

# The Impact of Waqf on Economic Growth

**BITARA**

Volume 5, Issue 4, 2022: 147-156  
© The Author(s) 2022  
e-ISSN: 2600-9080  
<http://www.bitarajournal.com>  
Received: 29 Jun 2022  
Accepted: 29 October 2022  
Published: 9 December 2022

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## Abstract

Waqf or Islamic endowment fund has been practiced since the era of Rasulullah ﷺ as it is one of the crucial elements which lies under the Islamic economic system. This socioeconomic tool was proved to be effective in supporting the development of ummah as it has a primary function in alleviating poverty and improving other sectors such as education and infrastructure welfare. However, the needs of the ummah grow and change as the world changes rapidly. This matter has caused the need to shift from consumptive waqf to productive waqf, to leave a dominant impact on the economic growth. The role of waqf and vital component of sustainable development goals which are related to the implementation of waqf in the Muslim world will be discussed in this paper. In addition, it also aims to shed light on the impact of waqf as a pillar in supporting the economic growth and to explore the status of this socioeconomic instrument in Muslim nations. To achieve this, this paper would explain the impact of waqf will be elucidated from the perspective of four prominent jurisprudential sects of Islam which are Maliki, Hanafi, Hanbali and Shafi'i. As a result, some suggestions, and recommendations of waqf will be stated in this paper which enable the Muslim countries to enhance their economic growth.

**Keywords:** Waqf, Islamic economics, poverty alleviation, economic growth, welfare

## Cite This Article:

Dk Amirah Nabihah Munawwarah Pg Alias, Nurul Naqibah Izzati Muhammad Faizul, Amaliza Khairunisa Kosat & Rahimah Embong. (2022). The Impact of Waqf on Economic Growth. *BITARA International Journal of Civilizational Studies and Human Sciences* 5(4): 147-156.

## Introduction

To achieve socio economic justice, an understanding of the concept of *Waqf* is imperative. This socioeconomic tool proves to be a hidden gem upon unveiling its potential in alleviating poverty and achieving the ideal socio-economic justice. However, what does it mean to achieve an ideal socio-economic justice? It means achieving the ultimate objective, which is to enable everyone to establish a sufficient material base upon which to live a dignified, productive, and creative life. (Economic Justice Definition, n.d.).

Muslim historians believe that the first *Waqf* in the Islamic world was the mosque of *Quba*, which was constructed on the outskirts of Al-Madinatul Munawwara. *Waqf* subsequently involves the provision of expanded access to a variety of socioeconomic infrastructure for the benefit of society (Usman Rano, 2018).

## Definition of Waqf and Its Concept

The word *Waqf* literally means ‘detention, hold still and endowment. Technically, *Waqf* means the detention of a property so that its produce or income may always be available for religious or charitable purposes is a voluntary act of charity that comes under the general terms of *Sadaqah* and *Infaq*. According to (Kahf, 1982), *Waqf* can be defined as: Holding a *Maal* (an asset) and preventing its consumption for the purpose of repeatedly extracting its usufruct for the benefit of an objective representing righteousness and/or philanthropy for as long as its principal is preserved either by its own nature -as in land -or from arrangements and conditions prescribed by the *Waqf* founder. Meanwhile, according to Dr. Wahbah Zuhayli, *al-waqf* which has a similar connotation to the term *al-habas* can literally mean prevention from dealing (Zuhayli, 1985). Subsequently, Al-Shawkani defined *waqf* as retaining ownership of property in Allah’s cause for the needy and the wayfarer (in the cause of Allah) wherein the benefit of the property is spent by these people whereas the original property remains in the possession of the founder (*al-waqif*) (al-Syaukani & Ali, n.d.).

The Prophet ﷺ was reported to have said in Ibn Majah, (1997, p. 143): “When a child of Adam dies, his/her deed comes to an end except for three things: an ongoing *Sadaqah*, knowledge that benefits (others), and a righteous child who prays for him/her.”

Muslims are strongly encouraged to establish *Sadaqah* that can continue for a very long period. The term “ongoing *Sadaqah*” or “*Sadaqatul-jariyah*” is also used to refer to *Waqf*. An ongoing *Sadaqah* includes a mosque that someone built, a home for a wayfarer, a river/canal that he/she dug, or a *Sadaqah* that he/she gave during his/her lifetime and whose benefits continue even after death (Jum’at Dasuki, 2022).

The concept of *Waqf* demonstrates that the purpose of *waqf* is to endow a portion of its wealth for charitable purposes and to provide financial aid to those in need. Once the assets are donated in the form of *waqf*, the donated property belongs to Allah SWT, and the conditions determined by the *waqf* must be strictly followed by management or the *Nazir* (Amuda & Jelili, 2013).

In accordance with the application of the principle of eternity to *waqf*, the Islamic definition of *waqf* allows *waqf* assets to continue to accumulate. This means that *waqf* principal assets cannot be sold or otherwise disposed of, meaning that *waqf* property remains in the domain of endowments, and every new *waqf* will be added to that domain, implying that the nature of *waqf* can only grow. They are prohibited from reducing *waqf* property because it is unlawful to consume *waqf* property or leave it idle due to negligence or violation (Noor Aimi Bt Mohd Puad, 2014, as cited in Suryanto (Universitas Siliwangi, Indonesia) et al., 2020).

## Legitimacy of Waqf

There is not a single verse in the Qur'an that uses the word *waqf* to explain its concepts specifically. Therefore, several verses imply that individuals should act morally for the benefit of society since the *waqf* is a way of achieving virtue through wealth.

## Evidence from al-Quran

1. Surah Ali Imran verse 92:

﴿لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ٩٢﴾

Translation: Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend - indeed, Allah is Knowing of it (Ali Imran, 3:92).

2. Surah Al Munafiqun verse 10:

﴿وَأَنْفِقُوا مِنْ مَا رَزَقْنَاكُمْ مِنْ قَبْلِ أَنْ يَأْتِيَّ أَحَدَكُمُ الْمَوْتُ فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَى أَجَلٍ قَرِيبٍ فَأَصَّدَّقَ وَأَكُنْ مِنَ الصَّالِحِينَ ١٠﴾

Translation: And spend [in the way of Allah] from what We have provided you before death approaches one of you and he says, "My Lord, if only You would delay me for a brief term so I would give charity and be among the righteous (Munafiqun, 63:10).

3. Surah Al Baqarah verse 245:

﴿مَنْ ذَا الَّذِي يُقرضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ أَضْعَافًا كَثِيرَةً وَاللَّهُ يَقْبِضُ وَيَبْسُطُ وَإِلَيْهِ تُرْجَعُونَ ٢٤٥﴾

Translation: Who is it that would loan Allah a goodly loan so He may multiply it for him many times over? And it is Allah who withholds and grants abundance, and to Him you will be returned? (al-Baqarah 2:245).

4. Surah Al Baqarah verse 261:

﴿مِثْلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمِثْلِ حَبَّةٍ أَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سَنَابِلَةٍ مِائَةُ حَبَّةٍ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ ٢٦١﴾

Translation: The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and knowing (al-Baqarah 2:261).

## Evidence from Hadith

1. This hadith was narrated by Abu Huraira (Allah be pleased with him) reported Allah's Messenger (ﷺ) as saying: "When a man dies, his acts come to an end, but three, recurring charity, or knowledge (by which people) benefit, or a pious son, who prays for him (for the deceased)" (Sahih Muslim).

2. This hadith was narrated by Ibn `Umar where Umar bin Khattab got some land in Khaybar and he went to the Prophet (ﷺ) to consult him about it saying:

“O Allah's Messenger, I got some land in Khaybar better than which I have never had, what do you suggest that I do with it?” The Prophet (ﷺ) said, "If you like you can give the land as endowment and give its fruits in charity." So `Umar gave it in charity as an endowment on the condition that would not be sold nor given to anybody as a present and not to be inherited, but its yield would be given in charity to the poor people, to the Kith and kin, for freeing slaves, for Allah's Cause, to the travelers and guests; and that there would be no harm if the guardian of the endowment ate from it according to his need with good intention, and fed others without storing it for the future.” (Sahih Bukhari and Muslim)

## Waqf According to Four Mazhabs

Technically, “*Waqf* means detention of a property so that its produce or income may always be available for religious or charitable purposes is a voluntary act of charity that comes under the general terms of *Sadaqah* and *Infah*” (Jum’at Dasuki, 2022). However, the four school of thoughts or *Mazhab* varies in definition, although not further apart the definitions affect in terms of the ownership rights and the permanency of the property once it has been awarded (Hoque et al., 2017).

According to the Shafi’i school of thought, the *Waqf* means terminating the endower’s right of administration of the holding assets whose benefits can be used by preserving its essence, and its produce used for the aim of good and to grow closer to Allah ﷻ (al- Manawi, 1998). While according to the Hanbali school of thought, they have a similar interpretation of *Waqf* but looser compared to the Shafi’i school of thought. *Waqf* is the physical restriction of an asset and donating its benefits for the purpose of welfare, in addition to having a stronger relationship with Allah ﷻ. This is due to the reason that the word “*Sadaqa*” in this interpretation can also indicate handing the *waqf* asset to the beneficiary, when the rule of *waqf* dictates that only the produce or benefit may be enjoyed (al-Husaini, 2012). As a consequence of both definitions, both Shafi’I and Hanbali made it a rule that at the time of the donation or endowment, the endower is no longer the owner of the assets, and it has been determined that the asset is permanent (Ibrahim, 2009).

Maliki school of thought interpret *Waqf* as the donation of the benefit of a specific asset to a charity for as long as the asset exists and is owned constructively. According to Magribi (2002), this is based on a hadith which means, “Preserve the origin of the asset and stream its produce.” The meaning of preserve or hold in this context is not to end the owner's ownership; he would retain ownership. Nevertheless, although ownership of the asset remains with the endower, the ownership is restricted in that he cannot sell the asset and, more crucially, cannot treat the asset as he treats all his other assets (Magribi, 2002).

From the Hanafi school of thought, Imam Abu Yusuf and Imam Muhammad bin Hassan defined *Waqf* as holding an asset under the authority of Allah ﷻ, where the ownership rights are surrendered for the sake of Allah ﷻ and the asset's produce is used for the general good. The

assets of waqf will become the property of Allah and must thus be used for good acts ('Abidin, 2003 as cited in Hoque et al., 2017).

## Types of Waqf

According to the esteemed Islamic economist Monzer Kahf, he demonstrated the three kinds of *Waqf*, such as (Kahf, n.d., as cited in Abdul Ghafar Ismail et al., 2010):

### 1. Religious Waqf:

Religious Waqf, in any society and for any religion, contributes to the social welfare of any community by helping to satisfy people's religious needs and reducing the direct cost of providing religious services to future generations. In this category of religious waqf can be considered as mosques and real estate confined for the purpose of generating income for the maintenance and operation of mosques.

Interestingly, in Islam, Shariah did not give any managerial privileges or beneficiary's rights to any religious body, persons, or leaders on any religious grounds. An imam may be entitled to one ground only, it is if the name or position assigned by the waqf founder.

### 2. Philanthropic Waqf:

Philanthropic Waqf or *Waqf Khayri* aims at supporting the poor segment of the society and all activities that are of interest to people at large such as public utilities for the poor and needy, libraries, scientific research, education, health services, care of animals and the environment, lending to small businessmen, parks, roads, bridges, dams, etc.

In the meantime, the first *waqf khayri* is the *waqf* of seven gardens, a *waqf* by a *sahabah*, a Jew named Mukhayriq who perished during the Battle of Uhud. He made a will that, in the event of his death; all his property would go to Prophet Muhammad (peace be upon him). The Holy Prophet (peace be upon him) accepted the *waqf* and named Mukhayriq as the best of Jews (Mohd Daud, 1999, as cited in Yaacob, 2013).

### 3. Posterity or Family Waqf:

Posterity, Family Waqf or *Waqf fi ahli* or *Waqf al-awlad* meant that revenues of *Waqf* must first given to their own children and descendant. This *waqf* started shortly after the death of the Prophet Muhammad (peace be upon him), during the regime of Umar (635-645), the second successor. Furthermore, Islam highly regards those who are excellent in spending on their own family, servants and considers it a sin if one neglects or withholds their subsistence (Yaacob, 2013).

In Malaysia, this type of *Waqf* is neither practiced nor permitted. Moreover, due to foreign occupation, it has also been abolished in India, Algeria, and many other Muslim countries (Yaacob, 2013).

## **Role of Waqf and Its Impact on Economic Growth and Development**

According to Alhabshi (1991), Waqf can be considered as an important economic institution which stimulates economic growth while also ensures that some groups of society receive the benefits. The waqf institution's mechanism and dynamism have the potential to provide significant contributions to the health of the economy (Budiman & Kusuma, 2011). Following is the role of waqf and its impact towards current economic growth.

### **Alleviating Poverty and Contributions towards society**

Waqf plays an essential role especially in unforeseen situation as it boosts the development of a country by giving hands to the poor and needy as well as building mosque, welfare institutions and more. Poverty often refers to lacking enough resources to provide the necessities of life such as foods, clean water, shelter, and clothing. In Muslim societies, the waqf sector has grown substantially and became one of the most prominent organizations for alleviating poverty (Cizacka 2002).

According to Hassan, M.K (2010), the Islamic concepts on social justice and faith in Allah Almighty serve as the foundation for Islamic approaches to alleviating poverty. Islam describes poverty as a condition in which a person is unable to meet any of the following five needs: Religion, Life, Intellect, Lineage and Property. Doragawa (2010) also claimed that Waqf institution can be seen as a tool to address the issue of prevalent poverty with an aim to achieving social stability and welfare development of a country. The right approach is through benevolent actions, which significantly and actively contributed to the poverty reduction in Islamic nations (Yakubu & Aziz, 2019).

Global Ehsan Relief is one of the non-profit organizations who are committed to address the underlying causes of poverty around the world and help the vulnerable societies through global waqf projects, emergency relief and sponsorships. Their objectives include alleviating poverty, providing access to education, and fulfill those who need necessities. Based on Global Ehsan Relief annual report 2021 alone, around 15,440 beneficiaries have received an access to clean water through Global Ehsan's Care for Clean Water campaign. Moreover, one of the most effective tools to enhance humanity's economic growth is having access to clean water. Hence, the table below shows all waqf projects of building water wells that have been distributed in 2021 due to lack of access to clean water in some of these countries.

Projects	Countries	Quantity	Beneficiaries
<b>Water Wells</b>	Cambodia	214	3210
	Bangladesh	130	1950
	Sri Lanka	74	1110
	Myanmar	91	1365
	Pakistan	89	1335
<b>Community Water Wells</b>	Cambodia	69	2760
<b>Ablution Places</b>	Cambodia	74	2960
<b>Annual Water Supply</b>	Gaza	1800 L	750
	Yemen	1800 L	-

Figure 1. List of Waqf Projects. Sources from *2021 Annual Report* by Global Ehsan Relief, 2021

## Restoring wealth and income distribution

*Waqf* organization plays an important role in achieving a just distribution of income and wealth. It is claimed that *waqf* have a positive impact towards wealth distribution its yields significantly greater outcomes than allocation through taxes and government transfer expenditures (Nik Hassan, 2008). In addition, the costs of collection will be much cheaper in the form of *waqf* rather than collection of taxes as it may create burdens to communities. Therefore, Baskan (2002) states that the importance of implementing *waqf* has been highlighted in the central of economics which initially started during the Ottoman Empire.

Furthermore, the economists agreed that *waqf* is the most efficient key to combat inequalities. *Waqf* organization provides opportunities for affluent people to give a part of their wealth which also giving opportunities to the needy and poor in terms of services and employment. According to Cizakca (2011), infrastructures which considered to be public goods are frequently provided at free cost to the government or the public through debt incurrence or taxation. Hence, the result of *waqf* can clearly be seen in reducing inequality of wealth and income distribution among communities.

## Reducing Expenditure of Government

In essence, *waqf* is not a form of government funding but a charitable donation made voluntarily by Muslim community members to contribute to the well-being of the entire population (Budiman, 2014). With that, it can reduce the government's budget and expenditure in funding public interests as the initial plan on funding may then be productively directed toward other development initiatives.

As an example, in Malaysia, Muslims donate their land to religious schools under traditional Islamic educational system. Then, in the sake of education, endowment was expanded which include waqf assets in the form of lands, homes, buildings, mosques, books, and other similar things (Mujani et al., 2016). Moreover, cash waqf can be implemented in funding higher institutions such as universities. This waqf fund is often used to gather assets, money, stocks, and other financial resources from domestic and foreign sources to finance loans, scholarships, and other activities that would help the fund to grow. The long-term existence of organizations that are not directly associated with the authority is heavily reliant on educational waqf at private institutions (Hassan Busry et al., 2020). Among the institutions that were established with Waqf funding are:

- a. Al Azhar University, Egypt
- b. University of Al-Qurawiyin, Morocco
- c. Al-Mutasiriyyah University, Iraq
- d. Universitas Darussalam (UNIDA), Indonesia
- e. University of Fateh Sultan Mehmet, Turkey

Nevertheless, the accomplishment of Waqf institutions throughout the Ottoman Empire, notably in the fields of education and healthcare, is still greatly recognized and used as a standard by the Muslim community worldwide (Nur Atikah & Fuadah, 2017 as cited in Ismail et al., 2019).

## Conclusion

Waqf plays a prominent role in social, political, and economic life in Muslim society and is intended to be substantially improved throughout the Muslim world. The application of waqf is one form of individual social responsibility toward society. Waqf potential with the largest Muslim population is a supplementary source of income other than tax as it could be in the form of cash, movable goods, or immovable. Both require professionalism in its management so that it can have an impact on community welfare and national development. Hence, waqf assets are significant as not that they can only help Muslims expand their economies but to gain higher income to meet their necessities and fulfill the sustainable development of goals (SDGs).

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