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-Tathiq (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, waqf² 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-Wuqif’ (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.

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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-Waqaq al-Islami; Tatawwuruhu, Idaratuhu, Tanmiyyatuhu, II (Syiria: Dar al-Fikr Damakus, 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, Shafii 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.

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

\(^6\)Tasmin Tangngareng, "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.v5i1.3183.

\(^7\)Anwar 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. 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. 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 Qalawn that can meet the health needs of the Egyptian people for years.

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 AD). 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

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8 Mehmet 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.
9 Abdul Aziz Muhammad Al-Sanawi, Al-Azhari; Jami’an Wa Jami’atan (Cairo: Maktabah al-Anju al-Misriyyah, 1983), 83.
10 Sabri, Al-Waqf al-Islami, Bain an-Nazriyyah Wa at-Taqbiq (Amman: Dar an-Nafais, 2008), 69.
This country has a long history in managing waqf, starting from the Ottoman Empire until now.\(^\text{11}\) Since 1925, Turkish waqf property reached ¾ 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 Waqf. 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.\(^\text{12}\)

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 Uthmaniyyah 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.

\(^{12}\)Norma 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.  

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 waqf (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.  

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.

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13Mundzir Qahaf, Al-Waqf al-Islami: Tatawwuruhi, Idaratuhu, Tanmiyyatuhu (Syiria: Dar al-Fikr Damaskus, 2006), 295-98.
14Muhmad 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 (Syiria: 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 Salihiyyah 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). 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-Salihiyyah 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

16 Abdullah bin Ahmad bin Mahmud Ibn 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 Cizakça 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. Cizakça 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 (Syria: 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 Univerist, 2013), 4.
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 ulamas 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 Waqaf 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 Waqaf Peduli Indonesia," Badan Waqaf Indonesia (BWI), (Jakarta, 2014). https://www.bwi.go.id, 2020, https://www.bwi.go.id/kalisa-waqaf-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 m$^2$ 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 so 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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