

## SUKUK AND WAQF RESEARCH

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# ECONOMIC POTENTIAL OF WAQF FOR SOCIAL WELFARE: PATTERNS AND CONTRASTS IN MENAP AND COUNTRIES IN SUB-SAHARAN AFRICA



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## ABSTRACT

*The Waqf has become a matter of increasing priority for Islamic scholars and policymakers, given its potential as a mechanism for the socioeconomic advancement of Muslim communities worldwide. This systematic literature review investigated the critical economic and social dimensions of the Waqf in the Middle East, North Africa, and Pakistan (MENAP) region and predominantly Muslim nations of sub-Saharan Africa. Through a rigorous examination of academic databases, 61 relevant primary sources published since 2014 were analyzed using thematic analysis techniques to uncover patterns and contrasts in managing and utilizing the Waqf across countries. The findings reveal significant diversity in Waqf economic strategies implemented, with greater uptake of Cash Waqf and Waqf-based microfinance in MENAP countries compared to sub-Saharan Africa, where adoption is limited. Approaches also diverge regarding the investment of Waqf assets in financial products, with higher prevalence in the Gulf countries than elsewhere. In the social dimension, Waqf has funded traditional educational institutions in MENAP, but the innovation support is largely untapped. Health care and affordable housing are recurring areas of Waqf's contribution, but the impact is uneven: countries like Kuwait and Qatar show more advanced development than Yemen. Women's economic empowerment through the Waqf is more pronounced in the Gulf region than in countries like Nigeria. The review identifies gaps in understanding Waqf's performance in various countries, best practices, and underlying drivers, setting out a roadmap for further comparative research to unlock Waqf's potential as an inclusive development tool.*

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## INTRODUCTION

The Waqf has become a matter of increasing priority for Islamic scholars and policymakers, given its potential as a mechanism for the socioeconomic advancement of Muslim communities worldwide. It is because the Waqf possesses unique characteristics within Islamic finance. As a perpetual charitable institution according to Islamic principles, it can provide free social welfare services to vulnerable members of society. Unlike obligatory charity (Zakat), the Waqf is a voluntary and flexible act that allows diverse applications to meet different community needs. Because of these qualities, the Waqf is considered a tool with great potential to promote inclusive development.

However, despite abundant academic literature, gaps remain in understanding the use and management of the Waqf in countries where the Muslim population predominates. More secondary research is needed to synthesize and compare the economic and social dimensions of the Waqf between countries and regions. Primary studies are abundant on the Waqf in specific national contexts. However, systematic reviews of comparative scope are still being determined, which would identify patterns and explanatory factors at the transnational level.

Therefore, this study aims to conduct a systematic comparative analysis of the administration and use of the Waqf in selected countries to identify patterns and discrepancies that allow better leveraging its potential for inclusive development. The article will focus on Middle Eastern, North African, and Pakistan (MENAP) countries and Sub-Saharan African nations with a predominantly Muslim population.

A systematic literature review and thematic analysis will investigate the economic strategies implemented in the

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Waqf, such as Cash Waqf, property management, and banking and investment models. Likewise, the social contribution of the Waqf will be explored in areas such as education, poverty reduction, community development, women's empowerment, and provision of housing and health services.

The results of this study will provide value by clarifying the Waqf landscape in different national contexts. A roadmap will be established for the potential of the Waqf as a development tool for Muslim communities to be fully unleashed.

## LITERATURE REVIEW

The literature review aims to provide a conceptual framework for analyzing economic and social issues in the studied countries, contextualizing patterns and discrepancies identified in the literature.

The Waqf is a central concept in Islam, according to which valuable assets are dedicated in perpetuity to providing free social welfare services to vulnerable members of society. It has a history deeply rooted in Islamic teachings, with the Prophet Muhammad and his companions establishing Waqfs to support those in need and finance public projects (Gabil et al., 2020; Haruna & Ibrahim, 2021; Shirazi et al., 2015).

In its economic dimension, the Waqf presents several essential issues. One is Cash Waqf, where financial assets such as cash or securities are used to generate income for charity (Sayyed et al., 2014). This use strategy offers advantages such as accessibility and liquidity, facilitating its implementation. However, challenges such as a lack of proactive investment and clear legal structures may limit their effectiveness in fighting poverty (Aldeen, 2021; Haneef, 2018; Saad et al., 2020; Saragih, 2021).

Another crucial economic aspect is the relationship between the Waqf and land ownership in the Islamic context (Shaikh, 2018). Waqf allocates land for charitable purposes and in the public interest to ensure responsible use and avoid waste of property (Mohammad, 2018). However, effective management faces challenges such as a lack of registration documents, legal disputes, idle properties, and a shortage of qualified professionals (Haneef, 2018; Kasdi et al., 2022; Papa & Santostasi, 2019; Saad et al., 2020; Umar & Aliyu, 2019). Waqf plays a crucial role in safeguarding and developing Waqf land (Haneef, 2018; Gabil et al., 2020; Mohammad, 2015; Sayyed et al., 2014). Ensuring that their operations are aligned with Sharia principles is essential to achieving ethical and sustainable services (Al-Daihani, 2021; Ayub, 2018; Mohammad, 2015; Papa & Santostasi, 2019; Yusuff, 2016).

Productivity is a significant economic concern, and the Waqf can be a crucial tool to improve community productivity and social well-being (Amrullah et al., 2022; Lita, 2015; Khan, 2019; Laallam et al., 2020). Strategic investments and effective management are crucial to ensuring sustainability and achieving social goals in Waqf-funded projects (Gwadabe & Rahman, 2020; Haneef, 2018; Kasdi et al., 2022; Umar & Aliyu, 2019).

In agriculture and forestry, the Waqf has historically dedicated land and forests to charitable and public interest purposes, generating economic benefits such as employment opportunities and producing agricultural and forest products (Ali & Kassim, 2020; Olaniyi et al., 2014). However, challenges such as a lack of registration documents, legal disputes, and the impacts of climate change can hinder the long-term effectiveness of these Waqfs (Abdelhady, 2014; Aldeen, 2021; Haneef, 2018; Olaniyi et al., 2014; Saad et al., 2020).

Waqf Microfinance is a perpetual charitable fund that provides financial services to low-income people. It is a sustainable, low-cost, and accessible approach with a significant social and economic impact on local communities (Alani, 2017; Diniyya, 2019). Additionally, the Waqf can be an alternative funding source for Takaful schemes, supporting their sustainability and growth (Umar & Aliyu, 2019; Ismail & Cahyo, 2017).

In the social dimension, the Waqf has historically played a crucial role in education, supporting educational institutions, madrasas, scholarships, and libraries (Abdullah, 2020; Al-Daihani, 2021; Miftahul et al., 2019; Yusuff, 2016). It has contributed to cultural and religious preservation and has supported marginalized groups such as women and people experiencing poverty.

On the other hand, the relationship between Waqf and Zakat is integral to the redistribution of wealth in Islam. Zakat, a form of compulsory charity, and Waqf, a voluntary act, are critical to promoting social justice within Muslim communities (Lukman et al., 2014; Shirazi et al., 2015). These practices contribute to the reduction of inequality.

In poverty alleviation, the Waqf plays a vital role by providing free assistance, socioeconomic benefits, and comfort to vulnerable members of society through Waqf ad hoc funds for education, health, housing, micro-enterprise and training programs (Abdulkareem et al., 2020; Diniyya, 2019; Lukman et al., 2014; Sayyed et al., 2014). Collaborations with non-governmental organizations (NGOs), Islamic financial institutions, and governments enhance the effectiveness of the Waqf in addressing poverty (Abdulkareem et al., 2020; Abdullahi, 2021; Diniyya, 2019; Yusuff, 2016).

The Waqf also serves the needs of orphans, providing sustenance, shelter, education, and healthcare, with funds dedicated to charity and social welfare projects, including the construction of orphanages (Alaeddin & Arshad, 2018; Oladapo et al., 2017).

In terms of community development, the Waqf has historically contributed to infrastructure, services, and social programs, fostering entrepreneurship and job creation within communities (Gwababe & Rahman, 2020; Kasdi et al., 2022; Miftahul et al., 2019; Rashid, 2018). Furthermore, Waqf can promote long-term social, economic, and environmental issues within communities (Listiana et al., 2020). It can finance community development, economic development, and infrastructure projects while funding conservation and environmental protection initiatives (Gabil et al., 2020; Yulia, 2016).

Furthermore, the Waqf has historically empowered women, involving them in its creation as donors and beneficiaries, supporting their economic well-being and initiatives that benefit other women and girls (Islahi, 2018).

The Waqf has also played a crucial role in improving healthcare and providing affordable housing, creating ad hoc

Waqf for health programs and building houses for the needy (Abdulkareem et al., 2020; Diniyya, 2019; Lukman et al., 2014). In addition, it has supported scientific research by funding research projects and community libraries for research and education (Abdullah, 2020; Miftahul et al., 2019).

The Waqf is crucial for Islamic communities to tackle economic and social issues. However, it faces challenges like transparency, inadequate management, and proactive investment. Collaboration between Islamic financial institutions and governments can improve the Waqf's impact on social and economic well-being. Aligning with Islamic principles, it supports vulnerable populations, promotes social justice, and fosters sustainable development.

## MATERIALS AND METHODS

The study employed a systematic literature review encompassing five stages: scope, planning, search, selection, and eligibility, to address the research questions. It identified 12,479 potential primary documents, with 60 selected for in-depth analysis.

### Systematic Literature Search

#### Scope

The research phase establishes research questions and objectives articulated in the Introduction section. The present study uses bibliometric reviews (Aldeen, 2021; Alshater et al., 2022; Nawi et al., 2021; Yusuf et al., 2021) and delimits specific economic and social issues. The primary objective of this study is to address the subsequent research inquiries: (1) What were the principal economic strategies employed in the Waqf, and how do they exhibit variations throughout the examined nations? (2) This inquiry examines the implementation of the Waqf for social objectives and explores the commonalities and distinctions across various places. (3) What trends and differences may be observed via the comparative examination of the Waqf throughout the studied nations? This study aims to examine the utilization and management of the Waqf for economic and social objectives within the Middle East-North Africa-Pakistan (MENAP) region, as well as in Muslim-majority countries located in sub-Saharan Africa.

#### Planning

The research utilized four academic search engines: Ingenio, Semantic Scholar, Scilit, and Google Scholar. Ingenio, accessible through the Polytechnic University of Madrid's virtual library, provides access to more than 180 databases and web resources. Semantic Scholar, created by the Allen Institute, utilizes artificial intelligence (AI). Scilit, created by the Multidisciplinary Institute for Digital Publishing (MIDP), collects and indexes scientific information daily from CrossRef. Google Scholar, a specialized search engine developed by Google, can retrieve diverse peer-reviewed articles.

The keywords and their synonyms were the words "Waqf," "Awqaf," and "Habis."

#### Search

Coarse searches in search engines yielded 12,479 potential primary documents. These were refined using the specific filters of each search engine and yielded 1,463 relevant primary studies (see Table 1).

Table 1. Approximate search and refinement of primary studies.

ENGINE	KEYWORDS	ROUGH	FILTERS	REFINE
Ingenio	Waqf OR Awqaf OR Habis	6,631	QUALIFICATION. Sort by relevance. EXCLUDES: Newspaper articles, Patents, web resources, and book reviews. English language. EXCLUDE LANGUAGES: Japanese, French, Indonesian, Turkish, Bosnian, Catalan. SCOPE: 1966-2022. DATABASE CONSULTED: 17.	614
SCILIT	Waqf OR Awqaf OR Habis	4,718	QUALIFICATION. Sort by relevance. FULL TEXT AVAILABLE. TYPE: Journal article, book chapter, preprint, conference article, book, thesis, monograph, report.	747
Semantic Scholar	Waqf OR Awqaf OR Habis	227	Sort by relevance. FIELDS OF STUDY: Business, Economics, Sociology. HAVE PDF.	fifty
Academic google	Waqf OR Awqaf OR Habis	921	Sort by relevance. FULL TEXT AVAILABLE. QUALIFICATION. EXCLUDE: Subpoenas. English language. THE FIRST 200.	52
TOTAL		12,479		1,463

The 1,463 refined primary studies were exported to the RefWorks bibliographic manager.

#### Screening

The RefWorks duplicate detection process evaluated 1,463 studies, eliminating 794 duplicated references. A total of 669 potentially relevant primary studies were identified. Subsequently, 216 documents could not be accessed, so they were omitted from the systematic search, leaving 453 remaining.

#### Eligibility

At this stage, the final decision was made based on the following eligibility criteria:

- The studies had to have a qualitative approach.
- The studies were conducted in the context of Middle East, North Africa, and Pakistan (MENAP) countries or countries with a majority Muslim population in sub-Saharan Africa.

- They had to address specific issues of the economic and social dimensions of the Waqf.
- Studies must have been published since 2014. According to Uluyol et al. (2021), there has been a significant increase in research interest regarding Waqf issues since that year.

Sixty-one out of 453 primary studies were deemed eligible for in-depth analysis after assessing their titles, abstracts, introductions, literature reviews, discussions, and conclusions.

In summary, out of the 12,479 potentially relevant primary studies identified during the systematic search process, 61 met all the eligibility criteria for this investigation. This procedure can be seen in Figure 1 as a flowchart created using the Preferred Reporting Elements for Systematic Reviews and Meta-Analyses (PRISMA) framework (Urrutia & Bonfill, 2010).

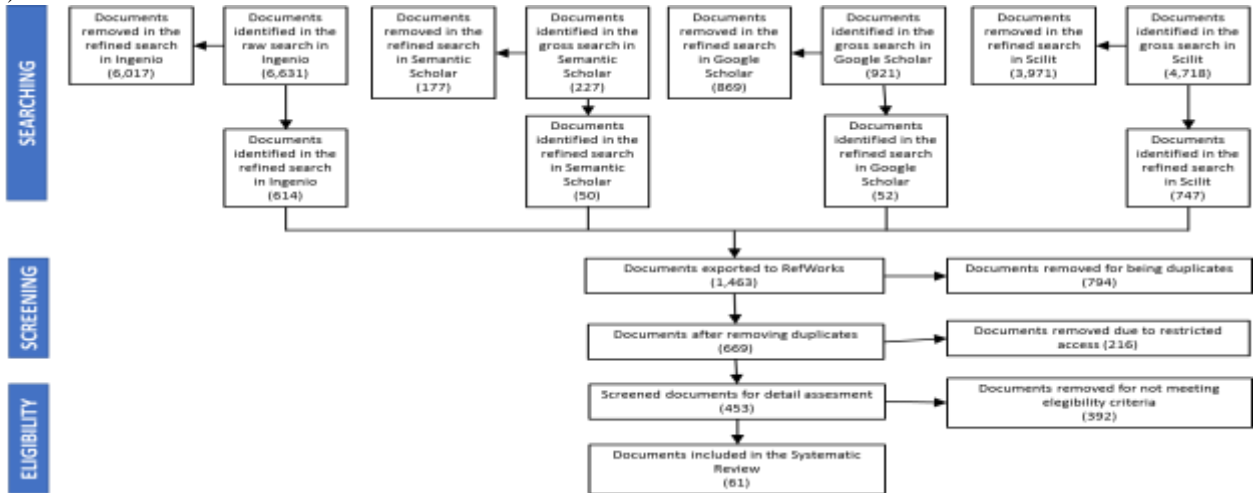


Figure 1. PRISMA flow chart.

### Overview of selected primary documents

This subsection presents an overview of the literature chosen for analysis. Table 2 classifies the chosen literature according to the type of primary study.

Table 2. Type of primary studies.

Document Type	Amount
Peer-reviewed Articles	56
Doctoral Thesis	1
Congress Proceedings	2
Working papers	2
Total	61

The review comprises 56 articles, two conference proceedings, two working documents, and one doctoral thesis, presenting diverse perspectives on the Waqf issue. The articles are primarily based on previous academic research, providing a solid foundation. The conference proceedings and working papers offer practical and innovative approaches, providing an up-to-date view of emerging discussions and trends. The doctoral thesis provides a more in-depth analysis, offering a deeper and more critical view of the Waqf issue. The diversity of types of literature collected strengthens the review's strength and breadth.

Figure 2 presents the documents collected according to their year of publication.

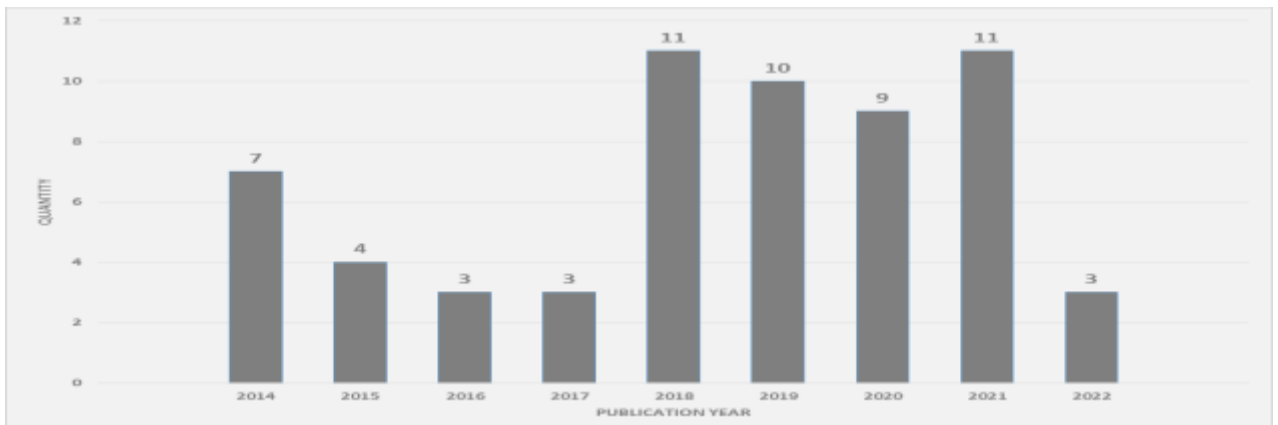


Figure 2. Distribution of sources by year of publication.

Figure 2 shows a significant increase in research on the Waqf in these countries between 2014 and 2022. The growth was observed in 2018 and 2021, with 11 articles each year. It suggests a surge in academic interest and relevance of the Waqf in these regions from 2018 to the present.

Table 3 presents a classification of the documents chosen according to the central themes and the countries where the research was conducted.

Table 3. Thematic and geographical classification of the selected literature.

	Count
<i>Dimension</i>	
Economic	41
Social	40
<i>Region</i>	
MENAP	44
Sub-Saharan Africa	22

Table 3 presents a comprehensive research analysis using the Waqf in MENAP and sub-Saharan African countries. The study focuses on economic aspects (41 documents) and social issues (40 documents), providing a balanced understanding of Waqf's impact on society and the economy. The MENAP region has a greater focus, with 44 documents collected compared to 22 from Sub-Saharan Africa. Despite the difference in document numbers, it is crucial to address both geographic contexts to provide a comprehensive picture of Waqf's practice and use in countries with a majority Muslim population.

## RESULTS

The Results section presents patterns and discrepancies identified through thematic analysis of documents from a systematic literature review. The findings are organized by economic and social issues, contrasting specific cases of different countries within each dimension. Economic topics include using the Cash Waqf, Waqf land ownership and management, Waqf banking models, asset productivity, investment in financial assets, agricultural/forestry models, and Takaful schemes. Social dimensions explore the roles of the Waqf in education, poverty alleviation, community development, women's empowerment, housing and health services, and orphan support. The structure synthesizes patterns and divergences from a thematic and geographical perspective among the countries studied.

### Economic Dimension

#### *Cash Waqf*

Bahrain, Kuwait, Saudi Arabia, and Turkey have embraced the Cash Waqf concept to expand the traditional Waqf's scope (Abdullah & Ismail, 2017). In Bahrain, the Central Bank established a Cash Waqf Fund in 2006, with banks investing funds in Islamic financial products. Kuwait and Saudi Arabia, through organizations like the International Islamic Charity Organization and the Ministry of Islamic Affairs, Dawah and Guidance, have initiated Cash Waqf programs investing in Shariah-compliant activities (Ismail & Cahyo, 2017; Sulaiman et al., 2021). Turkey has permitted cash endowments since 1967, expanding the Waqf beyond physical assets (Abdullah & Ismail, 2017).

Government oversight is evident in Kuwait's KAPF, where returns from Cash Waqf support charitable causes (Abdullah & Ismail, 2017). Similar utilization occurs in Saudi Arabia and Turkey, involving Shariah-compliant investments (Sulaiman et al., 2021; Abdullah, 2018).

Religious debates persist in Nigeria and Sudan over the Cash Waqf's permissibility. Nigeria scrutinizes its lack of explicitness in Islamic texts, leading to legal ambiguity (Gabil et al., 2020). In Sudan, opposition from the Shafi'i school endures, though acceptance arises with investment generation (Umar & Aliyu, 2019).

Cash Waqf is more prominent in Saudi Arabia than in Sub-Saharan Africa, where economic disparities hinder implementation, as seen in Somalia (Gabil et al., 2020). Nigeria encounters barriers such as public awareness deficit and high poverty rates (Salman et al., 2022). Contrarily, Turkey finds adoption more accessible due to its extensive Waqf experience and political stability (Yusuff, 2016).

#### *Land Ownership*

Historically, countries like Egypt, Palestine, and Turkey have possessed significant agricultural land under the Waqf system. For instance, fertile land in Egypt has a long history of being designated Waqf for agricultural use (Abdelhady, 2014). Similarly, Palestine had considerable agricultural land owned by the Waqf before the 20th century, with the potential to generate substantial revenues (Nienhaus, 2018). Turkey saw much productive agricultural land under the Waqf system rulers (Rashid, 2018).

In countries such as Jordan and Nigeria, the Land Waqf concept aims at providing public benefits and humanitarian aid. Waqf land was used in Jordan to construct low-cost public housing, illustrating a social benefit (Abdullah & Ismail, 2017). In Nigeria, proposed Waqf-based farm finance models highlight the potential of Waqf land use to alleviate poverty and support farmers (Olaniyi et al., 2014). Yusuff (2016) emphasizes that establishing Waqf land in Nigeria can create economic opportunities and resources for enhancing living conditions.

However, challenges persist in countries like Palestine, Sudan, and Morocco, including legal disputes, undocumented lands, and inactivity. In Palestine, limited legal authority for Waqf lands leads to disputes and inactivity

(Musaei et al., 2014). Sudan faces issues due to undocumented and disputed Waqf properties (Haneef, 2018). Similarly, Morocco's lack of legal tools impedes the protection of public lands from usurpation (Laallam et al., 2020). Conversely, Turkey has laws protecting Waqf land funder's wills, providing legal certainty (Abdullah, 2020). On the other hand, Nigeria's absence of a solid legal framework leads to a lack of protection for donated land (Yusuff, 2016).

Governments' roles vary in managing Waqf lands. Saudi Arabia actively oversees the Waqf through institutions, while Somalia faces challenges due to a need for more financial institutions for the Waqf (Ahmad, 2019; Gabil et al., 2020). It demonstrates a divergence between active Saudi Arabian involvement and Somalia's limited engagement in Waqf land management.

### ***Waqf Banking***

Waqf banks have garnered interest in recent years (Abdullah & Ismail, 2017; Mohammad, 2015). However, its tangible adoption in MENAP countries and sub-Saharan Africa still needs to be improved. In the MENAP region, Bahrain and Turkey have proposed Waqf banks to consolidate assets and investments (Ismail & Cahyo, 2017; Sarea, 2019). Kuwait is an example of government institutions and partnerships with Islamic financial institutions to supervise and support Waqf development (Abdullah, 2018, 2020).

Evidence on Waqf bank adoption is scarce in sub-Saharan Africa, though learning from models like Kuwait is suggested (Gabil et al., 2020). A detailed analysis in Nigeria emphasizes the need for Waqf institutions to build financial capacities through partnerships with Islamic banks (Yusuff, 2016).

In conclusion, while the literature highlights Waqf banks' potential for asset mobilization and Islamic financial services (Abdullah & Ismail, 2017; Gabil et al., 2020), their adoption and implementation still need to be improved in MENAP and sub-Saharan Africa. There are exceptions, such as Kuwait, where their establishment has been notable (Abdullah, 2018, 2020).

### ***Waqf and Productivity***

Several countries, including Kuwait, Jordan, and Egypt, have effectively managed Waqf assets, generating income for social and religious purposes. In Kuwait, Waqf institutions have contributed to Islamic civilization's development; in Jordan, they have supported various sectors like economy, education, and agriculture; and in Egypt, the Waqf has been pivotal in providing public services (Kasdi et al., 2022).

The potential to enhance Waqf asset productivity is evident in Palestine, Algeria, and Sudan. Nienhaus (2018) highlights that utilizing a fraction of Palestine's Waqf properties could yield substantial annual revenues. Abdelhady (2014) notes untapped potential in Algeria's Waqf properties to boost agriculture. Similarly, productive Waqf management in Sudan could be improved through modernization (Kasdi et al., 2022).

Turkey's more productive Waqf development compared to Yemen is attributed to its political stability and historical experience. Turkey's political stability and historical Waqf management track record create a favorable context (Saiti et al., 2021). Management, administration, and financing deficiencies in Yemen have hindered Waqf's development (Saad et al., 2019). Inference suggests Turkey's superior Waqf development due to its positive factors against Yemen's institutional weaknesses.

### ***Waqf, Fundraising and Donors***

Women have played a significant role in the Waqf in certain countries, demonstrated by contributions highlighted by Islahi (2018) and Muhammad et al. (2018). As exemplified by Hajiya Rabi funding Saudi Arabian mosques, Kuwaiti and Saudi women's donations showcase their involvement. In contrast, social norms limit women's ability to donate in countries like Nigeria (Oladapo et al., 2017).

The government actively contributes to the Waqf in Gulf countries such as Saudi Arabia and Qatar. Conversely, in Egypt, government intervention leads to financial dependence on Waqf institutions (Abdullah, 2020; Abdelhady, 2014).

For sub-Saharan Africa, limited evidence exists about Waqf contributors and donations, necessitating further research to comprehend regional patterns.

### ***WAQF and Financial Assets***

The evidence reveals variations among analyzed countries regarding Waqf asset investment in financial products. In Kuwait, donations are allocated to Sharia-compliant vehicles for generating financial returns, aligning with charitable goals determined by donors or Waqf objectives (Sulaiman et al., 2021). However, in countries like Nigeria and Sudan, debates persist about Cash Waqf's religious permissibility, which casts doubt on its investment in financial assets (Gabil et al., 2020; Umar & Aliyu, 2019). In sub-Saharan Africa, more information is needed to understand regional patterns.

### ***WAQF, Agriculture and Forestry***

The Waqf's utility in establishing agricultural land is evident in countries like Egypt and Palestine, as Abdelhady (2014) and Nienhaus (2018) discussed. For Kuwait, the Forest Waqf preserves timber resources, benefiting local communities by establishing cultivated urban forests (Ali & Kassim, 2020). Kuwait's proposed forestry Waqf scheme aligns with the United Nations Sustainable Development Goals, delivering advantages for various stakeholders.

In Nigeria, the implementation of Waqf agricultural models faces challenges. Amuda et al. (2014) highlight agriculture's importance in Nigeria's economy, yet financing hurdles persist. Their proposed Waqf-based agricultural financing model encounters obstacles in Nigeria, including proper mobilization of Waqf cash grants and risk management

in agricultural investments.

### ***WAQF and Microfinance***

In Sudan, Waqf-based microfinance models have been implemented to provide interest-free loans to farmers and entrepreneurs. Khalifa (2015) describes a Sudanese microfinance model using Waqf, where income from the Diwan Al Zakah funds interest-free loans for farmers impacted by drought and fertilizer shortages. It exemplifies a case of Waqf microfinance supporting the agricultural sector, increasing cultivation areas and productivity.

Pakistan's Islamic banks utilize Waqf microfinance. Ayub (2018) highlights the establishment of the Pakistan Microfinance Network (PMN) in 2009 to promote the Islamic microfinance sector. Within this context, the Akhuwat Foundation, a prominent microfinance organization, has achieved significant milestones in microfinance.

In Nigeria, the Waqf's presence could be improved (Yusuff, 2016), implying minimal prevalence of Waqf microfinance in the country.

### ***Waqf and Takaful***

The potential of the Waqf to enhance Takaful schemes by offering an alternative funding source and seed capital has been emphasized. However, there needs to be more evidence regarding the practical implementation of Waqf in Takaful products within the MENAP and sub-Saharan African countries under investigation. The literature needs to include comparisons documenting whether the anticipated Waqf potential has been realized in the Takaful sectors of the analyzed countries.

## **Social Dimension**

### ***The Waqf and Education***

Across the MENAP region, the Waqf has played a significant role in funding both Islamic and secular educational institutions at various levels. Egypt, Kuwait, Turkey, Jordan, Saudi Arabia, and Palestine have extensively utilized the Waqf (Abdullah, 2020; Al-Daihani, 2021; Shirazi et al., 2015; Almanaseer & Matarneh, 2014). Notably, in Egypt, the Waqf has long supported Al Azhar University (Abdullah, 2020).

Similarly, countries like Algeria, Indonesia, Tunisia, Yemen, and Pakistan utilize the Waqf to back Islamic education through mosques, madrasas, and universities (Kasdi et al., 2022; Shirazi et al., 2015; Saad et al., 2019). Pakistan's University of Karachi, funded by the Waqf, has contributed significantly to national human development (Mohamedaeali, 2018).

In Turkey, legal reforms since 1967 have facilitated the establishment of new Waqfs, including universities, resulting in Turkey having the most significant number of Waqf-funded universities (Shirazi et al., 2015; Usman & Rahman, 2021). This growth contrasts with Morocco and Saudi Arabia, where there is no comparable expansion of legally driven Waqf universities (Rashid, 2018; Shirazi et al., 2015).

Sub-Saharan Africa demonstrates lower adoption of educational Waqf, except for Nigeria, which has offered limited access to the Waqf (Yusuff, 2016). Mali proposes Waqf-based mobile Sukuk for potential educational purposes (Jahan et al., 2021).

In conclusion, Waqf has supported traditional educational institutions in MENAP, with Turkey showcasing innovation through legal reforms and numerous Waqf-funded universities. Sub-Saharan Africa's educational Waqf adoption is generally lower, though exceptions exist, like Nigeria and potential developments in Mali.

### ***WAQF and Poverty Alleviation***

Numerous countries, including Egypt, Jordan, Sudan, Kuwait, Palestine, and Yemen, have harnessed the Waqf to finance poverty alleviation initiatives, spanning housing, medical care, and financial aid for the disadvantaged. In Jordan, Waqf lands support the economy, social sectors, and agricultural development, assisting the vulnerable, disabled, ill, and students (Almanaseer & Matarneh, 2014). Kuwait's Waqf institutions provide financial aid to impoverished students, necessities for those in need, and scholarships (Kasdi et al., 2022). Egyptian Waqf institutions have delivered free social services for centuries (Abdullah, 2020). In Palestine, beneficiaries of the Waqf primarily comprise the poor, needy, orphans, and prisoners (Abdullah & Ismail, 2017). Sudan's Waqf has aided the funding of shelters and homes for the indigents (Kasdi et al., 2022). Similarly, Yemen's Waqf has supported housing, education, and shelter construction for people experiencing poverty (Saad et al., 2019).

Islamic social banks rooted in Waqf principles have been suggested in Nigeria and Yemen to alleviate poverty (Gabil et al., 2020). Nigeria's proposed Waqf bank would function following Waqf principles, sharing profits with Waqf institutions to address the country's economic challenges. In Yemen, the proposition centers on an Islamic social bank operating under Waqf regulations, providing an alternative to conventional banks and generating income for charitable endeavors.

Sudan and Zanzibar have applied the Muzara'ah financing concept, based on Waqf and Zakat, to support impoverished farmers. Sudan Islamic Bank's Muzara'ah scheme has succeeded for small Sudanese farmers, minimizing losses and moral hazards (Moh'd et al., 2017). In Zanzibar, a Waqf - Muzara'ah - Supply Chain Model (WMSCM) is proposed, where a Waqf institution aids agriculture-related inputs and logistics (Moh'd et al., 2017).

Turkey has embraced Islamic mechanisms like Waqf, Zakat, and Sadaqah to alleviate poverty directly, distinguishing it from other MENAP countries (Diniyya, 2019). These mechanisms offer impoverished populations access to education, health care, and microfinance. Contrarily, direct utilization of these Islamic mechanisms to combat poverty is uncommon in other MENAP nations, with more direct grants from the Waqf in Gulf countries and regulatory hurdles in

others.

Yemen lags behind Kuwait and Qatar in Waqf-driven poverty alleviation efforts. Yemen's Waqf management, administration, and funding weaknesses have led to underdeveloped and abandoned assets (Saad et al., 2019). In contrast, Kuwait and Qatar demonstrate productive Waqf asset management, contributing to national GDP (Kasdi et al., 2022; Nienhaus, 2018). Although not explicitly comparing poverty alleviation, the evidence suggests more robust Waqf management in Kuwait and Qatar than in Yemen, indicating a potential for further poverty alleviation development in the former.

### ***Waqf, Sukuk, Zakat and Charity***

The evidence reveals recurring patterns regarding the potential for the Waqf to complement financial instruments like Sukuk and Zakat, although regional variations impact their combined adoption and implementation.

In Gulf countries like the United Arab Emirates and Saudi Arabia, the Waqf and Sukuk are viewed as complementary instruments for project financing (Ismail & Cahyo, 2017; Sulaiman et al., 2021; Umar & Aliyu, 2019). These instances demonstrate a perception in these regions that the Waqf and Sukuk can collaboratively fund projects.

A significant link between the Waqf and Zakat as mechanisms for redistribution is observed in Iran, Nigeria, and the Sahel countries. Ahmad (2019) and Lukman et al. (2014) emphasize the importance of enhancing coordination between Zakat and Waqf councils in Nigeria, reflecting an intertwined approach. Yusuff (2016) suggests increasing education on Zakat and Waqf in Nigeria due to their interconnected nature. Gundogdu (2019) addresses Zakat inconsistencies in Iran while highlighting that Zakat and Waqf conceptually focus on redistribution and are considered complementary.

### ***The Waqf and Philanthropy***

Interconnections between the Waqf and philanthropy are evident across various Islamic nations, but distinct regional variations arise from traditions, legal frameworks, and female involvement.

Morocco and Nigeria demonstrate links between the Waqf concept and philanthropy. In Morocco, the Waqf is founded on principles of Islamic charity and social equity (Azmi et al., 2019). In Nigeria, the Waqf is seen as a philanthropic and charitable tool with the potential to alleviate poverty beyond the Muslim community (Abdulkareem et al., 2020).

Nigeria and Turkey directly associate the Waqf with Islamic philanthropy and charity. Works by Abdulkareem et al. (2020) and Amrullah et al. (2022) tie Waqf practices and objectives to broader philanthropic and charitable concepts in these nations.

Notably, the contributions of women philanthropists as donors to Waqfs in the United Arab Emirates and Kuwait are emphasized, with significant contributions and the establishment of numerous awqafs (Islahi, 2018).

### ***The Waqf and Community Development***

In Kuwait, Saudi Arabia, and the United Arab Emirates, the Waqf has been pivotal in advancing community development through financing social, infrastructural, and public service projects. For instance, in Kuwait, the KAPF aids community development by extending financial support to impoverished students (Kasdi et al., 2022). Corporate Waqfs in Saudi Arabia are being utilized to enhance economic development (Ahmad, 2019). Women Waqf donors in the UAE have significantly contributed to health services, education, training, libraries, and other social initiatives (Islahi, 2018). These Gulf nations have effectively harnessed the Waqf to promote community well-being and infrastructure development.

In Nigeria, the Waqf fosters local-level entrepreneurial activities through funding and training. It is suggested that Waqf resources could fuel projects encouraging entrepreneurship and job creation within communities (Haruna & Ibrahim, 2021). Additionally, Waqf institutions could establish training and business development centers to impart entrepreneurial skills (Yusuff, 2016). Hence, the Waqf has been proposed and employed for local productive endeavors through financing and training.

Contrasts in the development of the Waqf for community purposes are evident among Gulf countries like Qatar and Kuwait compared to less developed nations like Yemen and Chad. Lukman et al. (2014) indicate substantial Waqf assets in Qatar and Kuwait, contributing to community benefits. In contrast, Yemen primarily utilizes Waqf for religious purposes, while Chad faces economic challenges that hinder the establishment of Waqf (Gabil et al., 2020). Thus, the Gulf countries exhibit more advanced community-oriented Waqf development, while less developed nations focus on religious purposes.

Due to state control, Egypt and Morocco need help facilitating effective collaboration between the Waqf and public-private entities. Complex legal environments and corruption hinder the effective management of the Waqf in Egypt (Awagy, 2016). Government intervention in Egypt and Morocco limits financial independence and effective partnerships with private actors (Abdullah, 2020; Laallam et al., 2020).

Turkey promotes greater community participation in the Waqf than Algeria's more centralized structures (Laallam & Kassim, 2021). In Turkey, community involvement is more pronounced in the Waqf establishment (Shirazi et al., 2015), while Algeria's centralized approach limits such participation (Abdullah, 2020). These dynamics highlight both patterns of Waqf use for community development and variations in community engagement across countries.

### ***Waqf and the Role of Women***

Islahi (2018) underscores the active role of women in Gulf countries like the United Arab Emirates and Kuwait as Waqf donors and founders. In Kuwait, the participation of women in the creation of awqaf has enabled them to achieve significant economic empowerment, with the number of awqaf established by women rising between the 16th and 20th centuries. In the United Arab Emirates, women such as Dawlat Mahmood Al-Mahmoud made notable Waqf contributions, including a



substantial donation of 20 million dirhams to the AMAF Foundation.

Additionally, Islahi (2018) highlights women's economic empowerment through the Waqf in Turkey and Tunisia, as it enabled them to safeguard properties. In Tunisia, the Waqf protected women's and their descendants' property rights. Similarly, in Turkey, the Waqf offered avenues for financial support.

Compared to other nations, women's active and recognized role in the Waqf is more pronounced in Kuwait and the United Arab Emirates than in countries like Nigeria, where their participation is constrained. Women's involvement as awqaf donors and creators is prominent in the Gulf nations. Conversely, in Nigeria, women often face property ownership restrictions imposed by male relatives (Muhammad et al., 2018).

### ***Waqf and Housing***

The Waqf's potential to expand access to affordable housing in countries such as Jordan and Nigeria is highlighted. In Jordan, Almanaseer and Matarneh (2014) note that the Awqaf Ministry has implemented Waqf-funded social housing projects, reflecting their potential in that country. In Nigeria, Amuda et al. (2014), Umar and Aliyu (2019), and Yusuff (2016) recommend using Waqf funds to support housing construction and improve access for vulnerable groups, also denoting the vision of potential in this context. In summary, in these two countries, the cited authors identify the Waqf as a mechanism with clear potential to expand access to housing solutions, especially for low-income populations.

### ***The Waqf and Health Care***

In nations such as Egypt, Palestine, and Sudan, the Waqf has historically funded hospitals, clinics, and other health services (Abdullah, 2020; Alaeddin & Arshad, 2018; Kasdi et al., 2022). The potential of using the Waqf to expand access to healthcare in countries such as Nigeria and Turkey is highlighted. In both countries, the Waqf's potential to expand access and availability of healthcare by funding more healthcare infrastructure and services is specifically identified.

### ***WAQF and Attention to Orphans***

In Palestine at the end of the 20th century, the beneficiaries of the Waqf included orphans, along with other vulnerable groups, as cited by Abdullah and Ismail (2017). Similarly, in Yemen, the Waqf has specifically contributed to the construction of orphanages in the country, as noted in the reference by Saad et al. (2019). These quotes prove that in these two countries, the Waqf has been used to help orphans by including them as beneficiaries or by building infrastructure, such as orphanages, for their care.

## **DISCUSSIONS**

The review explores the management and use of the Waqf in different themes and regions, focusing on strategies such as the Cash Waqf, the Waqf properties' exploitation, the Waqf banks' constitution, and the investment of Waqf funds in financial assets. It also highlights its contribution to education, innovation, intellectual development, scientific research, poverty alleviation, Sukuk, Zakat, and philanthropy. The review also examines its effects on community development, empowerment of women in the Waqf, and its application in health, housing, and support for orphans.

The adoption of the Cash Waqf is generally higher in Middle Eastern countries compared to Sub-Saharan African countries. However, significant differences are also identified within each region, suggesting the influence of socioeconomic and cultural factors on the management and use of the Waqf. Countries like Saudi Arabia and Kuwait have a high adoption of the Cash Waqf, with numerous institutions and funds dedicated to this purpose. In contrast, sub-Saharan African countries such as Nigeria or Sudan have lower adoption rates and scarce institutions dedicated to it.

Common challenges in Waqf land ownership include a need for more clarity in Waqf land ownership, a lack of proper regulation and supervision, and a lack of transparency in the management of Waqf land. Additionally, some countries face problems related to corruption and the misuse of revenue generated from Waqf properties. It is essential to promote greater transparency and accountability in Waqf land management, establish strict regulations to protect property rights, and establish strict regulations to prevent corruption. Education and awareness about the benefits of the Waqf can encourage greater community participation and support in preserving and developing Waqf lands.

The review confirms the poor implementation of Waqf banking in all countries, attributed to a lack of knowledge and understanding of how Waqf banking works, as well as a lack of incentives and support from financial and government institutions. However, promoting financial education and providing technical assistance to institutions interested in implementing Waqf banking can help overcome these challenges and encourage adoption.

Regarding the productivity of the Waqf, a qualitative comparison is made between countries, as the measurement of the Waqf's productivity can vary depending on the type of project or initiative in which it is invested. Documented examples of productive Waqf management were found in several countries to generate income and finance social projects, indicating that Waqf has the potential to be a productive vehicle. However, productivity levels vary substantially between countries. In terms of funding, illustrative examples are presented that address gender roles and the role of the state. For example, the contrast between the active contribution of women in Gulf countries and the constraints they face in Nigeria about gender roles illustrates regional differences.

There are differences in investing the Waqf in financial assets between countries, with Gulf countries tending to invest the Waqf in stocks and bonds, leading to significant growth of Waqf funds. However, measures are being implemented to promote Waqf investment in financial assets and improve regulation, potentially boosting the growth of Waqf funds in Egypt.

The benefits and challenges of the Waqf are highlighted in agriculture and forestry. Countries such as Nigeria and

Kuwait implement Waqf agricultural and forestry models, suggesting potential benefits for other countries in the region. However, challenges such as legal disputes, lack of records, and climate impacts hamper the potential of the agricultural and forestry Waqf.

Waqf-based microfinance experiences in various countries are also discussed, with a case study of the Waqf model for microfinance in Sudan and the development of Islamic microfinance in Pakistan. The study also highlights the potential of the Waqf in Takaful. It can complement Takaful schemes by providing alternative financing and capital, helping address the challenges Takaful operators face in accessing adequate funds for their operations and expansion. The review emphasizes the importance of regulatory frameworks and supporting policies to facilitate the integration of the Waqf into Takaful systems, ensuring their effective implementation and contribution to financial inclusion.

This study also examines the social themes associated with the Waqf, such as its historical use in MENAP countries to finance traditional Islamic and secular institutions and its potential to boost innovation and intellectual development. However, the educational adoption of the Waqf is lower in sub-Saharan Africa, as seen in countries like Nigeria.

The review also examines the use of the Waqf to alleviate poverty through housing, social assistance, and training in countries such as Palestine, Kuwait, and Egypt. However, Yemen's weak management limits the Waqf's anti-poverty impact. Countries like Qatar and the United Arab Emirates have established robust infrastructures for managing the Waqf, allowing them to combat poverty effectively. Morocco and Nigeria have implemented policies and programs encouraging community participation in managing the Waqf, strengthening its impact on poverty reduction. In contrast, Somalia and Sudan have yet to fully utilize the Waqf's potential to combat poverty due to political instability, armed conflict, and a long tradition of managing the Waqf. Both countries require more significant effort from governments and communities to promote and use the potential of the Waqf in poverty reduction. There is also no concrete evidence of an integrated implementation between the different Islamic financial instruments, further limiting the impact of the Waqf on poverty reduction.

The study highlights the financing by the Waqf of social projects and infrastructures in the Gulf countries. However, it needs to analyze inclusive governance models to empower communities in managing and directing Waqf's assets. Local authorities could work with communities to establish a Waqf foundation for financing community development projects, such as building schools or health centers. This collaboration could positively impact the region's socioeconomic development, promoting job creation and improving essential services available to the population. However, there is a counterpoint to this idea: the management and direction of Waqf's assets may fall into the hands of incompetent, corrupt, or inefficient individuals, leading to mismanagement of resources and a lack of transparency in their use. Therefore, it is crucial to establish control and accountability mechanisms to ensure that Waqf assets are used appropriately and for the benefit of the community in the long term.

The review also highlights the role of women in the Waqf, with cases in Gulf countries where they have played a prominent role as donors and creators, contrasting with limitations on their rights in other regions. Promoting financial education among women is essential to making informed decisions about managing Waqf assets, promoting sustainable development, and the well-being of women and their families.

Regarding housing and health, the Waqf has historically funded hospitals and other services in Egypt and Palestine, improving access to health services and contributing to the overall development and sustainability of health systems. Furthermore, the Waqf is not limited to assisting orphans but has also played a key role in educating and developing the skills of children in these communities.

## CONCLUSIONS

This research aimed to investigate the economic strategies and social purposes of Waqf and its patterns and differences across countries. The study compared Waqf implementation between the Middle East, North Africa, Pakistan (MENAP) region, and predominantly Muslim nations of sub-Saharan Africa. The results revealed various approaches, similarities, and disparities in utilizing and managing Waqf between nations and regions.

The Waqf is a versatile tool in Islamic finance and economics, with diverse strategies and adoption levels based on geographic, cultural, and regulatory contexts. These variations highlight Waqf's adaptability to different economic settings and evolving applicability. Waqf's varied approaches reflect each community's unique needs and priorities. Socially, Waqf has supported causes like education, health, housing, and poverty alleviation, but with country differences in scope and impact.

While Waqf has shown significant potential to promote social welfare, its performance varies considerably depending on the national context. In Gulf nations, Waqf has achieved more remarkable development and effectiveness for social objectives, while in countries like Yemen, its results are more limited.

Waqf's success in addressing social causes also depends on the willingness and ability of local authorities to promote its use and ensure proper management. Overall, Waqf has the potential to play an essential role in countries' social and economic development when implemented. However, efforts must be made to improve Waqf's effectiveness and efficiency, mainly where results are limited.

This study has multiple practical implications that must be leveraged to unlock Waqf's full potential. Establishing regulatory frameworks that strengthen Waqf while ensuring Islamic values' respect is essential for governments. Incentives encouraging Cash Waqf, Banking Waqf, and asset investment adoption are feasible. Promoting synergies between Waqf and other Islamic finance instruments is needed. For communities, results highlight Waqf's ability to address economic and social needs. Active participation in Waqf governance to ensure priorities are appropriately addressed is vital. Waqf institutions must strengthen capabilities in asset management, investment, and fundraising. Seeking strategic alliances with

Islamic financial institutions is imperative, as is acquiring Islamic finance knowledge to optimize Waqf's potential.

However, there are limitations to this review, including its focus on two regions - MENAP and sub-Saharan Africa. Expanding the sample of countries analyzed would strengthen the ability to generalize results. Additionally, the review lacks primary quantitative data and indicators for more objective assessment and comparison of Waqf performance across countries.

For academics, the findings provide extensive opportunities for future research to expand Waqf's knowledge. The literature highlights future research opportunities in the Waqf sector, including systematic comparisons, quantitative metrics, explanatory factor analysis, model evaluation, and scalable innovation identification. Comparative analysis of cultural, economic, and regulatory factors influencing economic strategy adoption like Cash Waqf is essential to identify necessary changes. Investigating structural barriers hindering theoretical Waqf banking model implementation is warranted. Standardized quantitative indicators and metrics are needed to assess different Waqf model productivity, sustainability, and performance. Documenting and analyzing Waqf models demonstrating scalable, replicable poverty reduction impact is also vital. The literature review provides a roadmap for future research, focusing on explanatory factors, objective metrics, comparative analysis, best practice documentation, and innovation identification to maximize Waqf potential.

In conclusion, this study systematically analyzes Waqf use and management in Muslim-majority countries, revealing key patterns and contrasts. It identifies opportunities to further leverage Waqf as an inclusive, ethical, and sustainable development tool. The research sets a detailed roadmap for future comparative studies to unlock Waqf's full potential to promote socioeconomic advancement and social welfare for Muslim communities worldwide.

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