of data, leading advisors will use visualizations, simulations, or even suitable influencers to help women arrive at informed decisions. Dynamic tools that make it easy to evaluate different scenarios can enable women to see how they might put a portion of their cash and deposits to more productive use while preserving the liquidity they need.

The same approaches and products should be made available in marketing and promoting waqf products or instruments. Some women who are new to investing might enjoy female-only events, seeing them as a safe environment where they can ask questions, they might otherwise be uncomfortable posing, but more experienced investors and women in the upper

68 Al Baqarah (2): 6

69 The Prophet said, "*the Lord's commandment for every one of His slaves is, 'Spend on others, and I will spend on you'*" (Bukhari, Muslim).

70 Anna Zakrzewski and others, "Managing the Next Decade of Women's Wealth", 2020, <https://www.bcg.com/publications/2020/managing-next-decade-women-wealth> (Access Date: 20.05.2024).

wealth bands might get more value from inclusive events that offer access to a range of ideas and insights. Industry providers must learn to understand what types of events and topics women are interested in and address the issues intelligently. Women want to be seen and appreciated in what they do and participate.

Unlike the product-led wealth management model of the past, the new wealth management model should focus on the whole person, not on their gender. By examining preconceptions about female investors, moving beyond labels to treat the individual, and shifting to a goal-based and evidence-backed advisory approach, banks and others can win a share in this important and rapidly expanding market. Beatriz Sanchez put it well: *“Women will increasingly become more demanding and seek more information to make their own decisions, instead of delegating them to someone else. They will continue to be an economic force to the point where, hopefully, in five years, we will no longer be asking if women should be treated differently”⁷¹.*

12. The Recommendations and Conclusion

The trust in women must exist. Women can drive and manage waqf successfully. Having the right information and awareness is crucial to promote waqf. As women lead at home, assist in school, and serve in the administration and society, the opportunity for waqf must be made available for them. The call for women to be the driver of waqf is not similar to women’s emancipation.

There should be specific endowments or waqf products targeting women as their client and customers. The accessibility of the product must be customised for women who are workers or self-employed. The best means are social media as well as agents as women are basically social in nature.

Products of waqf should be either independently tailored for women, or could be embedded to other financial or economic products such as takaful, healthcare, and education. The use of influencers found to be effective in many initiatives such as raising funds or equity for humanitarian works, provided that the figures and the methods must be shariah-compliant. The sanctity of waqf is shariah-compliant.

71 Ibid.

Over the years, the development involving women has been undertaken by many parties, especially the government and non-governmental organizations as well as companies through their corporate social services. The government has continued to increase women's access to the labor market, eradicate poverty amongst female-headed households, provide childcare facilities and support for working mothers, and address work and family conflicts as well as sexual harassment in the workplace. In recent decades, the government has aimed to increase the representation of women in politics and decision-making positions. As such, specific agencies and units were established to spearhead the implementation of various policies and agendas to improve the status of women in social, economic, and political realms. This ensures that women's voices can be heard, and gender equality will empower women to achieve social, economic, and political development.

It is observed that changes that will take place in our society depend on the amount of wealth that will continue to transition to women, especially over the next several years as baby boomers age. More women will control assets because of their longer life spans. The approaches must change. Perhaps it should be more business case; hence, financial services companies, including the waqf institutions, need to change their organization's landscape to attract their clients' wealth with more diversified approaches, balancing the income and the distribution for the poor or the unfortunate in a more sustainable manner.

History has a lot to share especially on women's contributions. The evidence about Muslim women is voluminous and traceable in the history of Muslims. Islam has elevated the status of women financially and economically, and waqf is one of the platforms. The current and future generations should be highlighted on the previous achievement so that it can motivate them to lead the future generation. Muslim women are not petty or inferior. They are the holder of the key of knowledge and wisdom as well as faith. Life starts with women. Give them access and trust, and the world will prosper.

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Building Bridges of Hope; Utilizing Awqaf for Homeless Persons in Malaysia*

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Introduction

Homelessness is an enduring worldwide problem, and the rates of homelessness continue to remain persistently high despite efforts to address it through governmental interventions.¹ It is estimated that two percent of the world's population are homeless.² The primary causes that

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- 1 Fragkou, Roxani, and Alexandros Tsadiras. "Breaking the Vicious Circle between Discrimination and Homelessness." *International Human Rights Law Review* 12, no. 2 (December 7, 2023): 213–42. <https://doi.org/10.1163/22131035-12020004>; Kidd, Sean A., Susan Greco, and Kwame McKenzie. "Global Climate Implications for Homelessness: A Scoping Review." *Journal of Urban Health* 98, no. 3 (September 23, 2020): 385–93. <https://doi.org/10.1007/s11524-020-00483-1>; Fowler, Patrick J., Peter S. Hovmand, Katherine E. Marcal, and Sanmay Das. "Solving Homelessness from a Complex Systems Perspective: Insights for Prevention Responses." *Annual Review of Public Health* 40, no. 1 (April 1, 2019): 465–86. <https://doi.org/10.1146/annurev-publhealth-040617-013553>.
- 2 Chamie, Joseph. "As cities grow, so do the numbers of homeless". YaleGlobal Online. (2020).

contribute to homelessness globally include poverty, unemployment, substance abuse, domestic violence, and mental illness.³ Malaysia too, like many other nations, is not immune to the global issue of homelessness. The rise of economic challenges, lack of affordable housing and the rising of urban poverty further exacerbate the problem.⁴ Based on previous literature, the utilization of Waqf on addressing poverty and providing fundamental needs to the society are very much focused on providing burial spaces, building mosques, and religious schools.⁵ Although those efforts are commendable, there is also a need to broaden initiatives to improve the overall living conditions of the Malaysian community.⁶ Therefore, this chapter proposes leveraging Waqf, or Awqaf (plural), to provide shelter and essential supports to homeless persons in Malaysia, aiming to enhance their livelihood. This chapter is structured as follows. Firstly, it begins by highlighting the background of homelessness in Malaysia. Homeless persons are classified as ‘destitute persons’ and are essentially governed by the Destitute Persons Act 1977 [Act 183]. For ease of reference, this chapter will interchangeably use ‘homeless person’ and ‘destitute person’ based on the definition in the Act. Furthermore, this chapter will explore the challenges associated with managing homeless persons in Malaysia, which underscore the necessity for Awqaf as a potential and viable solution. In the second part, this chapter then delves into the potential of Awqaf (Islamic endowments) in Malaysia to aid destitute persons. Awqaf, deeply rooted in Islamic tradition, embodies a unique form of philanthropy and social

3 Emo, Zhao. (2022). “The key factors contributing to the persistence of homelessness”. *International Journal of Sustainable Development and World Ecology*, doi: 10.1080/13504509.2022.2120109

4 Ghee, Wee Yu, and Raja Norliana Binti Raja Omar. “Homelessness in Malaysia: Victims of circumstance or by choice?.” *Asian Journal for Poverty Studies (AJPS)* 1, no. 1 (2015); Jasni, Mohd Alif, Nazirah Hassan, Fauziah Ibrahim, Mohammad Rahim Kamaluddin, and Norruzeyati Che Mohd Nasir. “The Interdependence Between Poverty And Homelessness In Southeast Asia: The Case Of Malaysia, Indonesia, Thailand, And Singapore.” *International Journal of Law, Government and Communication* 7, no. 29 (September 9, 2022): 205–22. <https://doi.org/10.35631/ijlgc.729015>.

5 Rashid, Khairuddin Abdul, Sharina Farihah Hasan, Puteri Nur Farah Naadia Mohd Fauzi, Srazali Aripin, and Azila Ahmad Sarkawi. “Zakat and wakaf funded housing for the poor and needy—An analysis of the Zakat and Wakaf authorities roles from the authorities’ perspectives.” *Planning Malaysia* 17, no. 1 (2019): 70-81.

6 *Ibid.*

responsibility. Through library research and discussions with the Department of Social Welfare's Home (Desa Bina Diri) in Mersing⁷, this chapter aims to illuminate how Awqaf can uplift and support vulnerable members of society, fostering hope for a better future. Specifically, the role of Awqaf digital platforms to raise awareness, gather donations, and connect with individuals will be looked at. Such digital platforms enable transparency and accountability by providing real-time updates on the utilization of Awqaf resources. In doing so, this chapter will shed light on MyWakaf initiative as one of the active online crowdfunding platforms in Malaysia. Through exploring Awqaf possibilities using technology, this chapter shall contribute to providing a potential solution in alleviating destitution and providing shelter or placement for those in need. Finally, this chapter concludes.

1. Homelessness in Malaysia

1.1. Background

The issue of homelessness in Malaysia is a burgeoning concern, with various studies shedding light on different aspects of this problem. The Department of Social Welfare has reported a fluctuating trend in the number of destitute persons over the years: 4,240 persons in 2017, 3,472 persons in 2018, 3,221 persons in 2019, 2,108 persons in 2020, 1,528 persons in 2021, and 1,280 persons in 2022.⁸ Although there has been a decline after the year 2020, the number of homeless persons is higher than the figures reported in the statistics. Past literature stated that the existing statistical reports do not depict the true reality of the actual number of homeless persons in the country.⁹ The highest number of homeless populations

7 The discussions took place on 15 July 2023, as part of the stakeholder engagement for the Review Study of the Destitute Persons Act 1977.

8 "Social Welfare Statistic Annual Reports" *Department of Social Welfare*, n.d. Accessed March 28, 2024.

9 Jasni, Mohd Alif, Noralina Omar, Muna Maryam Azmy, Sofi Mohd Fikri, Annur Aswan Mohd Noor, Zalmizy Hussin, and Nur Faizira Abdul Rahman Abdul Rahman. "Isu Gelandangan Di Malaysia: Analisa Dari Perspektif Sosial Dan Undang-Undang (Akta Orang-Orang Papa 1977 [Akta 183])." ("Homelessness Issues in Malaysia: Analysis from Social and Legal Perspectives (Destitute Persons Act 1977 [Act 183]).") *UUM Journal of Legal Studies* 14 (2023). <https://doi.org/10.32890/uumjls2023.14.1.15>.

in Malaysia was recorded in Kuala Lumpur, Selangor, and Penang.¹⁰ The three cities are economic hubs with numerous job opportunities, attracting migrants from various parts of the country seeking employment and better livelihoods. Nevertheless, the elevated cost of living in these cities frequently surpasses earning potential, resulting in housing insecurity and homelessness among marginalized communities.¹¹ As noted above, there are various factors of homelessness in Malaysia, including rise of economic challenges, family denial, unemployment, drug addiction, mental health issues, lack of affordable housing and the rising of urban poverty.

1.2. Current Legal Framework in Addressing Homelessness

In tackling the issue of homelessness in Malaysia, a multitude of key stakeholders play crucial roles. Primarily, the Ministry of Women, Family, and Community Development, along with the Department of Social Welfare, spearhead the effort under the legal framework of the Destitute Persons Act 1977. It is important to note that homeless persons are categorized as destitute persons under the Destitute Persons Act 1977 [Act 183]. Section 2 of the Act provides:

“Destitute person” means –

- (a) any person found begging in a public place in such a way as to cause or to be likely to cause annoyance to persons frequenting the place or otherwise to create a nuisance; or
- (b) any idle person found in a public place, whether or not he is begging, who has no visible means of subsistence or place of residence or is unable to give a satisfactory account of himself;

The Destitute Persons Act 1977 outlines three main actions for managing destitute persons. The first action involves the authorized officer conducting a rescue, followed by placement at a welfare home under a magistrate’s order, and finally, the aftercare supervision upon discharge from the welfare homes.

10 Ramli, Muhammad Wafi, and Sharifah Rohayah Sheikh Dawood. “Revealing Homelessness Phenomenon In Malaysia: A Case Study In George Town, Penang.” *The European Proceedings of Social and Behavioural Sciences*, September 23, 2019. <https://doi.org/10.15405/epsbs.2019.09.85>.

11 Jasni et al (2022), supra note 6.

After a rescue procedure, it is the responsibility of the authorized officer to produce the rescued person before a magistrate to determine whether such person is a destitute person as defined in section 2 of the Act.¹² If the magistrate is satisfied that such person is a destitute person, he may order the person to be admitted to a welfare home not exceeding three years.¹³ This term, however, may be varied following the specific procedures under the Act.¹⁴ In addition, the Destitute Persons Act 1977 also allows for voluntary admission to welfare homes.¹⁵

The aforementioned welfare homes are established to provide care, protection, and rehabilitation to destitute persons. These welfare homes are known as Desa Bina Diri (DBD), which literally translated as “Self-development Village”. At present, there are four DBDs that have been officially established pursuant to section 5 of the Destitute Persons Act 1977 located in Mersing, Johor; Jerantut, Pahang; Kuching, Sarawak; Kota Kinabalu, Sabah. Additionally, another one-stop centre has also been established in Sungai Buloh, Selangor.¹⁶

The DBD not only serves as a shelter for destitute persons but also provides essential skill training, facilitating their reintegration into society and enabling them to secure employment for sustainable livelihoods. When a person is discharged from a welfare home, he will be placed under the supervision of a social welfare officer for a period not exceeding one year.¹⁷

In addition to the actions taken under the Destitute Persons Act 1977, the collaborative support of various other stakeholders is equally indispensable. The local authorities, State Islamic Religious Councils (SIRC), and non-governmental organizations (NGOs) stand as significant pillars in addressing the multifaceted challenges of homelessness. These stakeholders not only focus on providing physiological needs such as food and drink, but also other related services such as transit centre, medical, counselling,

12 Section 3, Destitute Persons Act 1977

13 Ibid.

14 Section 3(4), 8 and 13, Destitute Persons Act 1977

15 Section 4, Destitute Persons Act 1977

16 Department of Social Welfare. “Desa Bina Diri,” March 6, 2017. <https://www.jkm.gov.my/jkm/index.php?r=portal/left&id=Wm1WK11SdnZkUGwvRUSMnKdtbmSzZz09>

17 Section 16, Destitute Persons Act 1977

educational, and skills needs for the homeless persons.¹⁸ These services are not only provided to welfare homes through collaborative partnerships with the Ministry, but are also independently operated to offer ad-hoc assistance to the homeless on the streets.¹⁹

1.3. The Challenges in Managing Homeless Persons in Malaysia

The main issues in managing homeless persons in Malaysia, which prompt the need for Awqaf as a potential feasible solution, revolve around logistical and operational challenges. Firstly, the interventions at the welfare homes should strive to comprehensively address the root causes of homelessness, such as mental health issues, substance abuse, and even problems stemming from a lack of motivation or attitude. The intervention cannot be one-size-fits-all for all destitute persons; instead, it must be tailored to cater specifically to the needs of different categories.

For example, the issue of destitute persons with mental health problems. Previous research related to the mental health of the homeless persons in DBD found that nearly two-thirds of the respondents were reported to have a high level of depression.²⁰ There are various factors contributing to the occurrence of this mental health issues, including excessively high life pressures, insufficient social support, a dismissive attitude towards mental health issues, and a lack of knowledge about healthcare services within the community. Consequently, proper interventions with the appropriate facilities must be in place, without which their inclination to continue living on the streets remains high. This is further compounded by the presence

18 Jasni, Mohd Alif, Nazirah Hassan, Fauziah Ibrahim, Mohammad Rahim Kamaluddin, Noralina Omar, and Siti Hajar Abu Bakar Ah. "Meninjau Bentuk Pemulihan Dan Bantuan Untuk Gelandangan Dari Institusi Kerajaan Dan Organisasi Bukan Kerajaan Di Malaysia." *Malaysian Journal of Social Sciences and Humanities* (MJSSH) 7, no. 11 (November 30, 2022): e001897. <https://doi.org/10.47405/mjssh.v7i11.1897>.

19 Mohd Adib, Nor Amalina, and Yarina Ahmad. "How effective are the current initiatives in dealing with homelessness in Malaysia?." *Journal of Administrative Science* 15, no. 3 (2018); Drani, Syazwani, Azlinda Azman, and Paramjit Singh Jamir Singh. "Combating Homelessness: Insights From A Homeless Population." *Geografia* 16, no. 3 (2020).

20 Mohamad, Mohd Suhaimi, Khaidzir Ismail, And Nasrudin Subhi. "Hubungan di antara Kesihatan Mental dengan Minat Kerjaya dalam kalangan Gelandangan di Kem Desa Bina Diri, Malaysia" ("The Relationship between Mental Health and Career Interest among Homeless People in Kem Desa Bina Diri, Malaysia") *Akademika* 86, No. 1 (2016): 11-19.

of destitute persons afflicted with chronic mental health issues, rendering them unfit to care for themselves and lacking familial support.²¹ Such individuals undoubtedly necessitate specialized facilities and shelter to ensure their proper care.

It is evident that providing and maintaining such facilities entails significant financial implications. This includes the costs associated with establishing designated spaces, providing medication or therapy, and hiring skilled caregivers or staff.

Relating to the above point on skilled caregivers or staff, it is also essential to enhance the roles and participation of professional social workers, given their expertise and capabilities in addressing various social issues, including those encountered by homeless persons. Social workers are specifically trained and equipped to work effectively with the target group. However, previous studies have highlighted that many social workers in both government agencies and NGOs, particularly those dealing with homelessness, lack a formal background in professional social work.²² Consequently, individuals in these roles, despite their claims or appointments as social workers, may have an inadequate understanding of the complexities of homelessness. Hence, it is crucial that training programs extend beyond just the residents of welfare homes to encompass capacity building for all involved social workers.

To further enhance long-term sustainability, the establishment of training centers for social workers is a critical aspect of long-term planning that should be considered. This initiative ensures the formalization and continuity of training efforts. Moreover, these centers would not only train social workers to address the needs of destitute individuals but also cater to

21 Online, Utusan Borneo. "Kerajaan Pandang Serius Isu Kesihatan Mental." Utusan Borneo Online, March 26, 2019. <https://amp.utusanborneo.com.my/2019/03/27/kerajaan-pandang-serius-isu-kesihatan-mental>; Borneo Post Online. "For the Homeless, Dealing with Mental Illness an Everyday Struggle," August 21, 2023. <https://www.theborneopost.com/2023/08/21/for-the-homeless-dealing-with-mental-illness-an-everyday-struggle/>

22 Drani, Syazwani, Azlinda Azman, and Paramjit Singh Jamir Singh. "Combating Homelessness: Insights from a Homeless Population." *Malaysian Journal of Society and Space* 16, no. 3 (August 28, 2020). <https://doi.org/10.17576/geo-2020-1603-07>.

the needs of other related vulnerable groups such as those affected by domestic violence, child protection issues, and refugee support.

Therefore, the authors advocate the use of Waqf resources as a viable approach to bolster the creation of specialized facilities and shelters to cater the needs of destitute individuals, alongside the advancement of social worker training centers.

Secondly, based on the authors' observations and discussions with the management of DBD Mersing, it has become evident that the infrastructure of the site is in a state of disrepair.²³ This adversity essentially arises due to the insufficient annual financial allocation to cover project costs. According to the data extracted from the Annual Report of the Department of Social Welfare for the year 2022, there was an allocation earmarked for the construction and upgrading of quarters at DBD Mersing. The project's estimated cost was RM 31,200,000.00, with a contract cost of RM 17,943,877.28. However, the allocation provided by JKM was significantly lower, amounting to only RM 1,196,600.00.²⁴

This significant disparity between the allocated budget and the actual project cost underscores the financial constraints faced by DBD in fulfilling its infrastructure development needs. It highlights the pressing need for more substantial financial resources to address the maintenance and improvement requirements of the facility effectively.

Another critical challenge lies in guaranteeing suitable accommodation upon discharge from welfare homes. This is a vital step to prevent individuals from reverting to homelessness even after undergoing rehabilitation. Previous research in 2016 found that most of the DBD residents do not have any plans regarding their future.²⁵ This transitional accommoda-

23 *Supra* note 9

24 "Laporan Tahunan Jabatan Kebajikan Masyarakat 2022." *Department of Social Welfare*. Putrajaya, Malaysia, July 2023. [https://www.jkm.gov.my/jkm/uploads/files/BAHAGIAN%20KAWALAN%20STANDARD/LAPORAN%20TAHUNAN%20JKM%202022%20\(2\)-compressed.pdf](https://www.jkm.gov.my/jkm/uploads/files/BAHAGIAN%20KAWALAN%20STANDARD/LAPORAN%20TAHUNAN%20JKM%202022%20(2)-compressed.pdf)

25 Ahmad Yani, Nurul Mahfuzah, Nur Zakirah Zahari, Nur Fatini Haziqah Abu Samah, Muhammad Ammar Faidhi Mohamed Azahar, Siti Munira Yasin, Mohd Shahril Ahmad Saman, and Nor Aini Mohd Noor. "Factors Associated with Homelessness and Its Medical Issues among Urban Malaysians: A Qualitative Research." *Journal of Clinical and Health Sciences* 1, no. 1 (June 30, 2016): 46. <https://doi.org/10.24191/jchs.v1i1.5853>.

tion is not meant to be permanent; rather, it is a halfway home that serves as a bridge during the period between discharge and attaining employment and a stable income.

A halfway home, is a residence designed to provide a supportive and structured environment for individuals who are transitioning from a period of institutionalization, such as incarceration, rehabilitation, or psychiatric treatment, back into society.²⁶ Halfway home commonly enforce regulations including curfews, drug screening, counselling sessions, and requirements for occupants to either find job or pursue further education. The objective of these measures is to streamline the process of reintegrating individuals into society, reducing the likelihood of reoffending or relapsing, and guarantee the safety of the community.²⁷

In the current scenario of reintegrating a destitute individual into society after institutionalization, the concept of a halfway home is crucial for facilitating a seamless transition towards independent living. This is particularly significant considering that the individual may have limited financial resources upon leaving the welfare institution, making it challenging to secure accommodation.

In materializing this initiative, several practical considerations are crucial, such as the location, associated land price or rental rates, adequate basic amenities, accessibility to public transportation, and many more. While the creation of new developments tailored specifically for this purpose is highly desirable, integrating such accommodations into existing developed areas is more practical. An example of the current application of this concept is the implementation of the Program Rumah Bimbingan Gelandangan (translated as the “Home Guidance Program for Homeless Persons”). This program is an initiative by the Ministry of Women, Family, and Community Development in collaboration with the National Welfare Foundation and the Kuala Lumpur City Hall. The program aims to assist homeless

26 Carlson, Eric W., and Richard P. Seiter. “Residential Inmate Aftercare.” *Offender Rehabilitation* 1, no. 4 (October 31, 1977): 381–94. https://doi.org/10.1300/j418v01n04_08; Meissner, A. (1998). “Rehabilitation of psychiatric patients by halfway house admission—a catamnestic study.” *Die Rehabilitation*, 37(4), 199-204.

27 Rydberg, Jason, and Elias Nader. “Halfway Houses and House Arrest.” *Routledge Handbook of Corrections in the United States* (2017): 193-204.

individuals in attaining permanent residence and continuing their lives in a more comfortable condition upon the completion of the transitional program at the Kuala Lumpur Transit Centre (PTGKL) or intervention programs, and once they have secured employment.²⁸

The program comprises 20 housing units located in Seri Negeri Sembilan Public Housing in Sentul and Seri Selangor Public Housing at Jalan San Peng. Each unit is rented at a rate of RM 1.00 per day (equivalent to RM 30 per month for each tenant), and can accommodate up to four occupants. The residency is subject to specific conditions. Since its inception from September 2016 to December 2021, a total of 107 homeless persons who are employed have rented housing in these public housing units.²⁹

In a nutshell, to effectively address homelessness in Malaysia, it is imperative to adopt a holistic approach that extends beyond simply providing shelter. This is because the challenges associated with homelessness are complex and require a diverse solution. The highlighted challenges, such as the enhancement of infrastructure and provision of transitional accommodation, emphasize the pressing need for innovative solutions. Accordingly, Awqaf, as a type of Islamic philanthropy, offers a promising opportunity for overcoming these challenges. In the subsequent section, we will delve into the role of Awqaf as a potential solution to address the issue, as well as examine potential impediments that may arise in its implementation.

2. Waqf as Charitable Islamic Tool

Waqf serves as an Islamic charitable tool and functions to provide social finance aimed at supporting and enhancing the welfare of society. Waqf has demonstrated considerable effectiveness in various jurisdictions where endowed resources generate income earmarked for specific religious, educational, or social objectives.³⁰ Although the word Waqf or

28 “Pemberitahuan Pertanyaan Lisan Dewan Negara Mesyuarat Pertama, Penggal Kelima Parlimen Keempat Belas 2022.” *Parlimen Malaysia*, March 22, 2022.

29 *Ibid.*

30 Kunhibava, Sherin, Aishath Muneza, Maryam Binti Khalid, Zakariya Mustapha, and Thong Ming Sen. “Islamic Social Finance from the Quran and Sunnah.” In *Islamic Social Finance: Law and Practice in Malaysia*, pp. 1-21. Singapore: Springer Nature Singapore, 2024.

Awqaf is not specifically mentioned in the legal authorities of the Quran, it stems from the verse that states:

*It is not righteousness that ye turn your faces Towards east or West; but it is righteousness- to believe in Allah and the Last Day, and the Angels, and the Book, and the Messengers; to spend of your substance, out of love for Him, for your kin, for orphans, for the needy, for the wayfarer, for those who ask, and for the ransom of slaves; to be steadfast in prayer, and practice regular charity; to fulfil the contracts which ye have made; and to be firm and patient, in pain (or suffering) and adversity, and throughout all periods of panic. Such are the people of truth, the Allah fearing.*³¹

Meanwhile, the hadith that supports Waqf can be referred to as follows:

“Ibn Umar reported: Umar acquired a land at Khaibar. He came to Allah’s Apostle (may peace be upon him) and sought his advice in regard to it. He said: Allah’s Messenger, I have acquired land in Khaibar. I have never acquired property more valuable for me than this, so what do you command me to do with it? Thereupon he (Allah’s Apostle) said: If you like, you may keep the corpus intact and give its produce as Sadaqa. So ‘Umar gave it as Sadaqa declaring that property must not be sold or inherited or given away as gift. And Umar devoted it to the poor, to the nearest kin, and to the emancipation of slaves, aired in the way of Allah and guests. There is no sin for one, who administers it if he eats something from it in a reasonable manner, or if he feeds his friends and does not hoard up goods (for himself). He (the narrator) said: I narrated this hadith to Muhammad, but as I reached the (words) “without hoarding (for himself) out of it.” he (Muhammad’ said: “without storing the property with a view to becoming rich.” Ibn ‘Aun said: He who read this book (pertaining to Waqf) informed me that in it (the words are) “without storing the property with a view to becoming rich.”³²

Based on the teachings of Islam as interpreted by the two authorities above, there is a strong emphasis on the virtue of performing good deeds

31 Al-Quran 2:177 <https://www.surah.my/2?l=en> accessed 20 March 2024.

32 Book 13, Number 4006.

through acts of charity. Waqf, historically practiced within the Islamic tradition, involves the dedication of specific assets or resources for the betterment of society, aligning with the principles of social responsibility and compassion promoted by the faith.³³ As the world evolves, Waqf continues to hold relevance and has adapted to contemporary commercial contexts while still maintaining its fundamental objectives and roots.³⁴ Before this chapter elucidates on the contemporary Waqf, it is prudent to give a brief discussion regarding the regulatory framework on Waqf in Malaysia.

2.1. Malaysian Existing Regulatory Framework on Waqf

In Malaysia, the legal framework governing Waqf is constructed from a blend of state Islamic laws, regulations, and governing bodies. This framework delineates the procedures for establishing, administering, and managing Waqf properties. Such regulatory framework was based on the regulatory architecture of the Malaysian Federal Constitution. In Article 74, the state governments are entrusted in the Waqf administration where the powers are vested in the SIRC. In 2004, the Malaysian government set up the Department of Awqaf, Zakat, and Hajj (Jabatan Wakaf, Zakat dan Haji), officially abbreviated as JAWHAR, with the aim of consolidating waqf administration and fostering the growth of waqf institutions.³⁵

Regarding this system of Waqf administration and management, prior research has concluded that the SIRC has struggled to efficiently oversee Waqf assets.³⁶ Due to the regulatory architecture, the decentralized administration and management prevent Waqf from reaching a higher level of organization or effectiveness.³⁷ This difficulty stems from various factors, such as ineffective administration, limited management

33 Islamic Social Finance: Law and Practice in Malaysia 2024.

34 Ibid.

35 JAWHAR, Vision, mission and objective. Accessed 20 March 2024 <https://www.jawhar.gov.my/en/corporate-info/vision-mission-and-objective/>

36 Jalil, Mohamad Isa Abd. "Issues and challenges of waqf practice in Malaysia: A review." *Labuan E-Journal of Muamalat And Society (LJMS)* 14 (2020): 80-86.

37 Kunhibava, Sherin, Aishath Muneza, Zakariya Mustapha, Maryam Khalid, and Thong Ming Sen. "Viability of Cash Waqf-Linked Şukük in Malaysia." *ISRA International Journal of Islamic Finance* 15, no. 4 (2023): 25-44.

expertise, inadequate funding, and insufficient understanding of the impact of relevant laws.³⁸

Ideally, to provide accommodation or facilities for homeless persons in Malaysia, the SIRC could employ their powers and authority by virtue of the Federal Constitution in identifying Waqf lands across the nation and repurposing them into dedicated homeless centers or halfway homes. Such an approach would not only address the homelessness issue but also align with the inherent principles of Waqf, which emphasize the use of assets for the benefit of society. However, previous literature has also highlighted several challenges associated with this proposition. Among these challenges is that a lot of Waqf land are still registered under the names of individuals, who are the endowers' themselves.³⁹ Thus, the SIRC could not develop the Waqf lands as they do not have the legal title to do so.⁴⁰ Other than that, most Waqf lands are not strategically located, making their development for such purposes difficult.⁴¹

2.2. Utilizing Waqf Crowdfunding Coupled with Technology for Homeless Persons

Waqf assets are typically categorized as either movable or immovable. In the context of this chapter, the discussion will primarily center on movable Waqf, particularly cash Waqf. Cash Waqf involves the donation of a specific sum of money by the donor, with the proceeds dedicated in perpetuity to the betterment of society.⁴² In Muslim societies, various types of cash waqf models are commonly practiced. These encompass cooperative Waqf, corporate Waqf, Waqf sukuk, crowdfunding Waqf, and direct and

38 Kamaruddin, M.I.H., Masruki, R. & Hanefah, M.M. (2018), 'Waqf management practices: case study in a Malaysian waqf institution', *World Journal of Social Sciences*, Vol. 8 No. 3, pp. 1-12.

39 Ismail, Che Zuina, Nor Jana Salim, and Nor Jawanees Ahmad Hanafiah. "Administration and management of waqf land in Malaysia: Issues and solutions." *Mediterranean Journal of Social Sciences* 6, no. 4 (2015): 613.

40 Ibid.

41 Abd Mutalib, Hasyeilla, and Selamah Maamor. "Investigating issues and challenges in utilising waqf property." *International Journal of Engineering & Technology* 4, no. 4.19 (2018): 158-160.

42 Ismail Abdel Mohsin, Magda. *Cash waqf: A new financial product*. Prentice Hall, 2009.

indirect cash Waqf.⁴³ In Malaysia, cash Waqf programs have been implemented in seven states, all of which are in Peninsular Malaysia, namely Selangor, Perak, Negeri Sembilan, Melaka, Pulau Pinang, Johor, and Pahang.⁴⁴ The programs mostly consist of corporate Waqf and direct and indirect cash Waqf.⁴⁵ The lack of transparency in the implementation of existing cash waqf models has led to criticism regarding their effectiveness in attracting donors as they frequently remain unaware of how their contributions are utilized.⁴⁶

In this digital age and amidst the 4th Industrial Revolution, Waqf has further developed through capitalizing on technological innovations to leverage the convenience and efficiency provided by financial technology. Crowdfunding platforms primarily aim to furnish supporters with precise project details while enhancing transparency throughout the funding process.⁴⁷ This transparency empowers donors to make informed decisions regarding their contributions.⁴⁸ Due to the nature of Waqf, it is important to iterate that the suitable model in the crowdfunding digital platform would be donation based. One of the pioneer in the Shariah compliant crowdfunding platform is Ethis Venture.⁴⁹ The company operates in bringing together a diverse group of investors and donors to participate in projects aimed at enhancing overall social welfare.⁵⁰

While in Malaysia, MyWakaf was launched as a crowdfunding donation digital platform in 2017.⁵¹ The Central Bank of Malaysia, through the

43 Mohsin, Magda Ismail Abdel. "Waqfintech and sustainable socio-economic development." *International Journal of Management and Applied Research* 6, no. 3 (2019): 130-141.

44 The cash Waqf programs here include share Waqfs; Mohsin, A., and M. T. S. H. Mohammad. "The effectiveness of saham waqf on adequacy of funds for development projects in Malaysia." *International Journal of Real Estate Studies* 9, no. 2 (2015): 16-37.

45 *Ibid.*

46 Allah Pitchay, Anwar, Mohamed Asmy Mohd Thas Thaker, Al Amin Mydin, Zubir Azhar, and Abdul Rais Abdul Latiff. "Cooperative-waqf model: a proposal to develop idle waqf lands in Malaysia." *ISRA International Journal of Islamic Finance* 10, no. 2 (2018): 225-236.

47 Eldersevi, Suheyib Abdullah, and Marjan Marjan Muhammad. "Asnaf Care." In Indonesian Conference of Zakat-Proceedings, pp. 615-626. 2021.

48 *Ibid.*

49 Ethis About Us <https://ethis.co/about-us/> accessed 29 March 2024.

50 Mohsin, Magda Ismail Abdel (2019).

51 About MyWakaf <https://aibim.com/mywakaf-initiatives> accessed 25 March 2024.

Association of Islamic Banking and Financial Institutions Malaysia (AIBIM), called for Islamic Banks' participation to collaborate and standardise waqf funds for the benefit of the underserved.⁵² Currently, MyWakaf has six Islamic banks that are involved, namely, Affin Islamic Bank Berhad, Bank Islam Malaysia Berhad, Bank Muamalat Malaysia Berhad, Bank Rakyat, Maybank Islamic Berhad, and RHB Islamic Malaysia Berhad.⁵³ The banks collaborate with the SIRC to develop Waqf institutions and provide more community empowerment programs under MyWakaf initiative. The digital platform gives out information on Waqf projects that each bank has undertaken and their progress. The platform's transparency in sharing information about each project provides reassurance to the public regarding project management and the project's stage of progress. The platform also enables donors to make online payments via the website itself. MyWakaf has many successful campaigns in mobilizing funds for specific projects, such as building Islamic schools, dialysis centers, and mobile dental clinics.⁵⁴

This proven fundraising strategy can be effectively adopted to finance the maintenance, necessary improvements, and upgrades of the welfare homes' infrastructure, sheltering and accommodating destitute persons. MyWakaf can effectively engage donors in supporting the maintenance and improvement of welfare home amenities by utilising the community's willingness to give to charitable causes through focused campaigns. By employing clear and open communication and implementing a successful marketing strategy to promote the goals of the campaign, MyWakaf has the ability to motivate donors to make substantial contributions. This will guarantee that welfare homes have the necessary resources to offer the best possible care and support to their residents. This method not only tackles immediate financial requirements but also promotes a feeling of community engagement and responsibility in assisting vulnerable communities.

In furtherance of the need for infrastructure, the innovative concept of housing Waqf may be applicable. Waqf housing in Malaysia is where residential estates are constructed on waqf lands for the purpose of developing

⁵² *Ibid.*

⁵³ *Ibid.*

⁵⁴ MyWakaf 'Our Projects' <https://www.mywakaf.com.my/our-projects/?project=42> accessed on 20 March 2024.

such waqf lands.⁵⁵ The houses developed on the waqf lands will be leased out on a long-term basis. At the time of writing, there is one housing project initiative currently running in MyWakaf with the collaboration between Bank Islam Malaysia Berhad and Penang SIRC. The project involves acquiring completed residential properties from distressed individuals and designating them as Waqf assets. Subsequently, these properties are leased out on a long-term basis, offering housing ownership opportunities to economically disadvantaged individuals.⁵⁶ Indeed, this initiative not only fosters socio-economic stability but also holds the potential to alleviate homelessness. The same approach may be extended to address homelessness by facilitating the provision of affordable housing or transit homes for short-term rent to affected individuals. This temporary housing solution provides a supportive environment during the transitional period, allowing individuals to stabilize their circumstances and secure stable employment. By offering this assistance, the Waqf-based housing initiative plays a crucial role in addressing the immediate housing needs of homeless persons and empowering them to achieve long-term self-sufficiency.

3. Way Forward

To date, there have been very little to none Waqf housing projects for destitute persons in Malaysia. Thus, this chapter proposes the utilization of the Waqf digital crowdfunding platform to collect cash Waqf funds for a new project providing shelter for the homeless in Malaysia. This approach aims to harness digital technology and Waqf crowdfunding to address homelessness by mobilizing resources from various donors. By utilizing the platform, the aim is to establish shelters for those in need, reflecting Islamic principles of philanthropy and social responsibility. Another viable approach this chapter would like to propose is to leverage on a similar housing Waqf project listed on MyWakaf.⁵⁷ In a similar vein, relevant stakeholders like the Ministry of Women, Family and Community Development and

55 Hashim, Hydzulkifli, Asmak Ab Rahman, Ahmad Rizal Mazlan, and Azizi Abu Bakar. "The structuring for development and management Waqf properties in Malaysia." *Journal of Human Development and Communication* (JoHDEC) 2 (2013): 45-59.

56 *Ibid.*

57 *Ibid.*

the Department of Social Welfare may collaborate with the relevant SIRC to launch a Waqf destitute project on digital platforms such as MyWakaf, facilitating the leasing of these assets.

It is pertinent to note that an obstacle arises from the level of public engagement in the ongoing housing Waqf project. Projects like schools and dialysis centers tend to attract greater interest and support, while the housing Waqf sector has faced challenges in meeting its cash waqf collection targets. This disparity in public attention may pose a hurdle to the progress of housing Waqf endeavors, hindering their capacity to effectively tackle homelessness and aid vulnerable individuals seeking shelter. Therefore, all possible collaborations between the stakeholders stated above require a strong political will and concerted efforts from all involved parties to overcome bureaucratic hurdles and ensure effective implementation.

Conclusion

In conclusion, this chapter intends to shed light on the potential of Awqaf in addressing destitution in Malaysia. The analysis of the regulatory framework and highlighting of the challenges of homelessness and Awqaf in Malaysia provides insights to pave the way for the effective utilization of Awqaf as a tool for social change. By considering the unique features of Awqaf and the regulatory landscape, policymakers can develop strategies that harness the full potential of Awqaf in driving substantive improvements in addressing destitution. It is important to create an environment that encourages the establishment of Awqaf institutions and facilitates their smooth operation while ensuring accountability and transparency. In the long run, the goal is to create a society where the needs of destitute persons are met, fostering inclusivity and a sense of belonging for all members of the community. Through leveraging Awqaf, Malaysia can build bridges of hope and empower its most vulnerable citizens to lead dignified and fulfilling lives.

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The State of Existence Calling for Waqf/Awqaf on Planet Earth

Amyna Shahnaaz Fakude*

Introduction

1. Origins and Reasons for WAQF (Philanthropy)

Philanthropy is an expression of the universe in the character of the bountiful Creator, the beneficent, and the merciful in their attempt to emulate nature, which is forever ready to provide in her duty to maintain the needs of creation proactively so that nothing ever lacks for their lives to thrive. Nature demonstrates the magnanimity of The Almighty Creator – generously giving to all species according to each of their needs without discriminating against any, be they good or bad- saint or villain. Unconditional positive regard for all is an attitude that develops the attribute every conscious ethical human being is apt to aspire to exercise for the good of humanity and all creation in the quest to sustain a legacy that leaves behind a better world.

Philanthropy is a response aligning the human being to The Almighty Creator in whose nature as vice-gerents they strive to through obedience and gratitude, protecting the living, including the environment hence, philanthropy bespeaks a life of selfless service through good deeds as worship – the example of which derives from the life of the Holy Prophet (s.a.w).

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From antiquity right into the pre-Islamic era, human beings subsisted in mutual care and concern for one another's well-being with the environment where they lived is the duty and responsibility consciously discharged naturally by all as acts of solidarity with whoever happened to be afflicted by need in the face of scarcity or lack¹. Natural resources meant for sustaining livelihoods were left freely accessible to all, only separating animals from what was exclusively reserved for humans. Humanity, through active acknowledgement and recognition of their human quality mutually developed a viable civilization that evidenced cohesive principled beings of honour, integrity and philanthropy in harmonious collaboration and co-existence with nature for all to flourish.

2. Violation of the Divine Order and Consequences

The advent of colonialism, slavery and capitalism brought about the system of private ownership by select members of the human family over divinely endowed natural resources in defiance of the divine injunction of Surah Al-An'am (141) *"He is the One Who produces gardens—both cultivated and wild—and palm trees, crops of different flavours, olives, and pomegranates—similar 'in shape', but dissimilar 'in taste'. Eat of the fruit they bear and pay the dues at harvest, but do not waste. Surely, He does not like the wasteful."*²

Private ownership later advanced to commercialisation of access to resources so that only those who could afford to enjoy them. From that period to date philanthropy (WAQF)³, instead of working in solidarity with society, striving towards extricating every human being from the tentacles of debasement and lack, has become largely a mop up system, picking up the slack through ad hoc relief in global life threatening situations caused by adverse actions of the global ruling elite's exclusively designed system that unilaterally dominates the planet and all that live in it, a condition R. Falk (2003)⁴ implores humanity to resist for their good.

1 C. Muir, D. Rose, and P. Sullivan (2010). From the other side of the knowledge frontier: Indigenous knowledge, social – ecological relationships and new perspectives.

2 Quraan Surah Al-An'am, verse 141

3 The Quraan says: "You will not attain charity until you share a portion of what is dearest to you." (Surah Ali Imran verse 92). This is WAQF and what it means to give it.

4 Resisting the Global Domination Project: Interview with Prof. Richard Falk (April 18, 2003)

The ruling elite, as owners of means of living, ensures that globally, no one progresses beyond the ceiling they put for each so that according to their design, the strata remain undisturbed; hence, throughout the world, continents progress in strata, so do populations in nations. In every area of the world, those who are not in the inner circle of the ruling elite are relegated to becoming the labor force for owners as workers in different categories in levels, while those who cannot be absorbed as laborers are condemned to a life of poverty in squalor to death.

Money has taken over, to see compassion, empathy and solidarity eluding the majority of humanity. Acquisition for personal financial enrichment has become the new civilization and culture as a world order. Money- the fictional commodity of human construct as opined by R. Read (2022)⁵ has driven innumerable members of the human family beyond the margins of abundance The Almighty provides for them and left them in utter destitution.

In the face of self-appointed rulers, the powerful moneyed elite competing for ownership, everyone who is outside the circle in this lived environment is not spared but is subjected to servitude characterized by subsistence at the mercy of the powerful ruling elite. Cohesion and solidarity have inadvertently given way to the selfishness of the haves that condemn the have-nots to a life of deprivation, discrimination, domination, and exploitation with intensifying gravity the wider the gap. Sizing (2018) 6 highlights the impact of the wealth gap on the lives of those who occupy the lowest rung of the economic ladder – a manmade conundrum.

This is the lot the world WAQF needs to navigate in order to realise the will of The Almighty to alleviate at least where they cannot totally eradicate the humanly constructed human suffering that extends to the entire living species and its shared lived environment, the planet.

2.1. The Formation of Inequality and Poverty

Hermeneutic observation of human ownership of divine provisions for universal subsistence sadly reveals how it usurps humanity of the liberty to thrive without constraints while on the other hand phenomenological

⁵ There is no such thing as 'commodities': a research note. R. Read (2022)

unobtrusive qualitative investigation brings about recognition of peoples' universal cognisant helplessness of the fact that it marks a human existence steeped in stratification into a myriad of hierarchies at the pinnacle of which always is a handful of haves, hoarding material resources and wielding power over all those who need them. The distribution thereof is then subject to arbitrary standards of the haves, that sift humanity into classes that have to hold onto rations of resources amassed from excluding the rest from access to essential 'life sustaining provisions' as seen by Jozifkova et al. (2022).⁶

This is the process by which inequality among human beings is conceived and designed thereby giving rise to poverty through restricting the free flow of commodities for efficient livelihoods. People, to different extents are denied access. The lowest rung in the economic ladder contend with being labelled poor. Among this strata Niti (2021)⁷ avers, numerous lose their lives as casualties of economic genocide of the modern world. Humanity the world through cooperates with this manmade system that stands not only outside but in stark contrast of the divine injunctions as it deviates from the universal tradition that supporting human health and well-being is the bedrock of the socio-economic coexistence which acts as a positive force for human social development and progress, the foundational gravity of society as Jozifkova et al. (2022) purport, supporting the view of all people of conscience.

Abandoning this fundamental tradition goes against the core of evolutionary requirements needed to create and maintain universal existential well-being. As is consequence, what blocked the functional thriving of humanity during slavery and colonisation remains the same as what still does, the elevation of money that sees life and living being commercialised for control of growth and development of society hence pervading poverty.

6 E. Jozifkova, M. Kolackova and K. Sykorova (2022). Dominance hierarchy in a nutshell: why how, dangers and solutions. *Neuro Endocrinol Lett.* 2022 Dec 20; 43(5): 270- 280. PMID: 36584407

7 N. Niti (2021). Re-evaluating Economic Genocide: When Policy Becomes Predator. *Journal of Arts and Humanities* Vol. 10 No. 11 (2021): November. <https://doi.org/10.18533/jah.v10j11.2204>

2.2. Monetarism, Corporatocracy and Depravity

D. Sullivan and J. Hickel (2023)⁸ bode that where monetarism and corporatocracy operate, socially negative attributes are positively rewarded as ventures for profit. It is evident as people themselves recognise that interest in people; problem resolution and environmental sustainability and consideration are ignored because there is no profit under paradigms prioritising preserving, let alone saving lives. The worst neglect happens with respect to personal, social, and environmental integrity, as A. Rehman Nawaz and A. Asad (2023)⁹ state.

Accentuation of profit over people glares in the measurement of prosperity of countries which, rather than in terms of their physical state of being that values happiness, health, social stability or growth etc., all of which enhance life as a result of human cohesiveness, interchanging of philanthropic acts of solidarity, is presented through economic abstractions such as Gross Domestic Product, Consumer Price Index and Stock Market Inflation, all of which have nothing to do with people but everything to do with money.

GDP loosely described, according to S.A. Wolla (2019)¹⁰ is the measure of goods and services sold thus, about industrial efficiency to enhance profit. It is no wonder that society observes that social degradation at times occurs when the current economic system subtly creates adverse conditions among people in order to make profit which cannot be experienced under paradigms that prioritise saving lives. In the profit generating process business is known to go to the extent of bringing about crime driving

8 D. Sullivan and J. Hickel (2023). Capitalism and Extreme Poverty: A global analysis of real wages, human height, and mortality since the long 16th century, *World Development*, Volume 161, 2023, 106026, ISSN 0305-750X, <https://doi.org/10.1016/j.worlddev.2022.106026>.

(<https://www.sciencedirect.com/science/article/pii/S0305750X22002169>)

9 A. Rehman Nawaz and A. Asad. May 2023. T-Magazine Profit over planet: capitalism's impact on climate crisis. <https://tribune.com.pk/story/2419022/profit-over-planet-capitalisms-impact-on-climate-crisis#:~:text=Capitalism%20prioritizes%20economic%20growth%20and,the%20destruction%20of%20natural%20habitats>.

10 S. A. Wolla (2019). Why Are Some Countries Rich and Others Poor? <https://www.stlouisfed.org/publications/page-one-economics/2017/09/01/why-are-some-countries-rich-and-others-poor#:~:text=%E2%80%9CRich%E2%80%9D%20and%20%E2%80%9CPoor%E2%80%9D&text=In%20a%20sense%2C%20a%20country's,a%20nation's%20standard%20of%20living>.

conditions destructive to society just so as to generate profit from undertakings people embark on to navigate their way out.

The higher the GDP rises, the worse off the human condition becomes, with aspects of the social and environmental integrity sliding to the level of degradation¹¹, which Makinde avers occurs as the masters of profit see nothing wrong in creating problems to amass profit. Even in situations where crime and all sorts of disruptions result, creating business is prioritised because what keeps the economy going is consumption (Hasaan and Tahir et al.). The main actors in the consumption chain are the employee, employer, and consumer, that inadvertently reduces life to a form of modern slavery¹². Humanity is socialised towards subliminally colluding with as Greenspan (2017) portends.¹³ The environment worldwide that WAQF operates in needs to be address in order to make way for noble acts of altruism that impact the very source of lack. The realisation of thriving societies wherein equal access to opportunity prevails for all to flourish depends on heeding the Quranic injunction (Surah Ali 'Imran 3:104),¹⁴ to let there arise people who enjoy all that is good and forbid all that is evil.

2.3. Assault on Food by Monetarism

The monetary system Robin (2010) posits, operates as the most unquestioned of faiths or religion posing as the lifeblood of all societies despite being the most socially paralysing structure that serves as the mother of debt, and one of the most ingenious plans for social manipulation ever created by man. Humanity is in inextricably miserable state of affairs due to ill effects that money imposes on them. Among aberrations of monetarism is the lethal agricultural practice by whose application giant corporations bring into countries chemicals for crop treatment so that the global

11 Several Studies proving the relationship between GDP and Poverty from different countries are available. Studies like: O. Makinde. The Impact of the Growth Rate of the Gross Domestic Product (GDP) on Poverty Reduction in Nigeria Hassan and, S. H. Tahir, et al. Impact of GDP Growth Rate on Poverty of Pakistan: A quantitative Approach.

12 D. Sullivan. Capitalism and Extreme Poverty

13 Some books that explore the slavery caused by the economy are A. Greenspan (2017). The Age of Turbulence: Adventures in a New World and Designing the Future.

14 "Let there be a group among you who call 'others' to goodness, encourage what is good, and forbid what is evil—it is they who will be successful." (Surah Ali 'Imran 3:104, Quran)

ruling elite through their corporates patent seed and declare it as private property, thereby impeding nations from growing food for life as a way of control. Through the application of law, they forbid preservation of private alternative organic seed farmers keep annually in order to sow.¹⁵ By so doing, they impose the circulation of genetically modified organisms in exclusion of any prior or newly existing alternatives irrespective of how societies culturally and traditionally sowed and reaped throughout generations till the present generation who are forced to abandon practices that worked and still work for all of their lives, in favour of experiments they barely comprehend.

In her research, Marie-Monique Robin has found that in various areas of the world farmers have found multiple disadvantages of these impositions but are ignored. They have observed that;

1. Toxic chemicals that come as fertilizers for the imposed seed poison farm workers and pollute the land.
2. Free Trade City Accords rob farmers of freedom to save seed and grow food that best serves the particular area.
3. The creation of sterile seeds to impose and advance the dependency of human beings on corporations flows, a practice if closely analyzed, constitutes a subtle creation of a new colonization.
4. Huge amounts of tax paid on food reduce access and cause hunger as small family farms disappear and biodiversity is destroyed.

It was to this observation that Henry Kissinger (1973) stated, "*Who controls the food supply controls the people; who controls the energy can control whole continents; who controls money can control the world.*"¹⁶

Despite this statement humanity then, and still to this day continued cooperating with the world's systems that cripple them. Succinctly and bluntly put, the global economy is rigged and humanity shorn so badly that until they unite to mutually create a suitable system that regulates global human coexistence to collectively get rid of practices that cause, aggravate and perpetuate inequality. The level of unfairness and injustice that

15 J.E.M. Ag Supply, Inc. v. Pioneer Hi-Bred International, Inc., 122 S. Ct. 593, 596 (2001).

16 A. Jones (2022). *The Great Reset: And the War for the World*. Skyhorse

emanates from inequality degrades dignity and reduces the quality of life for humanity, the environment, and all creation so that the humanity of people is affronted and undermined.

3. Destructive Global Tendencies Threatening Efficient Living and Livelihood

It is ironic that while economise means to conserve or avoid waste by conservatively and efficiently orienting the materials of production of life supporting goods, the anti-economy's intrinsic obsolescence, planned obsolescence and product sustainability being the inverse of economic growth, according to Gamble (2011), is allowed by the global society to proceed unhindered despite its glaring consequences.¹⁷ He goes further to assert that the collusion driven by the fact that the current economic system thrives on wastage in order to accelerate scarcity which generates profit defeats efforts towards efficiency, sustainability and preservation, treating them as enemies. Only when access is reduced in all aspects of human need can profits be raised. While efficiency means the absence of waste, the last thing the present economic system needs is the establishment of anything that effectively serves efficiency right down to saving life by curing disease. The sick are rather given treatment for symptoms on an ongoing basis than given a cure that gets rid of the illness and enable them to exit the system.¹⁸ It is more desirable that they remain as clients, generating profit for the system. For profit to be realised, nothing is spared- not even life. The end justifies the means.

F. Gamble and KC Gamble (2011) assert that the poorer the patient is, the more propensities to lifestyle risk factors they have since they cannot afford never ending chronic treatment. He advances his argument stating that chronic stress, rather a health response to the quality of one's life and their social relations, is driven largely by stratification of society, poverty and inequality. Such propensity manifests in reduced life expectancy, drug abuse, mental illness, social capital trust, failed education, homicide, crime,

17 Directed by Gamble, F. and Gamble, K.C. and Gagne, S. Thrive: What on Earth Will it Take? 11 November 2011. USA. <https://youtu.be/IEV5AFFcZ-s?si=iWxGeRGwl23DrDF>

18 See F. Gamble. Thrive

imprisonment, infant mortality, teen birth rate, obesity, and work stress, all heaped on the lowest rung of the social strata of the hierarchy on which WAQF intervenes constantly and compassionately globally.

3.1. Health and Death Wrapped as One: What Healthcare Services Actually Represent

In its state, healthcare represents sick and dying people in that the more unhealthy people there are the better the economy. Gamble asserts that *“this is no exaggeration, neither is it a cynical expression whose truth is not observable in the global representation of the value of life as expressed in economic terms. Economy has nothing to do with life and people, but uses all things for its sole survival.”*¹⁹ In the profit paradigm, even prisons exist and hold to protect the economy that causes crime so that when the economic system calls for consumption, society is left to contend with degradation unless there exist among them a cohort that is conscious and willing to honestly dissect the system and chorale all to speak to it, engage its drivers and correct it.²⁰ That cohort only exists in a people that live to serve a divine purpose (Surah Ali ‘Imran 3:104) – Muslims of conscious and commitment to what is right and just.

4. The Role of Global Islamic Philanthropy

Muslims have the injunction of Surah Ali ‘Imran (3:104)²¹ as a blueprint on vile acts whenever and wherever, irrespective of who is involved. Throughout the world Muslims, using the means of relief in their disposal including WAQF, set out on alleviating suffering by exerting socio-economic justice and peace however, until Muslims get the courage to address the root causes of afflictions they work so hard intervening on, humanity is never going to realise justice and advancement of impact of their lives further than Maslow’s hierarchy of needs which is food, shelter, belonging, recognition and self – realisation, all of which look nothing beyond self when the essence of life is the value it adds to the living.

19 D. Sullivan. Capitalism and extreme poverty

20 U. Hansen. A Modern Model of Consumption for a Sustainable Society

21 “Let there arise out of you a band of man; a nation inviting to all that is good and just, enjoining what is right and forbidding what is wrong and those will be rewarded and be they successful.” Surah Al-Imran (3:104)

Self-actualised members of the human species should be innovating and pioneering new inventions as broadly and vastly as they are able to, had the aberrant behaviour of the ruling elite been rejected and stopped so that all humans freely exercise their talents deriving from freely utilising their personal natural endowments and those in their environment to express their creativity, which would in the end enhance mutual benefit and common growth for all.

Gamble ponders how there exist with impunity *“those within the human family who among many atrocities of human deprivation and environmental depletion they commit, suppress scientific research to stop inventions and practices that promote good health because ironically, their wealth and power are threatened by universal prosperity to the extent that they control access to commodities of human sustenance, restrict money to obtain them thereby making certain that majority of people starve and die.”*²² He concludes *“they blatantly exercise motives to live in a world where only their families and inner circle owns and hoards so much of divinely bestowed earthly resources, while the rest of the world has little and others nothing at all despite such actions inflicting the glaring misery and affliction the entire world obviously struggles with.”* The majority of conscious justice people agree with him.

Though such afflictions jerk Muslims to collective action towards providing relief for human survival, it is not enough. Muslims have an obligation to work towards building a just world using WAQF authentically as the Prophet Muhammad (s.a.w) meant for it to work to eradicate poverty, for only justice will bring about peace. Skating around an unjust system towards partial peace is, for a Muslim, not just an act of cooperating with evil but complicity.

Gamble asserts, *“Nature demonstrates that thriving is the purpose of life. It is resplendent in every element of creation, being of vast ability and unlimited potential to grow and become better. This is a clear indication that life is meant to work, and like everything else that is living, the purpose of human beings is to grow and thrive.”*²³ With his assertion being so true, yet for multitudes of human beings, thriving is deliberately curtailed through a global elitist

22 F. Gamble. Thrive

23 F. Gamble. Thrive

economic order that ensures that for most throughout the world, life is just for surviving, just hanging on, plodding through staggering agony and deprivation people of conscious and conscience should be standing up to arrest the dangerous trajectory. The extent of struggling and suffering drive some to the brink of mental health challenges - even committing suicide.

5. The New WAQF – Together Enjoining What Is Right

In the face of causes of tribulations, the alleviation of suffering philanthropy that makes no effort to remove the causes leaves much more to be desired. While exercising charity, finding the prospect for humanity to thrive unhindered is the only philanthropy that will heal the world and bring about the equilibrium. Its achievement depends on collective global interactive engagement of the drivers and victims of aggravating atrocities agreeing to build a world that reflects a future characterised by universal harmony where the human family recognises that it is one, just as the Creator who made all things, even human beings, is one.

Zakaat is the ultimate philanthropy to remake the world²⁴ however, it is imperative that Muslims the world through, identify this area as the spot where their alms giving begins, and lead the revolution of liberating the collective mind of humanity globally from participating in the world economic system that verges on being based on the consumption of forbidden (haram) ill-gotten gains devoid of the blessings of The Almighty and His compassion.

All human beings are inherently endowed with and aspire to exist in the ambit of love, peace, justice, trust, honesty, integrity, kindness, fairness, all that is good, all of which bolster spiritual and socio economic justice, empathy, security and freedom for all. These are divine values, attributes or traits that resonate with the spirit of all creation above all- humanity worldwide against which there's no law. Muslims are called upon to exercise justice throughout their lives whatever the situation.²⁵

24 The power of Zakat. Islamic Relief. <https://www.islamic-relief.org.uk/giving/islamic-giving/zakat/the-power-of-zakat/> Though this is not an article it is clear that this organisation views Zakat as a tool that can be effectively used to end poverty.

25 The Quran (Surah An-Nisa 4:135) commands all saying, "Oh you who believe, stand firm for truth and justice as witnesses to Allah, persistently standing firm even

Once this collective global WAQF occurs, Global Islamic philanthropy will have raised all humanity to self-sufficiency so that at times, there is no one left to disburse WAQF and Zakaat to. While exercising WAQF, finding the prospect for humanity to thrive is the only philanthropy that will heal the world and bring about equilibrium. This can only be achieved by intervention that bolsters spiritual and socio economic literacy that relies on Islamic tenets for humanity to carve a living they universally deserve, where all are human, with none elevated and none debased, down-trodden or marginalised but all striving for common good.

Islam is built on the principles of peace, love, justice, equality, equal quality of life, fairness, shared growth, compassion, empathy and freedom for all. These are divine attributes innately inherent in all of humankind. They require only to be cultivated and modelled. They resonate with the spirit of all creation, which unlike mankind exist in perfect harmony and obedience.

5.1. South Africa's Muslim Philanthropists and Humanitarian Organizations

South Africa's Muslims have been actively involved in humanitarian aid as philanthropic acts of good will throughout the twentieth century to this present day. The reasonably long list of all organisations is impossible to accommodate in this paper. It includes the famous philanthropic luminaries, the not so famous altruists and even unknown practitioners in the field of philanthropy all of whom serve a single purpose – to alleviate human suffering by providing for humanity for the pleasure of The Almighty Creator as prescribed in the Qur'an.

In South Africa, one does not have to be a known philanthropist to discharge acts of philanthropy, neither do they have to be a Muslim or serve the needs of Muslims exclusively. Philanthropy is an act of UBUNTU²⁶;

if it be against yourself, your parents or your nearest of kin. Whether against the rich or the poor, Allah is more worthy of both. So follow not personal inclinations, lest you not be just." While Muslims give, they need to not only call out evil doing that generates poverty and subject human beings to indignity and mistrust but act against it as it works to compromises and embarrass the brotherhood of man – an irreparable loss for generations.

26 UBUNTU is an African philosophy and Michael Onyebuchi Eze describes it thus: A person is a person through other people strikes an affirmation of one's humanity

thus, it responds as the needs arise. As everyone gives forward, affliction on everyone is alleviated across the board. Needs are met, and people live to recognize that life is a gift from The Almighty to be consciously lived with responsibility driven by compassion and empathy for the human condition; hence, Islamic philanthropy in South Africa responds to and intervenes in all the vicissitudes of global existence. It is, however, crucial that Muslims, the world through, lead the revolution of liberating the collective mind of mankind from participating in the world economic system that verges on being based on the consumption of (haram) ill-gotten gains.²⁷

5.2. Pitfalls of Unquestioningly Carrying Out Injunctions

Alleviating the suffering without removing the root cause thereof is the proverbial filling up of a bottomless vessel and equates to feeding the very system that causes the problem one is solving, rendering their efforts collusion with the system that lives through usurping, violation and domination of all nature. Addressing global issues by Muslims should not be an insurmountable task since Muslims in their respective countries have organisations that operate in the global spectrum and South Africa is no exception. Muslims are world renowned for fostering justice and prosperity where they lead. An example of adequate, effective, efficient just Muslim leadership is the Hajj Programme that ranks as the fourth²⁸ largest global-

through recognition of an “other” in his or her uniqueness and difference. It is a demand for a creative intersubjective formation in which the “other” becomes a mirror (but only a mirror) for my subjectivity. This idealism suggests to us that humanity is not embedded in my person solely as an individual; my humanity is co-substantively bestowed upon the other and me. Humanity is a quality we owe to each other. We create each other and need to sustain this otherness creation. And if we belong to each other, we participate in our creations: we are because you are, and since you are, definitely I am. The “I am” is not a rigid subject, but a dynamic self-constitution dependent on this otherness creation of relation and distance.

27 Thomson Reuters Practical Law Glossary defines haram as follows: An Arabic term meaning forbidden or unlawful. In the case of Islamic finance, Muslims cannot invest in, acquire, or otherwise engage in transactions that involve forbidden products and activities such as pork-related products, alcohol, gambling, and pornography. The opposite of haram is halal. [https://uk.practicallaw.thomsonreuters.com/2-503-0010?transitionType=Default&contextData=\(sc.Default\)&firstPage=true#:~:text=An%20Arabic%20term%20meaning%20forbidden,opposite%20of%20haram%20is%20halal](https://uk.practicallaw.thomsonreuters.com/2-503-0010?transitionType=Default&contextData=(sc.Default)&firstPage=true#:~:text=An%20Arabic%20term%20meaning%20forbidden,opposite%20of%20haram%20is%20halal).

28 10 Largest Religious Gatherings around the World. October 20 2023. <https://owlcation.com/humanities/10-Largest-Religious-Gatherings-In-Human-History>

ly. That leadership needs to impact and transform the world for, the Holy Prophet Muhammad (s.a.w) came as a mercy to all humanity so, what he imparted to Muslims is not for their exclusive preserve but an assignment, to inculcate it to all humanity.

Philanthropy for Muslims globally is second nature as one of the expressions of faith the fourth pillar, Zakaat. Muslims over the years have established formal and informal agencies to nurture the institution of Zakaat (charity). Muslims give to diverse causes both within and outside of Islam that is, the Muslim community. What motivates South African Muslims to give comes in patterns supporting causes and some social dynamics permeating the act of giving, and the difficulties associated in forming any concrete estimates of giving. Community mechanisms regulating the institution of charity by co-ordinating a fair distribution of resources to credible causes is demonstrated in every organisation similarly. Leaving the cause of pervading pain unaddressed predisposes the world population to the perpetrators of that pain freely choosing who next to assail, annihilate and render them needy.

Whether an organisation is a global humanitarian and development organisation dedicated to fighting poverty, alleviating human suffering and curtailing social ills that endanger the wellbeing of people, and all created things or is a local one, they all have done this for years into decades internally and internationally as leading faith based charities that work globally to support Muslims and humanity in need. Being NGO's striving to end poverty for millions, even entering and supporting hospital projects in indigent informal settlements, they ceaselessly strive without results because, even they as organisations omit going to the root of the matter while fully aware that it is not only here but globally that indeed, the world is facing growing challenges as a consequence of poverty, increased conflicts, climate change, geological disasters and epidemics followed by threats of more pestilences.

These account for a myriad of instabilities far beyond merely social and economic, energy and food crisis. Several aspects of health, safety and security of all people and the lived environment are at immense risk, which makes not only the environment and life, but the planet as a home for the

living, increasingly threatened. To some people, one or all these afflictions except epidemics and pandemics are a lifelong pervading expression of existence. What is viewed by some as tribulations is to others the only meaning of life they have known.

Distinguishing humanity geographically, colouring them and dominating the globe through racial supremacy is one of the enduring methods that ensued in history and continue ripping the planet to shreds to exploit global resources for personal gratification²⁹ rather than let mother Earth disburse her precious assets for sustaining all her children in just, harmonious coexistence – never as fragmented human beings, stratified to suffer the same blows yet believe there's lenience for a certain complexion or region. Of corporation injustice Cropanzano et al. (2004) posits is the mother of dehumanisation, inequality and indignity that impedes global advancement as collective cowardice that drives cooperation with injustice.³⁰

Racial supremacy as described by Anderson (1994) with the passage of time since its onset escalated and spiralled into systems of its nourishment most prominent of which are, capitalism, communism, fascism, free enterprise, imperialism, religion and socialism- all characterised by domination and denial of access to life enhancing resources for human thriving. It served as a tool for tainting human character and alters humanity's resolve to observe common solidarity and mutual collaboration, pooling their efforts for common good to protect everyone's wellbeing. People degenerated into competitive contesting beings that exploit the vulnerability of the racially excluded, less fortunate, and deprived of opportunities as the subhuman who are not fit to rise but are forced to remain perpetually servitude to haves.

Aberrant as this world order was and still is, it comes with trappings of a good life which those who are not at the apex strive towards so as to be in the nuanced 'league' of haves. Humanity, land, sea and space all barely

29 C. Anderson, (1994) – Black Labor, White Wealth: The Search for Power and Economic Justice.

30 R. Cropanzano and D. Chobot-Mason and D. E. Rupp and C. A. Prehar. Accountability for Corporate Injustice, Human Resource Management Review, Volume 14, Issue 1, 2004, pages 107-133, ISSN 1053-4822, <https://doi.org/10.1016/j.hrmr.2004.02.006>.
(<https://www.sciencedirect.com/science/article/pii/S105348220400075>)

survive under it as it is premised on never ending acquisition of exclusive resources. Upon years of observation of this human condition the United Nations in 2015, according to the United Nations Department of Economic and Social Affairs designed the Sustainable Development Agenda of 17 Sustainable Development Goals (SDG's) to be implemented with a view to achieve within the period 2016 to 2030.³¹

5.3. Environmental Regulation and Sustainability

Sustainable Development Goals appreciate regulation phenomenon and guide humanity to universally begin to engage for; it is the absence of collective global environmental regulation that brings the world to the miserable crisis state of wanton destruction of all creation in the quest for personal elevation and supremacy of a few. SDG 17 – Partnership for Goals recognises that addressing complex global challenges and achieving all SDG's requires joint collective efforts and collective action with the aim to mobilise resources, knowledge technology and expertise from diverse actors to support sustainable development initiatives worldwide. It postulates that where human beings collectively configure operational functional rules of mutual community and social coexistence, each personally safeguards adherence thereto, nudging anyone who seems tempted to deviate from the stipulated code that, where rules are mutually made and adhered to all strive to live by them as a mark of respect. Humanity concedes that Earth is replete with resources for the maintenance of all life and is abundantly endowed for all to flourish unhindered where they all have equal opportunity to strive for personal and common good. Humanity is inherently good³² hence unleashing that good holds the promise for a peaceful world free of greed.

SDG 17- Partnership to achieve goals alludes to, imploring humanity without exception, to partner to achieve set goals all of which are directed towards building a safe world. This approach makes sense especially in the light of Islamic Finance which emphasises oneness or unity of mankind in collaborative efforts for the good of the living, by collectively crafting best

31 <https://sdgs.un.org/goals>

32 H. Sheng (2023). Why Is Human Nature Good? *Advances in Anthropology*, 13, 69-94. doi: 10.4236/aa.2023.132005.

practices as interventions to removing obstacles that hamper sound existence. Regulating in partnership legitimises interventions as initiatives are applied in consensus for their sustainability according to set rules of disbursement and beneficitation.

According to the Council of Foreign Relations (2021), “*Islamic Finance refers to the provision of financial services in accordance with Sharia - Islamic law, principles and rules.*” Sharia does not permit receipt and payment of riba (interest), gharar (excessive uncertainty), maysir (gambling), short sales or financing activities that it considers harmful to society hence the administrator, the benefactor and the beneficiary fully subscribe to these principles and ethically commit to them. A world that subscribes to this way of doing business would be a functional world. In Sharia law the parties must share the risks and rewards of a business transaction and the transaction must have a real economic purpose without undue speculation.³³ It must never involve any exploitation of either party whether they are aware or not, they have the protection from those they are transacting with hence, Muslims cannot be comfortable in a landscape where some exploit and others are exploited under their watch.

Regulation gives rise to harmonious coexistence, sustainability and confidence. Islamic Finance conforms to divinely prescribed unshifting principles that endure no matter whether or not one is working with fellow Muslims. They stand to serve humanity. Most of the SDGs easily pass for extracts from Sharia law which stands for Islamic or sacred law. Sharia represents how practicing Muslims can best lead their daily lives in accordance with divine guidance for the benefit of all people. Among the primary aims of the Sharia are achievement of justice, fairness and mercy to all creation as demonstrated by the SDG’s.

6. Impact Finance

Impact Finance according to Paris Europlace (2021) on the other hand, is an investment or financing strategy that aims to accelerate the

33 Council on Foreign Relations. Understanding Sharia: The Intersection of Islam and the Law. Last updated December 17, 2021 2:00 pm (EST) <https://www.cfr.org/backgrounder/understanding-sharia-intersection-islam-and-law>

just and sustainable transformation of the real economy, by providing evidence of its beneficial effects³⁴. It is based on the pillars of intentionality, additionality and impact measurement. It has a recognised footprint in alleviating human suffering though it has not yet attained an enduring track record. It is still subject to scrutiny before one can conclusively declare the extent to which it enables the realisation of the SDGs. I must admit and apologise that, I am not sufficiently informed on Impact Finance, nor can I effectively satisfactorily investigate its application and output to develop reliable insight enough to enable me to authoritatively input on it to benefit knowledge. I rely on available descriptions while striving to follow its tracks and observe.

An understanding, presumably experiential sees the role of Impact Finance having demonstrated a reduction in environmental and social limitations of economic growth and it stands out as paramount in that aspect. Sharia compliant Islamic Finance similarly according to Paris Europlace have centuries long great impact in alleviating human suffering globally so that, if adequately applied, remains potentially a critical if not pivotal tool for contributing to the achievement of sustainable development goals.

Impact Finance coupled with Islamic Finance I assume can make a vast contribution in mobilising resources and supporting activities to achieve SDG's only if humanity gets down to collaborate in activities related to policy gaps in order to align financing towards SDG's by promoting governance practices, engaging in Corporate Social Responsibility (CSI) programmes and reducing environmental impacts and obstacles that render human endeavours to shared prosperity unattainable.

In Islam one of the sources of philanthropic finance is Zakaat, a compulsory levy or obligatory charity on Muslims whose wealth has attained a minimum threshold – Nisaab in a particular year. It is enjoined through various Qur'anic verses as a poverty alleviation exercise and initiative since poverty in Islam is identified as a social ill that not only committed Muslims but all humanity must fight against in the quest to eventually eradicate

34 "Definition of Impact Finance" September 2021. Finance for Tomorrow by Paris Europlace. https://institutdelafinancedurable.com/app/uploads/2021/10/Finance-for-Tomorrow-Definition-of-Impact-Finance-September-2021_Executive-Summary.pdf

through social development, empowerment and skilling. Zakaat is therefore a system and model that enhances the building of a world that works for all humanity and nature, a world that everyone yearns for, where everyone can thrive according to their nature and ability.

It therefore behoves the Committee of Nations- the World Leaders of the United Nations to apply SDG17 (Partnerships to achieve goals) to partner with all governments of the world globally, by declaring Zakaat a universal global system, and aligning to the Islamic model of appointing Zakaat administrators according to a meritorious standard that demand high ethical principles and moral character measured by high levels of honesty, integrity, accountability and responsibility. In a system where integrity is the principal principle recognised and appreciated by all people, corruption is unheard of and can have no room.

In Islam, Zakaat and WAQF are managed effectively such that the funds are disbursed to stipulated beneficiaries for the set objectives or goals without fear or favour, and without exception. Leaders serve with honour and righteousness in the interest of all for the pleasure of The Almighty. The system and the attitude within the Islamic society inspires effectiveness and efficiency that gives credence to leadership since all people involved know the rules and each for reasons of personal right living and safeguarding one another's rightness has confidence and trust in fellow practitioners and none desires to deviate from the right path.

How Impact Finance and Islamic Finance help in mobilising resources and supporting issues related to policy gaps in order to align financing to these objectives by promoting best governance practices, engaging in social responsibility programmes and reducing environmental impacts would depend on agreements reached on how these two cooperate according to the element of their shared goal, especially justice, and fairness to benefit all.

7. Social regulation and sustainability

"Humanity is at a critical fork on the road in human elevation, with one road leading to destructive tyranny and the other leading to a peaceful, healthy civilisation based on honouring the rights and freedom of every single person" Gamble (2011). Social regulation and sustainability in the global context

can best be addressed with the application of SDG 10 (Reduced Inequalities), and SDG 11 (Sustainable Cities and Communities). The advent of the information age has reduced the world into a global community or village so that 'social' refers to all human beings on planet Earth. Addressing social regulation makes it important to examine the nature of communication and interaction within the global community and how it is regulated and sustained. That the global society is stratified, controlled and dominated thus impoverished of their highest potential to become the best they can be, both the domineering and the dominated is the starting point. The establishment of the 17 SDGs by the United Nations demonstrates that the global community attests to the observation that humanity needs to change towards a global value system that equality protects all people.

The SDGs set humanity out on the direction of peace by making it the responsibility of all human beings to work together to clear that road to a peaceful prosperous world. The United Nations Development through Sustainable Development Goals expresses confidence that the global community has the knowledge, the skills, the resources, and the solutions to meet the challenge that the world faces by engaging in the struggle for the soul of humanity and their inextricably shared habitat – the planet. The struggle for humanity to achieve fundamental peace and development begins with a shift in the world view that enables people together to agree to define all human beings foremost as one species – the human species, and if ever they agree they need a racial description, recognise that they all are one race – the human race, sharing one nature – human nature, N. Wright (2017).³⁵ Humanity then needs to ponder and answer these crucial questions; Are human beings stupid, greedy creatures who, if left to their devices devolve into competition over acquisition and monopolisation of global resources only to end up in self-destructive violent chaos? For humanity's own good is it the best they can be that they must be ruled over by self-serving governments, manipulated into corruption by self-appointed elite? Contrarily, are human beings naturally caring and creative creatures who if they are left to be healthy and of sound mind, have what it takes to converge as people of the world so that together, they survive the

35 N. Wright (2017). One Race, The Human race, NOW. Self-Published

presently pervading injustices and social ills by creating a world based on equality, fairness, integrity, justice, freedom and compassion where all can grow, thrive, flourish and prosper according to each their talents?

Gamble (2011) asserts, the fork in the road demonstrates that presently humanity is toiling under the yoke of the agenda of the ruling elite, which is a product of a destructive world view based on a belief that there is not enough in the world to go round therefore, because some people are more deserving than the others and the safety of the deserving people depends on maintaining control over the rest of humanity, it is the duty of the deserving to keep the rest of humanity in deprived and in debt captivity.³⁶ This is a worldview based on fear of scarcity which, if left to proceed would manifest into destruction by the powerful architects of the New World Order. What humanity together needs to recognise is that superior as the ruling elite present themselves to be in their ability to usurp everyone and everything, they cannot execute their dreadful vision without the collusion of the rest of humanity of whom they are an element and members. Stopping the destruction track they are proceeding on therefore takes human beings engaging with them by highlighting the pain and suffering their domineering causes all creation including themselves. As human beings, they too possess inherent goodness which, once engaged with fellow humans to work together for common good, humanness can render their domination agenda obsolete so that they agree to take collective action guided by integrity, honour and the simple power of truth towards building a world of harmonious co-existence. It is possible they too already know that the trajectory they are on is not sustainable anymore, and it sets them as outcasts of humanity.

By now the ruling elite have fought enough undeclared and unjustified wars globally with a variety of fellow human beings, populations, cultures and governments they vanquished and usurped that they know very well that it takes tremendous energy, resources and deception for any group of people to dominate other human beings. Implicit as the actions of the global ruling elite are in enriching themselves at the expense of the rest of humanity, people the world through are aware that the powers of

36 F. Gamble. Thrive

the global ruling elite control are embedded in the machinations of banking, the military, the corporates, the media, and all governments the world through. No one still finds joy in this system of existence Svart (2019).³⁷ All that remains is for humanity to design a new world order free of obscene inequality, corruption and domination. In 2003, in his description of the working of the Federal Reserve Bank, Alan Greenspan, former Chairperson of the Federal Reserve Bank- the central pillar of the financial system painted a bleak picture of its practice and the impact thereof that is visible in the wealth gap globally.³⁸ It is now in humanity's hands to take courage and engage the issue.

7.1. Standards and Sustainable Development

The United Nations Sustainable Development Goal – SDG 15 (Peace, justice and Strong Institutions) enjoins the world population to collaborate as a global human family, and work together in partnership within the climate of justice so that in their shared world peace pervades. Strong institutions depend on a justice foundation that gives rise to peace. People at peace with themselves have the ability to strive together and achieve their set goals hence it is not difficult in view of the fact that the world is run by various sovereign governments whose leaders communicate globally. Each country has its central banks and its government particularly for its citizens however, the monetary running of countries is centralised globally.

Injustice occurs globally at the point where the fractional reserve scheme makes money out of nothing for the banks of the world in each government, and populations of all countries have to work for that money in varied arbitrary standards set by the global banking elite for the ruling elite manipulate to keep countries trapped at a level of affluence that enables the elite through money, to usurp each country's resources. This is the injustice that deprives the world of equality, equal quality of life, human dignity, shared growth and results in poverty.

37 M. Svart (June 2019) Capitalism isn't 'broken'. It's working all too well- and we're the worse for it. <https://www.theguardian.com/commentisfree/2019/jun/12/capitalism-isnt-broken-its-working-all-too-well-and-were-the-worse-for-it>

38 Remarks by Chairman Alan Greenspan at a symposium sponsored by the Federal Reserve Bank of Kansas City, Jackson Hole, Wyoming August 29, 2003

Wisdom, honor, and integrity, therefore, dictate that for humanity globally to work for peace discharge justice, which in this case lies in addressing the indebtedness of populations for the sole purpose of deliberately impoverishing them to enrich the banking and ruling elite.

*“The monetary system globally is a modern form of serfdom where the mass society works to pay off debt they are not aware of to banks. Under the fractional reserve scheme the public inevitably becomes debt slaves of the ruling class of financial elite. Not because these elite are better or smarter than the rest of the humanity but because they form a dynasty of forebears who inherited benefits of a rigged global monetary system”*³⁹ Gamble (2011). The system, at its source is adulterated as the Federal Reserve Bank benefit themselves at the expense of the people on the globe to varying severity levels based on favour afforded each population.

According to Schneider (2019),⁴⁰ the banks got their power in 1910 when representatives from the Rockefellers, Rothschild's, Morgan's and few others in the elite circle secretly gathered to draft legislation that would create the Federal Reserve Bank and successively the rest of the Central/ Reserve Banks that now encompass the world. Griffin (1999) portends that *“Central banks are banking cartels which are granted partnerships with respective governments in the countries where they operate.”*⁴¹ They are given monopolistic power over the creation of the nation's money supply. The politicians hand this monopoly to central banks as a gift for partnership. Bankers create money for the politicians. Banks have the legal power to make money anytime that the governments want, and in return the politicians create a financial sleight of hand that disguises the cost as a levy the public tenders to government by getting the public to pay the bill through interest and income tax as debt because money is created on a debt based system which creates scarcity. Groups of insiders enjoy access to data about the economy and the money is circulated in such a way that the insiders are protected.

39 See F. Gamble. Thrive.

40 D. Schneider (2019). Elites and the Economy. National Affairs Inc. and the American Enterprise Institute. <https://www.nationalaffairs.com/publications/detail/eltes-and-the-economy>

41 G. Edward Griffin (2018) The Creature from Jekyll Island. 5th Edition. American Media, U.S.

Until governments and bankers work with the public to arrest the origins of the injustice that causes poverty and usurps the world population of its peace,⁴² WAQF will struggle infinitely. Going up the pyramid of existence, populations are at the bottom and the governments who have the monopoly of force over the people to tax and control them even unknowingly are on top. On the next level, are corporations that rule the world through donations to governments?

Corporations acquire the world's resources and control the markets. They have access to cheap money amassed through impoverishing populations to lose their assets. Global examples of such corporations are Bechtel, Exxon, Halliburton, Morgan, Pfizer, etc. Both Islamic Finance and Impact Finance who bend over backward to work for peace and mutual wellbeing need to lead humanity in addressing this human tragedy so as to alleviate, who knows – even arrest the destructive trajectory of unjust trends that thrives at the expense of humanity's peace and wellbeing, keeping going a perpetual struggle to keep the poor alive.

7.2. Managing Sustainable Development Risks: From Risk Management to Sustainable Development

The risk to the rest of world is that according to W. Knight (2010)⁴³:

- Central Banks are privately owned corporations with a monopoly on creating money
- Central Banks have absolutely no accountability to the public whose everyday struggle and effort ensures that money remains in circulation.
- Central Banks, in an underhanded manner collude with the governments that have a monopoly of force upon their constituents.
- Central Banks in other words the bank are a private hand- an invisible hand that runs the government that the people vote for, elect, trust and depend on to move the population to greater heights.

42 See F. Gamble. Thrive

43 W. Knight (2010) How to Destroy a Free Nation. Null Edition. ASIN: B00587HVO8

- Central Banks rob the world populations of their leadership and prosperity hence the hunger, the landlessness, sickness and death as economically through inflation and the purchasing power of money that continues to decline, access to means of livelihood is denied the general public, more so the less fortunate – the poor.
- Central Banks create and manage the global wealth gap, making sure that most of the money goes to very few individuals.
- Central Banks facilitate that, whenever the banking elite deem it necessary they pull out their money to crush economies then they put it back to buy things cheap to consolidate their wealth out of the crisis they caused.

Living examples of crushing economies where a false flag crisis phenomenon is raised to get the population into a wild panic so that governments implement the solutions they want to non-problems with which the public is deceived and exploited exist in abundance. Two such examples that might be world renowned especially to history students and expert historians, are the great depression and crash of 1929, and the financial collapse of 2008. Dick Dirban (2009) asserts that before both incidents, the biggest bankers namely, City Group, Chase and the Bank of America all of which are controlled by the Rothschilds, Rockefellers and the Morgans bundled and traded bad debt in the form of loans they knew it was a matter of time before things would turn bad and people get affected and consequently fail to pay off.⁴⁴ The 2008 collapse was orchestrated by the pump and dump scheme of the big bankers so that they consolidated wealth and power for themselves by creating a boom to stimulate ease of loans and buying power. Once people had bought and taken loans on the strength of their rising means, Bankers pushed the interest rates up so that people's incomes shrank and jobs were lost, thus, indeed the people failed to pay back their loans. Banks then swooped in and gained the real wealth – the estate from citizens in the form of the property that the people had bought using bank loans they could no longer pay off.⁴⁵ Dick Dirban, a sen-

44 See F. Gamble. Thrive.

45 See F. Gamble. Thrive.

ator then said, "*the banks are still the most powerful lobby on Capitol Hill and frankly they own the place.*"⁴⁶

Dirk Dirban's assertion was quite apt and right in that banks worldwide have stolen the real estate of many a country in the form of land and other resources through pushing up interest rates so people's incomes and jobs shrink. Wherever banks go they decide who is going to live and how effectively as well as who is going to die and how soon due to the way they have positioned themselves to control the needs of absolutely everything humanity needs to survive. The failure and suffering of Africa, the richest continent in various resources is success and fulfilment for the few global ruling elite,⁴⁷ and governments are fully aware of it.

7.3. Sustainable Development and Crisis

The Global Domination Agenda of the global ruling elite places the whole world in grave danger hence, the United Nations, Islamic Finance and the Impact Finance would do well to team up to build partnerships towards the achievement of all SDGs as the only cause for global failure is one – DOMINATION, and it is a huge risk to all existence. Domination is already evidently in operation in the world in that education, health and energy according to John Gatto (1992) are some of the areas dominated by corporations in that it is the Rockefellers who created National Education Association (NEA) with the Carnegie Foundation and the Ford Foundation. Their major purpose for establishing schools was to create an obedient and docile work force.⁴⁸ Gatto (2000)⁴⁹ goes on to elaborate that education is to create manageable employees and eager consumers with fixed habits of response to authority hence it takes 12 years to prepare someone to respond reflexively when anyone in a

46 Dirk Dirban on WII radio, at 05:30am on April 9 2009

47 C. Anderson (1994) – Black Labor, White Wealth: The Search for Power an economic Justice.

48 J. T. Gatto (1992). Dumbing Us Down: The Hidden Curriculum of Compulsory Schooling. New Society Publishers. (ISBN 086571231X)

49 J. T. Gatto (2000) – The Underground History of American Education: A School Teacher's Intimate Investigation Into the Problem of Modern Schooling. Odysseus Group.

position of authority instructs them. Even academic standards are determined likewise, to reinforce obedience.⁵⁰

In matters of health, medical education is primarily funded by pharmaceuticals with the motive to sell their drugs unhindered. Though drugs are meant to treat illnesses, some also instigate other symptoms and perpetuate the very problems they should be alleviating. It could be they inadvertently bring to the equation side effects that include a decrease in white blood cells, dry mouth, nausea, drowsiness, and diarrhoea, all of which can lead to a coma and even death, which Schattner (2021) attests to as *The Spectrum of Harm Associated with Modern Medicine*. One can't help but wonder why interventions to such effects are not invented and applied when doctors are so highly qualified. That the Medical Association suppresses alternative medicine and any effective cures for disease endorses the suspicion that drugs are meant to aggravate adverse health conditions. Barefoot (2006)⁵¹ assert the existence of the disease conspiracy carried out by the FDA in the quest to suppress of cures, thereby confirming the legend that Dr. Raymond Royal Rife in 1920 developed a technique called Coordinative Resonance to destroy cancers and tumours as well as viruses, culminating to him in 1934 curing 16 cancer patients and hundreds of virally infected patients. Instead of gratitude to him, accolades and awards for such a milestone, his microscopes got destroyed by pharmaceuticals guided by the efforts of the Managing Director of Corporations.

The American Medical Association (AMA) Chicago is funded by the Rockefellers who use their funding to influence AMA research and decision making. In the four years of medical school's average medical degree (MD), materials used are supplied by sponsors featuring the National Dairy Council, the National Beef Board and the American Sugar Alliance. In the whole four years of medical study, there is only 12 hours of studying the course on Nutrition despite food being the major contributing factor to

50 M. A. Ozturk and C. Debelak (2005) Setting Realistically High Academic Standards and Expectation. *Essays in Education*: Vol. 15: Iss. 1, Article. <https://openriver.winona.edu/eie/vol15/iss1/11>

51 R. R. Barefoot (2006). *The Disease Conspiracy: The FDA Suppression of Cures*. Self-Published.

good health and on the contrary the major cause of ill health among which non communicable illnesses and lifestyle diseases occur.

Energy as well is another casualty of the banking elite. The dependence of the world on oil ensures that energy corporations continue to reap phenomenally. J. Manning (1996)⁵² purports that they commune huge resources to undermine energy alternatives so that they control global reserves and maintain high oil prices. They have enough money and influence to suppress anything that might threaten their monopoly. Behind energy corporations is John D Rockefeller the first billionaire. The Rockefellers control food as well as is responsible for the global shift to a larger scale of petroleum-based agriculture. The green revolution of 1960 and 1970 was based on the planting of huge plots with a single crop using vast amounts of oil-based fertilizers and pesticides that brought about ill effects to the crops and caused unspoken suffering and escalating hunger caused by huge amounts of tax was their project.

Small family farms disappeared and biodiversity got destroyed. Toxic chemicals poisoned farm workers and polluted the land. The giant corporations that brought chemicals for chemical agriculture, patenting seeds and patenting life as a way of control, genetic engineering as a way of control, declaring seed as private property, genetically modified organisms (GMO), free trade treaties, robbing farmers of freedom to save seeds, creating of sterile seed, advanced dependency of humanity on corporations thus creating a new colonisation driven by dependency. Throughout the world the same families operate the same pattern of control on all global resources which are essential for life. They exercise this control through their corporations and their banks as well as their foundations.

In two crucial areas the same elite banking families have taken control and the consequences are devastating. In the normal scheme of things, humanly speaking, it is hard to imagine or even fathom what kind of a human being has a motive to live in a world where so few have so much while so many have so little. It is indeed crucial that the world approaches the source of suffering which is money, corporatocracy and the

52 J. Manning (1996). *The Coming Energy Revolution: The Search for Free Energy*. Avery; First Edition

invisible hand in government – the bankers who control food supply, education, health care and energy which makes up for every aspect of life all of which have been achieved by controlling money. The global domination elite have not created any more value for human advancement but have actually just controlled the source of money and that **must stop**, by goodwill of the global population.

Conclusion

The prevailing state of existence calling for waqf-awqaf is one based on systems created perhaps for a global context that was very different from the present day in that it is not suitable for the value system today's society espouses and subscribes to. It can very much be ascribed to one conceived and imposed on humanity by bullies, psychopaths or sociopaths of the world who thrive in inhumane tendencies to the apex of the pyramid, while the best of Allah's people drown in the doldrums of life. WAQF is the tool that can be used to withstand these systems and destroy them, but not in the current manner that it stands, where organisations work in silos, with each doing the best it can in fighting an ill that it has identified or resonates with. It is of vital importance that this fight be treated as a war and that waqf becomes a joint effort by global Muslims as an Ummah, coming together and pooling their collective resources in a long term strategic effort that recognises that systems this strong and well entrenched cannot be fought through good deeds alone but through sustained, directed and focused effort of all human beings of goodwill and conscience. It would not be surprising to find that once the Ummah stands up, half of the global population will join the fight for, the face of the world as we experience it is not pretty.

It is truly heartening to see that numerous WAQF organisations observe a world centred focus on their efforts but results prove a need to go further and move to a "prevention is better than cure" approach, where relief takes a secondary role to the dismantling of the prevailing systems. Muslims need to summon the courage of conviction that derives from the imaan the shariah bestows on them, and with it rise to action to lead mankind instead of one another in naming the menace that destroys life, and

actively dealing decisively in eradicating it. This paper looked at how the prevailing systems attack humanity through money, food, scarcity, health, security and... and... and. Fighting back dictates that the system meets WAQF's collaborative and concerted resistance that strategically undermines every tool that the systems uses to keep humanity yoked to perpetual slavery and suffering. If all the world WAQF organisations came together and pooled their resources, centred their efforts around the creation of a strong research and strategic team to identify and tackle the tools of the aberrant systems, the process would begin to liberate the world whose philanthropists too toil and troop in vain.

The World Domination Agenda needs to find relief which is possible only when humanity collectively globally devise a system, that of The World Reform Agenda for the good of all.

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WAQF AND SOCIETY

It is with great academic satisfaction that we present the second volume of the *Collection of Multidisciplinary Waqf Studies*. This series serves as a continuation of the academic exploration of the waqf institution's diverse potential. It acts as a crucial platform for intellectual discourse, fostering interdisciplinary dialogue to illuminate the vast potential and contemporary relevance of the waqf institution. As the world confronts escalating social and economic challenges, the timeless principles of waqf offer innovative pathways for fostering social justice, equity, and sustainable development.

The essays in this volume are a testament to the diverse applications and transformative potential of waqf. Each chapter brings forth unique perspectives and rigorous scholarship, reflecting the broad spectrum of expertise and creativity among the contributors. By integrating historical insights with contemporary challenges, this volume advances our understanding of waqf as a dynamic institution intrinsically linked to social justice. It highlights waqf's practical contributions to reducing societal disparities, promoting communal well-being, and advancing sustainable development initiatives that are meaningful and significant.