DEVELOPMENT OF WAQF LAND FOR ECONOMIC DEVELOPMENT: IS A HOTEL A Viable Project?

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ABSTRACT

This article examines waqf (pious endowment) hotel projects developed by Yayasan Waqaf Malaysia (YWM) for the economic development of Malaysian communities. Hotel projects were selected as the scope of this study because of their function as large-scale commercial projects and their impact on the development of Malaysian communities. The study involved three waqf hotel projects in Peninsular Malaysia. This study used interviews as primary sources and relevant documents as secondary sources. Data were analysed using a thematic approach. This study found that waqf hotel projects contribute to the economy through the optimal use of land resources, income generation and employment opportunities. Thus, the implementation of waqf hotel projects have the ability to contribute to the socio-economic development of society and the state.

Keywords: Waqf, Waqf Hotel, Yayasan Waqaf Malaysia, Economics of Waqf

Introduction

Waqf (pious endowment) is an Islamic form of dedicated property which is physically retained and used beneficially for charitable purposes, either generally or specifically. From a religious perspective, Muslims perform waqf to be closed to their God, Allah. Waqf plays a significant role in financing the needs of society through social participation. In addition, history records waqf as a source of effective aid to Islamic governments for providing public amenities for their people and easing government spending. Two examples are the establishment of Al-Nuri Hospital in Damascus and Al-'Adudi Hospital in Baghdad. In education, Al-Azhar University depends on waqf to pay for its maintenance and expenditures, its teachers’ allowances, and to provide living allowances for its students.

In Malaysia, specific institutions have the authority to manage, develop and regulate waqf matters, such as the Department of Awqaf, Zakat and Hajj (JAWHAR), the Yayasan Waqaf Malaysia (YWM) and the State Islamic Religious Councils (SIRCs). There are fourteen states in Malaysia, and each state has its own SIRC. The involvement and cooperation of the Federal and state governments are important for the optimal utilisation of waqf properties. At the state level, the SIRCs own valuable assets such as land; however, they have limited funding to develop these lands in their respective states. Thus, in order to promote the development of waqf properties in Malaysia, the Federal Government has allocated RM256.5 million, through JAWHAR, to develop these waqf assets at strategic locations across the country, particularly Waqf Hotel Projects.

Waqf hotels are erected on waqf land at strategic locations in either town centres or tourist areas. YWM acts as both project manager and executor of these waqf hotels. The SIRCs provide land waqf for the construction of hotels, and act as trustees of the waqf in their respective states. Four hotels were built on waqf land between 2010 and 2013: Klana Beach Resort (Port Dickson), Princess Beach Hotel (Tanjung Kling), Hotel Seri Warisan (Taiping) and Grand Princess (Kuala Terengganu). These hotels
were developed on waqf lots which are strategically located to optimize their potential. They will generate income for the beneficiaries and boost the socio-economic wellbeing of the communities around the hotels.

This study investigates the role of charitable projects in developing the economy of local communities in Malaysia. Historically, waqf has played a vital role in providing waqf assets and financing for the community, such as backing hospitals, educational institutions and other infrastructure. However, in Malaysia, waqf land used to build hotel projects has also received financial assistance from the Federal Government. Thus, appropriate assistance is optimally utilized to contribute to the economic development of local communities.

The Role of Waqf in Financing Community’s Need

Our research has found that waqf plays a vital role as a source of financing that can meet the needs of society. The function of waqf in the economy is seen in the use of resources and assets, such as land or buildings. Resources that can be used or exploited for the benefit of the community should be given the best available economic opportunities and thus outweigh assets which are left undeveloped, unused or wasted. According to Kahf (1999), waqf assets are used either for constructing mosques, schools, hospitals and orphanages, or as investments which produce goods and services for the market. The income from the investments is given to the waqf beneficiaries.

Moreover, waqf in the economy generates revenue, especially waqf that is productive. This productive waqf income is normally used to finance its beneficiaries or other waqf, thus ensuring sustainable returns and benefits. A cash waqf, for example, may be used in the long term to purchase fixed assets such as houses or land. Waqf assets are then rented out to generate income and finance the expenses of the beneficiaries or other waqf. Income from public bath fees and factory rentals may also generate waqf income (Toraman & Tuncsiper, 2007). According to Mandaville (1979), in 1423 in Edirne in Turkey, a man donated akçe 10,000 cash to shops along Ağaçpazari. Income derived from the rental revenue and loan capital of this waqf was then used to pay the wages of three people to recite the Quran in Kilise Mosque. In 1442, a government official, Paşa, endowed four shops, a public bath, and a total of 30,000 akçe to finance the construction and maintenance of a mosque, soup kitchen and school in Gallipoli. According Nour (2012), Sultan Al-Mansour Qalawoon in Egypt endowed shops, apartment buildings for middle and low income tenants, warehouses, residential buildings and agricultural land to finance a complex of hospitals, schools, and a public shower. Al-Ashraf Qunsuh Al-Ghuri endowed his assets to finance his waqf complex known as Al-Ghuria. Abdul-Rahman Katkhuda endowed residential buildings around the Al-Azhar Mosque, fifteen shops, a coffee shop, a tailor’s workshop, a residential place with gardens in the Boulak which was leased to ambassadors and high officials who visited Egypt (usually from Istanbul), and agricultural land. The income generated from these waqf assets was used to develop the Al-Azhar and maintain the Qalawoon Hospital and other mosques. Kahf (1999) mentioned that hefty amounts of waqf income derived from an orchard and building were used to pay the salaries of the library staff, supervisors, and screenwriters.

The role of waqf in the economy is also to create jobs. Cizacka, Toraman and Tuncsiper cited waqf as significantly contributing to the economy by creating jobs. Ozturk (1995b) found that the institution of waqf under the Ottoman government provided employment and generated income for a large number of people, including nearly 16% of the Ottoman economy in the seventeenth century; 27% in the eighteenth century; and 16% in the nineteenth century. Cizacka cited Bilici that jobs created through waqf in Turkey were 12.68% in 1931 and 0.76% in 1990. Although there has been a decline in the proportion of funded by the waqf sector, the new percentages do not include the 30,000 businesses and small-scale private providers operating in waqf premises, as well as the 10,000 people who work in newly developed waqf institutions. Waqf not only provide employment in the economic sector but also benefit other sectors such as education and healthcare. In the health sector, the development of a waqf hospital creates jobs such as doctors, surgeons, ophthalmologists, pharmacists, nurses, cooks, cleaners and guards. For example, Al-Nuri Hospital in Damascus has 19 staff members, consisting of doctors, surgeons, ophthalmologists, pharmacists, nurses, cooks and assistants, janitors and a controller funded by waqf (Abattouy & Al-Hassani, 2014). Similarly, Hospital Dawud also has a trainee doctor, resident
doctor and 24 consultants in various professional fields (Abouleish, 1979). In the educational sector, the development of educational institutions funded by waqf sources employs faculty such as lecturers, teachers, readers and librarians. Shatzmiller cites Al-Azhar University having 6,154 teaching staff in 1986 with their salaries paid through the investment of waqf assets.

Waqf has a significant impact on the economy by promoting the use of resources and assets, generating income and creating jobs. Projects or other activities can be potentially developed through income generation from waqf assets. With governments obliged to develop the economy through human development and provide infrastructure necessary for such development, we posit that waqf can play a role similar to what it has in the past. The role of waqf in the economy would also allow governments to reduce spending and involvement in the economy, avoid financial deficits, and lower interest rates. This would restore the distribution of income and wealth in society, eradicate poverty and encourage economic activity (Budiman & Kusuma, 2011).

Nik Hassan (1999), Ab Rahman (2009) and Suhaimi et al. (2014) found that waqf can stimulate economic activity in the local community. For example, in Malaysia, waqf provide business premises and commercial buildings through land or through the purchase of assets from the donated waqf. Through the provision of business facilities, the community has the opportunity of a more affordable rental rate, and Muslim businesses can expand and reduce their dependence on other financial resources. Even the SIRCS acquire income from such economic activities, as with the Islamic councils of Johor, Penang, Selangor and Wilayah Persekutuan. The objective of this study is to investigate the role of waqf hotels in developing the economy of a country, especially in Malaysia.

Research Methodology

The data for this research were obtained through interviews and observation. A total of eight respondents were interviewed. Three were waqf property managers, two were employees of the waqf hotel projects, and the remainder were trustees. The interviews were conducted face-to-face with the informants. The interview questions were semi-structured, allowing some flexibility, balance and better quality data. The authors supplied the questions to the informants before the structured interviews were conducted to prepare the informants. During the interviews, open-ended questions were posed in order to obtain the required information. Responses from informants were recorded using MP3 voice recording (Media Player 3), so that all data and information provided by informants could be stored for use by the author. All data were analysed using the content analysis method.

The researchers also observed the hotels, and especially management, facilities and hospitality. Because these hotels are located on waqf land, they are more careful to maintain the religious image of the hotel. They are therefore shariah-compliant, even though they are not officially certified as such. These are three and four-star hotels and provide facilities complementary with other such hotels. Their specialty is providing halal food and drinks, prayer mats and kiblah direction. The hotel staff also maintain a decent dress code. The hospitality provided throughout a stay there is the same as in other hotels.

Functions of the Development of Economic Community Waqf Hotel Project in Malaysia

From an economic standpoint, the implementation of commercial assets such as land ownership not only takes advantage of donated land that was previously not developed, whether large or small projects capable of generating revenue. Various parties also benefit from development of the donated land, such as the land trustee, the SIRC, companies or traders doing business on waqf land, or the community. The project found that similar hotels contribute to the economy in the following ways.

1. Use of resources; waqf land

A waqf hotel project attempts to use resources - in this case donated land - optimally when building. This is because prior to the implementation of this project, most SIRCs, who are the sole trustees for all waqf assets in the respective states, have encountered problems in collecting sufficiently large funds for the joint development of large-scale waqf property, let alone positioning such donated land located in areas of high value such as in the middle of a city or in a tourist area. More funds are needed as the
waqf land project is developed and should be comparable with other developments at the donated land site concerned. Thus, capital injection from JAWHAR and YWM enabled the project to seek and develop the potential of waqf properties in strategic locations. The development of waqf property is important, because the value of real estate in Malaysia is increasing; therefore, if donated land is left undeveloped and idle, then it not only does harm in not utilizing the resources of the land, but is even harmful because of the cost of land maintenance. If donated land is abandoned, it is feared that it will be encroached upon by the unscrupulous. Construction of a hotel on waqf land ensures that previously developed and abandoned waqf land can be optimally used to generate revenue. Table 1 shows the use of donated land before and after the hotel waqf project is executed.

Table 1: *Waqf* land use before and after the project has been implemented.

| Hotel | Before project | Project cost | After project |
|-------|----------------|--------------|---------------|
| A     | Unused land    | RM34 millions| 3-storey building: 82 rooms, 1 apartment with 2 rooms, 2 apartments with 3 rooms, 3 conference rooms, halls, cafeteria, swimming pool and a mosque. |
| B     | Unused land    | RM25.6 millions| 7-storey building: 80 rooms, 5 executive rooms, 2 rooms for leaders, 3 male dormitories, 3 female dormitories, halls, seminar rooms, banquet rooms, meeting rooms, swimming pool and cafeteria. |
| C     | Unused land    | RM19 millions| 4-storey building: 45 rooms, banquet halls, three seminar rooms and cafeteria. |

Source: Field survey.

The development of real estate assets such as buildings will increase the future value of a property, as opposed to abandonment of the waqf land. Furthermore, the strategic location of the land in the city centre or in tourist areas, for example, is also a factor that will increase the land value. Investments in non-financial assets such as these are longer term investments, in contrast to financial assets such as money, which are subject to inflation (Hotel Manager B, 2014).

2. Generating revenue

Through their ongoing business, waqf hotel projects have generated high revenues for hotel operators and also for the waqf trustees, the SIRCs. Hotel operators generate income from business carried out in the hotel, while waqf trustees gain through the lease or rental of waqf land through the building of the hotel.

One hotel operator generated an income from rental revenue of RM3.96 million in 2012 and RM3.84 million in 2013. According to Manager A, the management is targeting revenue from the rental of rooms at Hotel A of between RM3 to RM 4 million a year; for Hotels B and C, revenue could not be obtained from the companies. However, based on the rental rate per hotel room, the income from average room rentals is shown in Table 2. Estimated income excludes that earned through other rentals such as banquet halls, seminar rooms, meeting rooms and other amenities which are rented out for various events and seminars.

Table 2: Estimated Average Annual Income from *Waqf* Hotel Room Rentals

| Hotel | Room rate per day* (RM) | No. room | Room rental per day** (RM) | Room rental per month (RM) | Room rental per year (RM) |
|-------|-------------------------|---------|---------------------------|---------------------------|--------------------------|
| A     | 210                     | 85      | 10,710                    | 321,300                   | 3,855,600                |
| B     | 196                     | 85      | 9,996                     | 299,880                   | 3,598,560                |
| C     | 150                     | 45      | 4,050                     | 121,500                   | 1,458,000                |

* Average price for Superior, Deluxe and Deluxe double rooms.

** Estimated 60% full (rented) based on rental income at Hotel A.
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Furthermore, according to Hotel Manager A, there was an increase in room reservations and hotel occupancy due to a high demand area within the vicinity, especially during weekends and school holidays. The area is a popular tourist spot. In addition to generating income and creating jobs, Hotel A also benefitted the community when, in 2013, it contributed zakat of RM 10,000 (Hotel Manager A, 2014).

The SIRC waqf trustees have strategically secured the waqf income from hotel operators through long-term lease agreements on the development and operation of hotels on waqf land. Based on the agreement between both parties, after five years of operation there is a certain amount that must be delivered by Hotel A to JAWHAR. There are currently no fees paid by Hotel A to JAWHAR during its initial five years of operation. This is due to the fact that this hotel is managed by a subsidiary of the SIRC, in respect of which a trustee of waqf land is involved. For Hotel B, in contrast, the SIRC leased the donated land to the waqf foundation for Waqf Malaysia (YWM) for RM 20,000 per month. In the case of Hotel C, the SIRC, through the lease of donated land for its construction, has generated revenue of RM 100,000 per year. Under this agreement, waqf land was leased for 20 years by the SIRC to YWM.

3. Job creation
Waqf hotel projects can create many jobs. In order to achieve a high-star level of service and facilities, a hotel should follow the standards prepared by the Ministry of Tourism Malaysia, including utilising human resources to provide services to customers throughout the property. The higher the star level of performance, the more human resources are needed to provide service. Jobs offered in the hotel industry include hotel managers, clerks, waiters, chefs or cooks, technicians and cleaners. To ensure that waqf property development projects benefit the local community, the latter are given priority in filling job vacancies.

Hotel A provides a total of 60 to 74 types of work, with minimum employee income of RM 900. The hotel management also prioritises local labourers who are Muslims. They are welcome to apply to work there, but at the moment, no job applications have been received from these waqf beneficiaries. The hotel management had also recruited two to three workers with disabilities. However, due to long working hours and the challenges of working with customers, they did not remain in the hotel’s employment. Hotel B has approximately 50 to 60 workers with a minimum wage of RM 900. In 2013, waqf Hotel C created 100 to 150 jobs. Employment is expected to increase because the waqf hotel is still in its early stages of operation. In selecting employees, priority is also given to recipients in the local area, according to YWM guidelines.

4. Other functions of waqf hotel projects
The study also found that earnings from rental or lease of waqf land acquired by the waqf trustee, the SIRCs, are also used to develop other waqf. This is because most of the revenue derived from the rental or lease of waqf land is profitable. This approach also helps waqf trustees, especially SIRCs, to strengthen the institution of waqf. Revenues obtained from the leasing of waqf land are used to develop other donated properties for the state. The earnings of the lease of land ownership by Hotel C are used to fund maintenance of the mosque, which is the beneficiary of the waqf land. Moreover, these earnings are also allocated for the development of other waqf and for emergency purposes.

Conclusion
In general, these three similar hotels projects surveyed have contributed to the economy through the use of waqf land resources, income generation and job creation. Table 3 shows the functions of waqf as a complementary financing project in the economy.

| Hotel | A | B | C |
|---|---|---|---|
| Land area | 3.5 acres | 6,304 square meters | No data. |
Project cost  
RM34 million  
RM25.6 million  
RM19 million  

Use of resources  
3-storey building  
7-storey building  
4-storey building  

Job Opportunities  
60-74  
50-60  
100-150  

Waqf Trustee Income Per Annum  
RM 240,000  
RM 100,000  

Contributions from the waqf hotel project revenue.  
Revenue obtained are used for other waqf properties in the state.  
Waqf revenue distributed to the beneficiaries and is used for the maintenance of mosque, construction of another waqf property in the state and for emergencies.  

Source: Field survey.

Waqf hotel projects have indirectly boosted the government’s role in the economy. Land resources have been developed and utilized to build the hotels at strategic locations and at a high value. In addition to generating revenue for the hotel managements and beneficiaries of the waqf, waqf hotel projects also increase employment by opening up job opportunities in hospitality. Moreover, local communities are given priority when filling vacancies in such hotels. This provides good employment opportunities for the locals without having to migrate from their home communities. The waqf trustee can also generate income from these waqf hotel projects which will then be utilized to develop other waqf assets. The economic impact of these waqf hotel projects reveals the success of the Federal Government in assisting and developing waqf properties in Malaysia. Such aid is analogous to seeds being planted, growing into trees and bearing fruit. The seed of these fruit are then used to plant other trees. Such assistance helps waqf trustees, the SIRCs, to generate lucrative income with the aim of developing other waqf assets in each state for the benefit of society.

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Zaleha Embong (Assistant Officer, Department of Awqaf, Zakat and Hajj (JAWHAR)) and Mohd Mustafidurrohman Mohd Syahroni (Assistant Officer of Islamic Affairs, Division of Awqaf, Department of Awqaf, Zakat and Hajj (JAWHAR)), in an interview with the author, JAWHAR meeting room, Level 7, Block E2, Complex E, Federal Government Administrative Centre, Putrajaya, October 17, 2013, 10:00 am