

The Development of Waqf in the Middle East and its Role in Pioneering Contemporary Islamic Civilization: A Historical Approach

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Development of *Waqf* in the Middle East and its Role in Pioneering Contemporary Islamic Civilization: A Historical Approach

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Abstract

This article focuses on the history of the development of *waqf* (endowment) in the Middle East and its role in pioneering contemporary Islamic civilization. *Waqf* has been a supporting pillar for the upholding of the social-religious institutions of society for centuries. The method taken in this research is the historical-phenomenological approach. The result shows that *waqf* began to be known and practiced since the Prophet Muhammad built the Quba and the Nabawi Mosque. The same was further promoted by the Righteous Caliphs (*Khulafa al-Rashidin*) and the caliphs afterward. In the next period, *waqf* became rapidly developing in the Middle Eastern countries, such as Egypt, Turkey, Saudi Arabia, Jordan, Sudan, Kuwait, and Syria. The development of *waqf* is not only in religious facilities but also in agricultural land, plantations, educational institutions, apartments, money, and shares. All of them are managed productively, and their use varies greatly. *Waqf* played an urgent role even in pioneering contemporary Islamic civilization. There are two patterns of management of *waqf* assets for the development of Islamic civilization: first, the development of *waqf* for social activities, such as *waqf* for social justice, people's welfare, education development, health facilities, public policy advocacy, legal assistance, environmental preservation, the development of arts and culture and other programs; second, development of economic value, such as for the development of trade, industry, property purchase, and other economic activities.

Keywords: Endowments, Development of *Waqf*, Social Activities, Contemporary Islamic Civilization

Introduction

The history of Islamic civilization records that endowment (*waqf*) has been a supporting pillar in upholding the social-religious institutions of the Muslim society for centuries. It is done through the funds and supporting facilities for health, educational, and religious ritual activities. *Waqf* at that time carried out significant social functions by providing public facilities such as roads, bridges, drinking water, city parks, public bathing places, and so on. This *waqf* practice has been going on for a long time in the history of Islam, even though its form and purpose are very rapidly developing. With these conditions, the number of *waqfs* is increasing, and spreading throughout the Muslim-majority countries can spur economic growth.¹

The practice of endowments (*waqfs*) has begun since the lifetime of Prophet Muhammad (SAW) built the Quba and the Nabawi Mosque. He also once advised Umar bin al-Khattab to endow his land in Khaibar

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¹Akramah Sa'id Sabri, *Al-Waqf al-Islami, Bain an-Nazriyyah Wa at-Tatbiq* (Amman: Dar an-Nafais, 2008), 489-91.

to the poor. Then, other companions of the Prophet (SAW) and Muslims applied this practice until now.² So, *Waqf* has become the paradigm in managing assets in many countries, such as Egypt, Algeria, Sudan, Kuwait, and Turkey, that have long practiced the endowments productively. Likewise, the Sudan *Waqf* Board is empowering *waqf* assets through *Waqf* Bank, which was previously unproductive. The establishment of this *Waqf* Bank as the financial institution that aims to help *waqf* development projects, establish business and industrial companies. Another example is the Turkish government that established *Waqf* Bank and Finance Corporation to develop the productivity of *waqf* assets. This institution specifically functions to mobilize *waqf* resources and finance various types of joint venture projects.

The Islamic civilization has found a new face that emerged from *waqf*,³ namely a productive *waqf* institution for economic development and community service-oriented. It shows the importance of empowering *waqf* investments, which aims to realize social justice and improve the welfare of Muslims. Through the empowerment of productive *waqfs*, the existing *waqfs* receive top priority aimed at more productive endeavors. These *waqfs* are not directed to fulfill worship purposes only but also become investment ventures to solve the economic problems of the Muslim community.

2. The History and Dynamics of *Waqf* Development

In the history of Islam, *waqf* began to be well-known since the time of the Prophet Muhammad. It is the second year since the Prophet moved to Medina and marked by the construction of the Quba Mosque. This mosque was first built based on piety to become the first *waqf* in Islam for religious purposes. Then followed by the construction of the Prophet's (Nabawi) (SAW) Mosque on the land of orphans from the Najjar clan after being bought by the Prophet at eight hundred dirhams.⁴

During the Righteous Caliphs (*Khulafa al-Rasyidin*), the *waqf* that occurred was the Khaibar land *waqf* carried out by Umar bin al-Khattab. Umar favored this land because it is fertile and produces a lot of crops. However, he asked the Prophet (SAW) for advice on what he should have done to it. So the Prophet ordered Umar to endow the land by holding the capital and giving the results to the poor, and Umar did that. Since then, many of the family of the Prophet and his companions have endowed their lands and plantations. Abu Talha gave his Bairuha garden even though it was his most beloved treasure. Also, Uthman bin Affan donated the Raumah well and its water to feed the Muslims.

Waqf then experienced rapid development during the Umayyad Caliphate. The Muslims flock to implement *waqf*. Its distribution is not only limited to the poor but has penetrated many things. In this case, *waqf* becomes the capital to build educational institutions, libraries, pay the salaries of the staff and teachers, and give scholarships for students. The enthusiasm of the Muslim community towards the implementation of *waqf* as attracted the attention of the Umayyad Caliphate to regulate the management of *waqf* to develop the people's welfare and economy. At that time, *waqf* was initially limited to the desires of someone who did well with the wealth they owned and managed individually without any definite rules. But after the Muslims had realized how much benefit from the *waqf* institution could come, they formed a *waqf* institution to regulate and manage these endowments assets properly, either in groups or in a more brushed context.

Whereas in the Abbasid era, a *waqf* institution called '*Shadr al-Wuqūf*' (endowment sources). It took care of the administration and chose the *waqf* management staff. Thus the development of *waqf* during the Umayyad and Abbasid dynasties occurred, and *waqf* had a positive influence on the lives of the Muslims.

²Misri Abdul, Muchsin and Abdul Manan, "Historical Development of Tax During the Early Islamic Period: Jizyah and Kharaj", *Journal of Al-Tamaddun* Vol. 14, no. 2 (25 December 2019): 5-6, <https://doi.org/10.22452/JAT.vol14no2.1>.

³Tabasum Rasool, "Waqf Administration in India: Issues and Challenges of State Waqf Boards," *Journal of Islamic Thought and Civilization* Vol. 7, no. 1 (2017): 11, <https://doi.org/10.32350/jitc.71.01>.

⁴Mundzir Qahaf, *Al-Waqf al-Islami; Tatawuruhu, Idaratuhu, Tanmiyyatuhu*, II (Syiria: Dar al-Fikr Damaskus, 2006), 6.

The positive impact of the development of *waqf* in this era was the increasingly widespread role of *waqf* and the enthusiasm for *waqf* at that time. It resulted in the establishment of specialized institutions concerning *waqf*, the involvement of the caliph and the government in the development, monitoring, and supervision by judges in the implementation of *waqf*.⁵

As for the era of the Ayyubids in Egypt, the development of *waqf* was very rapid. All agricultural lands became the property of *waqf*. They were managed by and belonged to the Exchequer (*Bait al-Mal*). When Salahuddin al-Ayyubi and the Fatimid dynasty ruled Egypt, they intended to endow state-owned lands and hand them over to *waqf* institutions.⁶ While Islamic jurists still had different opinions about the law of giving alms from the *Bait al-Mal* treasure whether it was permitted or not. The first person to consecrate *Bait al-Mal*'s land for a social foundation was King Nuruddin al-Shahid with the assertion of an advisory opinion (*fatwa*) issued by Ibn Ashrun that was permissible to consecrate the property of the legal state on the grounds of preserving and protecting the country's wealth.

Salahuddin al-Ayyubi donated several state-owned lands for educational activities, such as giving several villages for developing Hanafi Thought Schools, Maliki Thought Schools, Shafi'i Thought Schools, and Hanbali Thought Schools with the funds obtained from the development of endowments of gardens and agricultural land. As for improving the welfare of the scholarship and the interests of the religious mission, Salahuddin al-Ayyubi set a policy requiring the Christians who came to trade from Alexandria to pay customs in 572 H / 1178 AD. The amounts of this tax were collected and presented to the scholars and their descendants. *Waqf* has become a vehicle for the al-Ayyubid dynasty for its political interests, propagating the mission of the Sunni schools, and maintaining its power. So, the Sunni schools grew up in Egypt through this policy and displaced the Shiite schools brought by the previous dynasty, the Fatimids.

Furthermore, the development of *waqf* during the Mamluk period was very rapid and diverse. Everyone can donate all beneficial properties for *waqf*, but the most represented were agricultural land and buildings, such as office buildings, lodging, and learning places. In the Mamluk dynasty, there was also a slave *waqf*. That is, they gave their slaves to maintain the mosques and Islamic schools. It was done for the first time by the Ottoman ruler, Sulaiman Basha, when he conquered Egypt. He condemned his slaves to care for mosques and schools in Egypt and divided the *waqf* goals into two classifications: family endowments for the benefits of the family, and general endowments for social purposes, such as building a corpse bathing place, helping the needy and poor people. Besides, Caliph Salih bin al-Nasir bought the village of Bisus and committed it to finance the maintenance of the Kaaba cloth every year and replace the grave fabric of the Prophet (SAW) and his pulpit every five years replaced by the better ones. In this context, he endows for the means of the Haramayn: the Haram Mosque in Mecca and the Prophet's (SAW) Mosque in Medina, such as donating the Kaaba cloth and so forth. It further brings a symbol of Islam.⁷

In the next period, *waqf* was beneficial and been the pillar of the economy in the days of the Mamluk era, so that *waqf* received special attention at that time, although it was not known for sure the ratification of the endowment law. The endowment legislation on the Mamluk era began since the Caliph al-Zahir Biber al-Bandaq (1260-1277 AD). This legislation provides a choice of fatwas of four Sunni schools; Hanafi, Maliki, Shafii, and the Hanbali. Also, *waqf* at that time can be divided into three categories: First, state revenue from the endowments given by the authorities to the people who contributed to the country; second, endowments for the means of worship; third, endowments for public purposes.

⁵Abdurrohman Kasdi, *Fiqh Wakaf: Dari Wakaf Klasik Hingga Wakaf Produktif* [Fiqh of Waqf: From Classical Waqf to Productive Waqf], (Yogyakarta: Idea Press, 2017), 40–41.

⁶Tasmin Tanggareng, "Perang Salib: Telaah Historis dan Eksistensinya" [The Crusades: A Study of its History and Existence]. *Rihlah: Jurnal Sejarah dan Kebudayaan* Vol. 5, no. 1 (2017): 60-61, <https://doi.org/10.24252/rihlah.v5i1.31>:9

⁷Anwar Allah Pitchay, Ahamed Kameel Mydin Meera, and Muhammad Yusuf Saleem, "Priority of Waqf Development Among Malaysian Cash Waqf Donors: An AHP Approach," *Journal of Islamic Finance* Vol. 3, no. 1 (June 2014): 14-15, <https://doi.org/10.12816/0031475>.

From the fifteenth century on, the Ottomans were able to expand their territories so that they could control most of the Arab region.⁸ The political power achieved by the Ottomans automatically made it easier to implement the Islamic Sharia, among which were the regulations on the endowments that applied throughout its territory. These laws regulated the bookkeeping of the endowment and issued it on the 19th of *Jumadil Akhir* of 1280 *Hijri*. The law rules the recording of *waqf*, *waqf* certification, *waqf* management, efforts to achieve *waqf* goals, and institutionalization of *waqf* to realize *waqf* in terms of administration and applicable legislation. In 1287 *Hijri*, was issued a law that explains the position of Ottoman Turkish lands and productive land with *waqf* status. Since applying this law, there is still a lot of estate in many Arab countries with *waqf* status and practiced it until now.

3. Development of *Waqf* in the Middle East

Waqf has developed and played a vital role in Middle Eastern countries such as Egypt, Turkey, Saudi Arabia, Jordan, Sudan, Kuwait, and Syria. The development of *waqf* in these countries is not only beneficial for improving religious facilities and infrastructure. But it is also in the form of agricultural land, plantations, educational institutions, apartments, money, shares, etc., which are all managed productively, and their use varies greatly.

3.1. Development of *Waqf* in Egypt

Waqf has played an urgent role in sustaining the country's economy and meeting the needs of Egyptian society. It is because the endowments are managed professionally and developed productively. The first pioneering *waqf* in Egypt was Taubah bin Namir al-Hadrami who became a judge during the Mamluk Dynasty (115 AH). Al-Hadrami endowed his land for dam construction and managed it for the benefit of the people.⁹ Thus, *waqf* became developed rapidly in the era of Mamluk's glory (1250-1517 AH) and proved beneficial to support various health services, education, housing, food, water supply, and funeral construction. One example of *waqf* in the Mamluk era is the Hospital. It was built by al-Mansur Qalawun that can meet the health needs of the Egyptian people for years.¹⁰

The development of *waqf* was more rapid when the Egyptian government issued Law No. 80 of 1971 that regulates the formation of the Egyptian *Waqf* Board that specifically handles *waqf* issues and their development, along with their structure, duties, responsibilities, and authorities. With the issuance of the legislation referred to above, the Ministry of *Waqf* is getting stronger. The government is also trying to curb the *waqf* land and other *waqf* property by maintaining, supervising, and directing the *waqf* property for the public interest. The *Waqf* Board in this law was then formally formed through the Egyptian Presidential Decree on 12 Sha'ban 1392 AH (September 20, 1972 A).¹¹ The *Waqf* Board is responsible for conducting cooperation and empowering *waqf* under the mandate of the laws and programs of the Egyptian *Waqf* Ministry.

The task of this *Waqf* Board is coordinating *waqf* activities and carrying out all distribution of *waqf* to be following the objectives set by Islamic sharia. Besides, this *Waqf* Board also has the right to master the management of *waqf* and authority to spend and develop *waqf* as possible by Law No. 80 of 1971. Furthermore, it has to make plans, distribute the results of *waqf* every month in the different areas, compile the written reports, and inform the results of its work to the public.

3.2. Development of *Waqf* in Turkey

⁸Mehmet Bulut, 'The Ottomans and Western Europeans During the Mercantilist Times: Neutrality, Trade, Competition and Conflict', *Journal of Al-Tamaddun* Vol. 15, no. 1 (15 June 2020): 15-16, <https://doi.org/10.22452/JAT.vol15no1.2>.

⁹Abdul Aziz Muhammad Al-Sanawi, *Al-Azhar; Jami'an Wa Jami'atan* (Cairo: Maktabah al-Anjlu al-Misriyyah, 1983), 83.

¹⁰Sabri, *Al-Waqf al-Islami, Bain an-Nazriyyah Wa at-Tatbiq* (Amman: Dar an-Nafais, 2008), 69.

This country has a long history in managing *waqf*, starting from the Ottoman Empire until now.¹¹ Since 1925, Turkish *waqf* property reached $\frac{3}{4}$ of its productive *waqf* assets. This country established the *Waqf Bank & Finance Corporation* to mobilize *waqf* resources and finance various joint-venture projects. *Waqf* administration is also developing well under the management of the Directorate General of *Waqf*. This Directorate provides three services for the community. They are health services, educational services, and social services. The endowments supported the health services for building the hospitals and furnished educational activities through establishing educational institutions. Also, the teacher salaries and scholarships come from productive endowments, and social services are rendered through social institutions and activities. Besides, the Directorate-General of *Waqf* also made efforts to produce *waqf* by conducting investment cooperation with various institutions. For example, including Yvalik and Aydem Olive Oil Corporation, Tasdelen Healthy Water Corporation, Auqaf Guraba Hospital, Taksim Hotel, Turkish Is Bank, Ayden Textile Industry, and others.

3.3. Development of *Waqf* in Saudi Arabia

The development of *waqf* in Saudi Arabia is very rapid and has various forms such as hotels, land, apartments, shops, gardens, and places of worship. The utilization of *waqf* results has many forms. Some of them are beneficial for repairing and renovation of the Haram Mosque and the Prophet's Mosque. Besides, some other forms of *waqf* are managed productively. So that, their results are beneficial to finance educational facilities and other social activities. Saudi Arabia is a country that is handling *waqf* seriously, including forming the Ministry of Hajj and *Waqf*. The ministry is obliged to develop and deploy *waqf* following the conditions set by *Waqif*. Meanwhile, to oversee the policy of representation, the government formed the *Waqf* High Council chaired by the Minister of Hajj and *Waqf* with members consisting of Islamic legal experts from the Ministry of Justice, representatives from the Ministry of Economy and Finance, the Director of Antiquities and three members from scholars and journalists. This Assembly has the authority to spend the gains of the development of *waqf* and determine the steps in developing *waqf* based on the conditions set by the *waqif* and *waqf* management.¹²

3.4. Development of *Waqf* in Jordan

Management of *waqf* in Jordan is handled by the Ministry of *Waqf* and Islamic Affairs based on *Waqf* Law No. 25/1947. This regulation states that those included in the affairs of the Ministry of *Waqf* and Islamic Affairs are endowments of mosques, schools, Islamic institutions, orphanages, places of education, Sharia institutions, Islamic graves, hajj affairs, and fatwa matters. This law is strengthened by the *Waqf* Law No. 26/1966 that emphasizes the role of the Ministry of *Waqf* and Islamic Affairs in the management of *waqf*. The Ministry of *Waqf* forms the High Council of *Waqf*, and the Minister becomes the leader of this council. The High Council of the Endowment makes proposals in this Ministry. Afterward, the Minister takes it to the Cabinet Council for approval. The Ministry of *Waqf* has the authority to spend the returns of developing *waqf* following the plans outlined by the Directorate of Finance.

The Jordan government established the Directorate of Development and Maintenance of Islamic *Waqf* to facilitate the management of endowments whose duty is to maintain, improve, and assist the activities of the Ministry of *Waqf*. This Directorate also manages several projects, including projects covering the East Bank and West Bank regions. The projects carried out in the East Bank include the construction of *waqf* offices in Amman at 80,000 Jordanian Dinar (JD) and construction of residential apartments in Amman at 85,000 JD and other projects. In addition, the projects implemented in the West Bank include

¹¹ Abu Hanifah Haris, "Sejarah Kerajaan Turki Uthmaniyah dan Sumbangannya dalam Bidang Sosiopolitik Abad Ke-14 Hingga Abad Ke-20" [The History of the Ottoman Turkish Empire and its Contributions in Socio-political Field of the 14th century to 20th century], *Journal of Al-Tamaddun* Vol. 15, no. 1 (15 June 2020): 100-101, <https://doi.org/10.22452/JAT.vol15no1.6>.

¹² Norm Saad, Salina Kassim, and Zarinah Hamid, "Best Practices of Waqf: Experiences of Malaysia and Saudi Arabia," *Journal of Islamic Economics Lariba* Vol. 2, no. 2 (2016): 66-67, <https://doi.org/10.20885/jielariba.vol2.iss2.art5>.

the construction of trade centers built on *waqf* land. The cost of development carried out in both the West Bank and East Bank regions at 700,000 JD.

3.5. Development of *Waqf* in Sudan

The productive management of *waqf* accompanied by neat management began in 1987. It was through the establishment of the Sudan Islamic *Waqf* Board. This *Waqf* Board is given broad authority in managing and carrying out all tasks related to *waqf*, controlling the administration of *waqf*, promoting certification of *waqf* land, and encouraging benefactors to represent. In addition, the *Waqf* Board also oversees the *Waqf* manager (Nadzir) in managing the property of endowments to be more productive and following the objectives of the *Waqif*. In 1991, the government issued a policy that gave many privileges to this *Waqf* Board by providing reserve funds for *waqf* institutions working on productive land projects. Both on new agricultural land, *waqf* projects in existing residential and trade areas that they built. It is a subsidy provided by the government to produce *waqf* assets.

The Sudan *Waqf* Board applies new principles in managing endowments that refer to two main tasks. Namely, promoting new endowments that enter through channels previously planned and promoting the development of productive endowments. There are several breakthroughs of the Sudan *Waqf* Board, including in the fields of education and health. In the educational sector, the *Waqf* Board raises endowment funds from philanthropists to build student dormitories that are close to campus. This construction project has taken place in collaboration with a national funding agency for Sudanese students and teachers. While in the field of health, the *Waqf* Agency is building hospitals in the suburbs and villages in Sudan. In addition, pharmaceutical development projects in rural areas aim to provide medicines for poor people at very cheap rates to rural communities.¹³

3.6. Development of *Waqf* in Kuwait

In 1993, the Ministry of *Waqf* formed a *waqf* alliance that managed *waqf* assets. This institution is independent and has two strategies for developing *waqf* effectively. The first strategy is developing *waqf* assets productively by various investment channels and distributing their results according to the conditions set by *waqif* (*waqf* giver). Second, by creating an appropriate *waqf* program to promote the establishment of new *waqf*. In this case, the *waqf* institution invites the community and provides counseling to motivate them in endowing a portion of their assets. This endowment institution is principled in various types of endowment investments, both property or money endowments, directly or indirectly by contributing to several investment channels in line with Islamic law. By implementing a *waqf* investment management system, the *waqf* institution has established a property management company, where the management of *waqf* property being integrated into the company.¹⁴

This *waqf* institution also established a *waqf* fund that aimed at fostering and providing services. It is in the form of goodness that is beneficial to the community. This endowment fund is one of the endowment units of money established by the *Waqf* Institution in Kuwait. This institution also determined the distribution of *waqf*. From December 1994 to May 1996, Kuwait *Waqf* Institutions have established eleven *waqf* funding units to assist the community in education, health, mosque building, nature and environment preservation, family development, and development. This *waqf* fund assistance starts from helping poor people and empowers potential people with disabilities, then maintains the sustainability goals of *waqf* institutions.¹⁵

¹³Mundzir Qahaf, *Al-Waqf al-Islami; Tatawuruhu, Idaratuhu, Tanmiyyatuhu* (Syria: Dar al-Fikr Damaskus, 2006), 295-98.

¹⁴Muhamad Firdaus, Ab Rahman and Muhammad Amanullah, "The Implementation of Temporary Endowment in Kuwait," *Al-Jami'ah: Journal of Islamic Studies* Vol. 54, no. 2 (14 December 2016): 494-99, <https://doi.org/10.14421/ajis.2016.542.477-503>.

¹⁵Mundzir (Syria: Dar al-Fikr Damaskus, 2006), 299-300.

3.7. Development of *Waqf* in Syria

We can see the proof of the success of *waqf* for development in the past from the city development progress in Syria. The location of this city is on the edge of Damascus in the Salihyyah area (uninhabited hill area until the mid 12th century AD). Around 1155 AD, Shaykh Ahmad bin Qudamah and his family moved from the Palestinian Jama'il area to Damascus. They stopped for the first time in the Mosque 'Abi Saleh near the eastern entrance to Damascus. After two years of settling in the area and meeting their families from the Jama'il and surrounding areas, the place felt cramped. At the invitation of Shaykh Ahmad al-Kahfi to go to the hill of Mount Qosiyun that stretches along the Damascus region, Shaykh Ibn Qudamah agreed to it and moved with his entourage to the place (uninhabited hill).¹⁶ And after they got there, they built houses. Besides that, because Shaykh Ibn Qudamah is well known for his knowledge, there are no doubt many students who migrate there, and even rulers like Nuruddin az-Zanki also come there. Then in less than 30 years, the area became a large city with the name as-Salihyyah that was densely populated and lively with existing buildings and finally known as the city of knowledge, the city of the dome, and the city of the adhan tower.

4. The Role of *Waqf* for Pioneering Contemporary Islamic Civilization

Waqf has been evolving and increasing since the time of the Prophet Muhammad to the present. It is because endowments have a high carrying capacity in overcoming various problems ranging from social matters to civilization. *Waqf* has been a solution to overcome the burden of the poor and their hardships since the Prophet's era. At that time, one of the Companions named Mukhairiq gave seven fields of his orchard in Medina to the Prophet in 626 AD. The Prophet (SAW) took ownership of the seven fields and established them as charitable endowments to benefit the poor. Likewise, Umar ibn al-Khattab and the other companions followed the Prophet's policy regarding *waqf*.

Waqf has played roles in Islamic civilization pioneering. The potential for raising funds for *waqf* needs to be balanced with breakthroughs in the fields of distribution and utilization so that the role of *waqf* institutions can be more significant. There are two patterns of development of productive endowments that can be carried out by the managers. Namely: first, the development of endowments for social activities, such as endowments for social justice, people's welfare, educational development, health facilities, public policy advocacy, legal assistance, human rights, child protection, environmental preservation, women's empowerment, arts and cultural development and other programs. Second, the increase of economic value, such as constructing companies and shops, developing trade, industry, property purchases, and so on.

Waqfs developed increasingly in the realm of Islamic civilization when there was government involvement in the management of endowments. The government involvement in *waqf* affairs occurred during the reign of Hisham bin Abdul Malik, who looked at the rotation of the *waqf* between the person giving the *waqf* and the officer who was watching him. He considered it necessary to pledge himself as his supervisor for fear that if the property is misused and there is a deviation from the terms of his representation, then the representative has a council that is independent and regulates its affairs and is under the supervision of a judge. In some Islamic regions, the representation continues under the surveillance of court judges, who maintain and carry out the conditions outlined in the discussion.

Over time, *waqf* is getting more developed in its driving force for development on all sides of civilization. At the time of Salahuddin Al-Ayyubi in Egypt, money *waqf* developed. The results were beneficial to finance the country's development and build mosques, schools, hospitals, and accommodation places. Even *waqf* has preserved the culture of science in the history of Islamic civilization. George A. Makdisi explained that endowments also play a role in the preservation of public knowledge books. Books with various themes and studies are easy to find in libraries, such as *Dar al-Ilm*, *Dar al-Hikmah*, and other libraries that are closed to schools. So, all books there can be easily accessed by students, discussed outside

¹⁶Abdullah bin Ahmad bin Mahmud Ibnu Qudamah, *Al-Mughni* (Mesir: Dar al-Manar, 1348), 239-40.

the lessons according to their respective interests. All of that happened because both the library and its books were the results of the practice of *waqf*.¹⁷

Mustafa al-Siba'i explained that in the golden age of Islamic civilization, almost all hospitals were available for free for all levels of society, rich or poor, people far or near, people educated or not. All elements in the hospital received full attention in terms of services, food, clothing, environmental sanitation, to post-recovery supplies.¹⁸ Nigel Shanks also said that in the golden era of Islam, hospitals spread across the Arab region had distinctive characteristics, including serving all people regardless of skin color, religion, and social strata.¹⁹

The utilization of endowment funds to build Islamic civilization was also revealed by Ibn Batuta. The model of its use was attractive. There were various types of *waqf*, among others, to make the pilgrimage to Mecca, donations for the costs of marriage for the poor, procurement of food, clothing, and increasing convenience for the general public such as roads. Ibn Batuta also noted that when he was walking on the streets of Damascus, someone accidentally dropped a porcelain bowl.²⁰ The person was frightened, then crowded with people. Then the person picks up the broken bowl and brings it to the endowment administrator, and the person receives money to pay the price of the bowl.

Murat Cizakca discovered that during the reign of the Ottoman Caliphate in Turkey, the practice of cash *waqf* had succeeded in easing state spending in providing education, health, urban facilities, and other public facilities. Cizakca added that cash *waqf* today could play the same role as it did in the Ottoman era. Besides, it should help realize the modern macroeconomic goals of reducing state spending, reducing state expenditure deficits, reducing state dependence on external debt instruments (debt) countries, and alleviating poverty.²¹

The success of *waqf* in encouraging Islamic civilization was also expressed by Ghaniem A. Alshaheen.²² He found that the projects carried out by the Kuwait Awqaf Public Foundation (KAPF) had provided impressive benefits for the community. The projects carried out include financial assistance to poor students, providing assistance to the Autistic Center and other charitable activities such as providing drinking water in public places, giving food and clothing to needy people, giving scholarships, and other assistance.²³

Mannan has also reviewed and found that *waqf* property potential to develop the Islamic economy in financing the social and cultural activities of the Islamic community. The *waqf* can provide educational services, finance research activities, and open up employment opportunities for the new workforce. The success of productive endowments and cash endowments in driving the economic development of society also occurs in Bangladesh. He found that the benefits of introducing a Cash Waqf Certificate in Bangladesh would be able to resolve the issue of building *waqf* property which often faces problems getting funding for its development. Besides, cash *waqf* certificates can also change old habits and understandings in the community, where usually only involve rich people. With the existence of a cash *waqf* certificate issued by

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¹⁷Al-Jundi, *Dirasāt Jadidah Fi Tarikh At-Tarbiyyah al-Islamiyyah* (Cairo: Dar al-Wafa li at-Tiba'ah, 1964), 241-245.

¹⁸Mustafa Al-Siba'i, *Min Rawai' Hadaratina* (Syiria: Maktab al-Islami, 1987), 25.

¹⁹Nigel J. Shanks and Al-Kalai Dawshe, "Arabian Medicine in the Middle Ages," *Journal of the Royal Society of Medicine*, PMC 1439563, PMID 6366229, Vol. 77, no. 1 (1984), 60-65.

²⁰Abu Abdullah Muhammad bin Abdullah Al-Lawati At-Tanji Ibn Batutah, *Rihlah Ibn Batutah* (Beirut: Dar al-Shadr, 1964), 23.

²¹Murat Çizakça, *A History of Philanthropic Foundations: The Islamic World from the Seventh Century to the Present* (Indiana University Digitized: Boğaziçi University Press, 2008), 14-20.

²²Ghaniem A. Alshaheen, *Middle East Economic Digest (MEED)*, (2004), 49th edition, 16.

²³Murat Çizakça, and K. Lumpur, "The New Waqf Law Prepared By IDB/IRTI and The Kuwait Public Foundation: A Critical Assessment," *Islamic Wealth Management Inaugural Colloquium* (Kuala Lumpur: INCEIF Universit, 2013), 4.

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Social Investment Bank Limited (SIBL), it provided *waqf* with a value that can be reached by the majority of Muslims.²⁴

The development of waqf and empowerment to build civilization have also developed in other Islamic countries. Indonesia has formed the Indonesian Waqf Board (BWI). The Indonesian Waqf Board (BWI) is an independent state institution established under Law Number 41 of 2004 concerning *Waqf*. BWI aims to develop and advance representation in Indonesia and foster *Nadzir* to manage the assets of waqf in a better way and be more productive. They can provide more benefits for the community, both in social services, economic empowerment, and public infrastructure development. BWI rolled out the Indonesian Awakening Waqf movement, also known as *Kalisa*. It intended to help provide life protection guarantees for the weak economic communities affected by COVID-19 emergencies. *Kalisa* utilized the donation of waqf for three programs: First, *Kalisa's Emergency Ventilator* is a ventilator procurement program at the hospital that is referred to as Corona patient care (COVID-19). Second, *Kalisa* "Continue Their Lives," an aid program for the parents of underprivileged students in Indonesia due to the socio-economic impact of the Corona pandemic (COVID-19). Third, *Kalisa* "Cares for Inland Clerics," a cash assistance program for ulemas in the interior due to the Corona impact (COVID-19).²⁵

BWI's latest activity is to focus on giving the millennial generation an understanding of *waqf*. BWI goes to campuses to make *waqf* movements through organizing seminars on *waqf* for millennials and involved *waqf* ambassadors from artists and students to *waqf*. BWI also has started the waqf digitalization movement by encouraging *Nadzir* or *waqf* managers to utilize digital technology. Some platforms have now made use of technology in the collection and dissemination of *waqf*. The process of digitalizing *waqf* began around two years ago. BWI encourages all *Nadzir* to start using digital technology for crowdfunding and dissemination of *waqf*. Several platforms have emerged in the community. For example, Fintech Ammana is one of the first Sharia fintech in which there is waqf as part of crowdfunding conducted by one of the platforms.

Sharī'ah Financial Institutions that Receive Wakaf Money (LKS PWU), including several private institutions, have issued the fintech endowments.²⁶ Therefore, BWI encourages *Nadzir* and all sections of society to be able to use digital technology and collaborate with Bank Indonesia (BI) to centralize *waqf* information. In it, BI and BWI have created a *waqf* database containing all waqf data and reports. There are several *Nadzir* now who utilize digital technology in collecting endowments. Although, there are still several *Nadzir* who still have not used digital technology. The use of digital technology is essential to develop waqf literacy in Indonesia.²⁷ Now most millennials use digital media for communication, so *Nadzir* needs to master this digital technology to provide literacy about *waqf* to the general public.

While in Malaysia, it was established the Malaysian Waqf Foundation (MWF) on July 23, 2008. It was formally established under the Trustee [Incorporation] Act 1952 by the Department of *Waqf, Zakat, and Hajj* (JAWHAR). The Chairman of the Board of Trustees of the *Waqaf* Malaysia Foundation is the Minister of Religious Affairs, and the Vice-Chairman is the Director-General of the *Zakat and Hajj* Department (JAWHAR). The other Board of Trustees comprises representatives of the State Islamic Religious Council, one (1) representative from the Ministry of Finance, one (1) representative from the Ministry of Economic Affairs, and three (3) representatives from the corporate sector. MWF had organized some activities, such as delivering medical equipment to the Tuanku Ampuan Rahimah Hospital, Klang,

²⁴Muhammad Abdul Mannan, *Communication and Planned Change in Rural Bangladesh* (Bangladesh: Bangladesh Academy for Rural Development, 1977), 31-37.

²⁵"Kalisa Wakaf Peduli Indonesia," *Badan Wakaf Indonesia (BWI)*, (Jakarta, 2014). <https://www.bwi.go.id>, 2020, <https://www.bwi.go.id/kalisa-wakaf-peduli-indonesia/>.

²⁶Etsuaki Yoshida, "FinTech-Enabled Cash Waqf: Effective Intermediary of Social Finance: Islamic Social Finance," *Revitalization of Waqf for Socio-Economic Development* (2019): 43-58, https://doi.org/10.1007/978-3-030-18445-2_4.

²⁷Abdurrohman Kasdi, "Potensi Ekonomi Dalam Pengelolaan Wakaf Uang Di Indonesia" [Fiqh of Waqf: From Classical Waqf to Productive Waqf], *Equilibrium: Jurnal Ekonomi Syariah* 2, no. 1 (2014): 45-46.

Selangor, on Friday, 06/12/2020, assistance for sufferers of Covid-19 at al-Saadah Mosque, Penang, on Friday, 06/05/2020, giving donation for Covid-19 sufferers in Bukit Jalil, Kuala Lumpur on Thursday, 06/04/2020, and funding for Covid-19 alleviation in Taman Ayer Hitam Village, Puchong, Selangor, on Thursday, 06/04/2020 and other social activities.

Furthermore, the endowments have evolved since 2008, marked by the establishment of commercial buildings on 52,838 m² with a height of 34 floors. It is known as Menara Imara *Waqf* that is one of the iconic *waqfs* in Malaysia. Then, Bank Islam Malaysia Berhad leased this building, and the profits from rent are distributed to the needy people who are entitled to receive zakat (*Mustahiq*).²⁸

Every state in Malaysia has an Islamic Family Law (Enakmen) and legislation of *waqf* arrangements. For example, Selangor has an Enactment of the Law on the Administration of the Islamic State of Selangor No. 3 of 1952. Meanwhile, the Guild Area has Baitul al-Mal 1988 and the Act of the Islamic Law in 1993. Melaka has Enakmen of the Syaka Sharia Law Enforcement 1991. Besides, Kelantan established Islamic Religious Council and the Malay Customary Customs in 1994. Negeri Sembilan contained the Islamic Religious Council (1957), the Islamic Law Administration (1960 & 1991). In Pulau Pinang, there was the Enforcement of Islamic Law Administration in 1959. In Perak, there was the 1959 Islamic Law Guidance Arrangement and the 1992 Islamic Law Enforcement Administration. Each is authorized by the Majlis of the Islamic Religion of each country as the supervisor of the implementation.²⁹

5. Conclusion

The management of *waqf* that developed in Islamic history has further inspired the development of Islamic civilization. *Waqf* was pioneered by Prophet Muhammad (SAW) and was continued by *Khulafa al-Rasyidin*, and continues to experience rapid improvement to the present. Some Islamic countries manage *waqf* productively that with advancing time, the quantity of *waqf* will also increase. Agricultural *waqf* land in Turkey is one-third of the total agricultural land in the country. The amount of *waqf* was also recorded as the wealth of the Muslims in Egypt, Syria, Palestine, Iraq, Sudan, Turkey, Kuwait, Jordan, Algeria, Morocco, and Saudi Arabia. It shows how beneficial are the assets of this *waqf* for the progress of the Muslim communities.

The well-managed and productive *waqf* plays a role in developing Islamic civilization. In the golden age of Islam, endowments were beneficial in funding many activities and public facilities. Education, health, virtue, research, and so on sectors that were donated through endowments. The benefits of *waqf* are huge for the advancement of education, science, and also other fields. *Waqf* also plays a role in economic development and development. Some *waqf* assets in the form of vacant, non-arable land in the Indonesian cities can be productive by erecting buildings for renting shops, apartments, and other facilities.

²⁸Muhammad Abbas Aula, "Pemberdayaan Umat Melalui Lembaga Wakaf" [Empowerment of the people through Waqf Institutions], *Al-Awqaf: Jurnal Wakaf Dan Ekonomi Islam* Vol. 7, no. 2 (2012): 66-77.

²⁹Sudin Haron, "Pengelolaan Wakaf Di Malaysia: Suatu Penilaian" [Waqf Management in Malaysia: An Assessment], *Pemberdayaan Ekonomi Umat Melalui Pengelolaan Wakaf Produktif* (Wisma Haji Batam, 2002), 3.

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