

# UTILIZATION OF AWQAF IN FINANCING WIDOWED AND DIVORCED WOMEN IN MALAYSIA AND ALGERIA

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**Abstract:** *Governments have been devoting sizeable funds to community development programmes, especially those related to vulnerable people. However, it is worth asserting that government grants are likely to decrease since public spending is declining. Similarly, foreign aid and donations are getting limited by their preconditions. At the same time, bank loans are not easily accessible to the poor and the marginalized in the community because of their costs. Therefore, there is a need to find alternatives under Islamic financial systems to support the monetary requirements of community development activities. Consequently, this study is undertaken to explore the utilization of the Islamic institution of waqf (endowment) in meeting the empowerment of women and achieving the welfare of widows, female minors and orphans, as an urgent need to activate the role of the monetary endowment in Muslim communities. Mere reliance on government funding proved its shortages, third sector funding like charitable endowments would provide communities with quality education, housing, medical care and other services. Hence, this study is concerned with investigating the potential role of endowments in fostering the welfare of Malaysian and Algerian widows and vulnerable women and cultivating other community advancement programs.*

**Keywords:** *Islamic Endowments, Malaysia, Algeria, Divorced women, Widows.*

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## Introduction

The system of the endowment was well-known since the early years of the Islamic epoch. It then extended across the Muslim world as a significant factor in the development and evolution of Islamic civilization. The concept of the waqf (endowment) is entrenched within the Islamic charitable system. Islam has made the waqf a significant institution and a major role player in various aspects of Muslim and human life in Islamic communities aiming at raising Muslim status and achieving equality, prosperity, and advancement. The endowment practices have derived their strength from the texts of Sharia to realise the divine objectives (maqasid). Throughout successive periods in Islamic eras, the endowment was able to endure the question of time and the issue of relevance in light of its contribution to human welfare and civil society. Some of these endowment institutions are still performing their role in serving the community.

The continuity of the endowment mission in fulfilling its role in helping humankind is manifested in its attempts to protect and advance the life of human beings, especially those who are vulnerable such as orphans, widows and the homeless.

Waqf refers to charitable relinquishing of assets by the proprietor and devoting it to numerous beneficiaries as a generous donation. Another useful perspective on the endowment is the continual and deliberate act that provides mechanisms to endeavour for achieving the Islamic objectives, namely an equitable system and fair dissemination of wealth. Historian Marshall Hodgson described waqf as the vehicle for financing Islam as a society.<sup>1</sup> The institutions of Waqf made substantial contributions in constructing mosques, libraries, hospitals, and centres of education and orphanages. Moreover, waqf promotes the local economy and welfare development through nurturing social organizations and ultimately becomes an efficient poverty alleviator.

Today, the endowment represents a fundamental pillar of sustainable development, considering the latter. It is the inclusion of the environmental dimension in a development framework that includes meeting the needs of present and future generations. They also contribute to achieving the blind limit of the economic efficiency of human activity within the limits of what is available from renewable resources and the natural biological capacity of humankind. Responding to the fact that development is the leading financier for many facilities such as education and healthcare, social and economic facilities, defence and security installations, and think tanks and cultural institutions. The endowment also funds many areas in which the generalization field had a role by spreading the public, establishing schools and libraries; in the health field, establishing hospitals; in the religious sphere by building mosques and activating da'wah; in the economic sphere, by financing various activities, even a prominent role; in the social field through participation in alleviating crises and providing social justice, social solidarity, and care of the weak and the needy, and fortifying and preserving society

The current research has both theoretical and practical significance. The outcomes of the study would offer a theoretical foundation for contemporary interpretation and relevance of utilizing monetary endowments to enhance Muslim women's status. It would also provide a framework to guide the processes and management of endowments in accordance with Islamic standards. Furthermore, the study is of particular importance in re-evaluating the endowment's practicality, improving not the less fortunate welfare and underprivileged, but also reclaiming the role of waqf in the moral, religious, and intellectual realm. Therefore, the close relationship between the concept of endowment and multidimensional development must be recognized as an Islamic concept firmly rooted in the religion.

### **Islamic Endowment Funds for Poverty Mitigation**

The literature mainly illustrated directly or indirectly that the Islamic endowment could be viewed as one of the most efficient methods of alleviating poverty and ensuring sustainability. The Islamic approach to alleviating poverty is dissimilar from other conventional methods. Islam propagates an effective wealth redistribution to improve the social welfare of the people.

In expounding poverty eradication from an Islamic point of view, M. Sadeq, in his article entitled, *Awqaf in Bangladesh* published in 2002 discussed three diverse procedures to enable poverty eradication. Firstly, positive methods that incorporate income progression, practical dispersal of income and equal opportunity; secondly, pre-emptive strategies aim to regulate ownership and prevent managerial negligence; thirdly, counteractive or restorative methods such as the enforced transmission of *zakah*, recommended transmission of charities

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<sup>1</sup> Hodgson, M. G. S. (1974a), *The Venture of Islam, Vol. 2: The Expansion of Islam in the Middle Periods*, Chicago, IL: The University of Chicago Press.

and federal accountability. Accordingly, the restorative methods encompassing *zakah*, *sadaqah* and *awqaf* would immensely contribute to eradicating poverty by providing health facilities, educational amenities, and job provision.<sup>2</sup>

M. Kahf, in 2004 published an article entitled *Shariah and historical aspects of Zakah and Awqaf* where he considered the Islamic provisions such as *zakah*, *sadaqah*, and *waqf* as means for ensuring equity and justice and fulfilling peoples' basic needs. Therefore, the institution of *waqf*-based financing could solve the issue of poverty in Muslim societies.<sup>3</sup> Another study in the same year by El-Ghari emphasised that the appropriate channelling of *awqaf* funds is efficient in giving poor people access to social, educational, and financial benefits.<sup>4</sup> Both authors have similar observations on the potential role of *waqf* in relieving poverty. They suggested the integration of *waqf* funds in financing social projects to reduce poverty.

Another research entitled *Waqf-based microfinance: realizing the social role of Islamic finance* published in 2007 highlights the Islamic approach to the fair distribution of funds and its effect on revenues and poverty alleviation. The Islamic economic sphere should integrate the underprivileged people who have no access to the financial sector. Therefore, there is a need for an Islamic financial institution that contributes to social mediation. The author also investigated the mechanism of *waqf*-based Islamic microfinancing as a perpetual long-term solution to poverty. However, the author has acknowledged the impediments originating from fund shortages, absence of supervision, low wages, unproductivity, and others. *Waqf*-based projects and initiatives can resolve most of these issues.<sup>5</sup> According to Ahmad, *waqf* financing could be used to accumulate capital for investment on numerous Islamic funding methods.

In his article entitled *Tax Engineering Pertaining to Zakah and Waqf For Poverty Alleviation and Micro-Financing in South Africa*, published in 2008, A. Manjoo stated that *waqf* and *zakah* could be applicable instruments to counter poverty. He highlights that these charitable sectors can tackle the economic need of financially deprived people. Moreover, the author raises the idea of utilizing the goods value-added taxes to ameliorate the welfare of the poor; thus, he proposes to create *waqf* as a community-based benefit institute. This *waqf* scheme will be used accordingly to alleviate poverty by generating job opportunities.

In his article entitled *An Integrated Poverty Alleviation Model Combining Zakat, Awqaf and Microfinance* published in 2010, Hasan developed the concept of an incorporated model that used Islamic microfinancing with the *awqaf* to tackle poverty alleviation. He suggested that the *awqaf* fund should be utilized as a funding investment for micro-businesses. This model would ensure the impartial distribution of revenue and need peoples' welfare. Additionally, this model will lift any possible debt burdens on the beneficiaries, as *waqf* provision nullifies any reimbursements. It does not require any interest on the borrower, as the model is founded on a profit-loss-sharing mechanism. Eventually, these features will reduce the risks of default rates and accordingly contribute to a sophisticated strategy towards poverty alleviation. In short, Hasan proposed two approaches to counter poverty: firstly, formulating macro-economic policies to enhance development, employment, and individuals' pay;

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<sup>2</sup> Sadeq, A.M. (2002), "Awqaf in Bangladesh", in Rashid, S.K. (Ed.), *Awqaf Experiences in South Asia*, Institute of Objectives Studies, New Delhi.

<sup>3</sup> Kahf, M. (2004), "Shariah and historical aspects of Zakah and Awqaf", paper presented at Islamic Research and Training Institute, IDB, Jeddah

<sup>4</sup> El-Gari, M.A. (2004), "The Qard Hassan bank", paper presented at International Seminar on Nonbank Financial Institutions: Islamic Alternatives, Islamic Research and Training Institute, Islamic Development Bank and Islamic Banking and Finance Institute, Kuala Lumpur, 1-3 March.

<sup>5</sup> Ahmad, H. (2007), "Waqf-based microfinance: realizing the social role of Islamic finance", paper presented at International Seminar on "Integrating Awqaf in the Islamic Financial Sector", 6-7 March.

secondly, targeting vulnerable social groups and offering them services such as credit, medical care and access to educational amenities.<sup>6</sup>

In 2012, M. Marzuki et al. published their article entitled *Tackling Poverty: A Look At Cash Waqf*. They attempted to analyze the Malaysian *waqf* budget of 2012 that was directed towards poverty alleviation and people's welfare. The program was known as "Bantuan Rakyat 1 Malaysia" that was intended to enhance the living quality of Malaysians. The paper offered a theoretical concept to address the poverty issue with a specific focus on cash *waqf* as a substitute channel to advance public welfare and decrease poverty. Throughout their quantitative data analysis, the results showed that the allocated budget and the strategy could alleviate poverty by up to 50% in addition to substantial fund savings. Therefore, the Malaysian government was advised to reconsider the potential role of cash *waqf* in devising policies.<sup>7</sup>

In their article entitled *Alleviation of Poverty Among OIC Countries Through Sadaqat, Cash Waqf and Public Funding* published in 2013, Y. Amuda and Nor Embi tried to discuss the design of effective ideal collaboration between OIC states to integrate *waqf* funds as a feasible means to alleviate poverty within Muslim countries. Financial depravity seems globally apparent among Muslims. This calls for imperative and cooperative endeavours among OIC countries to enhance the living conditions of needy Muslims irrespective of race, nationality, or gender. Their paper investigated the nature and categories of ventures and projects that could be invested using assimilated charities such as *awqaf*, *zakat*, and public funding to generate job opportunities to counter poverty in targeted nations and improve the financial management of Muslims.<sup>8</sup> B. Saifuddin et al., in their article entitled *The Role of Cash Waqf in Poverty Alleviation: The Case of Malaysia*, published in 2014, attempted to inspect the potential contribution of *waqf* funds in alleviating depravity and economic difficulties in the light of Malaysian strategies to tackle poverty. They concluded that *waqf* reached immense dimensions during the past years, and therefore, it could be utilized to eradicate financial scarcities.<sup>9</sup>

In 2015 A. Mahadi published an article entitled *Cash Waqf: Historical Evolution, Nature and Role as an Alternative to Riba-Based Financing for the Grass-Root*, in which he stressed avoiding all types of *riba*-based finances. To overcome the unavailability of loans, the authors suggested a viable financial alternative under Islamic law. They explored the Islamic heritage of *awqaf*, its nature and aptitudes in supporting the welfare of Muslims on a grass-root level. *Waqf*-based entrepreneurship could be a pivotal solution to poverty alleviation, especially on the accessibility of loans and financial provisions. Their research maintained that *waqf* funds could operate as a solution to poverty and its consequences. In short, they concluded that *waqf* is a capable mechanism in advocating interest-free entrepreneurship and making deprived people independent and dignified.<sup>10</sup>

In 2017, Hamid Rizal and Hanudin Amin's paper entitled *Perceived Ihsan, Islamic Egalitarianism and Islamic Religiosity Towards Charitable Giving of Cash Waqf*, attempted to develop a theoretical model illustrating the intentions of Muslims towards *waqf* and

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<sup>6</sup> Hasan, K. (2010), "An integrated poverty alleviation model combining Zakat, Awqaf and Microfinance", 7th International Conference – The Tawhidi Epistemology: Zakat and Waqf Economy, Bangi 2010, University of New Orleans, New Orleans, LA

<sup>7</sup> Marzuki, M. U. M., Shahimi, S., Ismail, A. G., & Embong, Z. (2012). Tackling poverty: a look at cash waqf. *PROSIDING PERKEM VII, JILID 2 (2012) 1611–1623*ISSN: 2231-962X *EJIF–European Journal of Islamic Finance Editorial Team*

<sup>8</sup> Amuda, Y. J., & Embi, N. A. C. (2013). Alleviation of poverty among OIC countries through sadaqat, cash waqf and public funding. *International Journal of Trade, Economics and Finance*, 4(6), 403

<sup>9</sup> Saifuddin, F. B., Kadibi, S., Polat, R., Fidan, Y., & Kayadibi, O. (2014). The role of cash waqf in poverty alleviation: Case of Malaysia

<sup>10</sup> Ahmad, M. (2015). Cash waqf: Historical evolution, nature and role as an alternative to *riba*-based financing for the grass root. *Journal of Islamic Finance*, 4(1), 63-74.

investigated the contributions of waqf as an objective from perceived *Ihsan*, Islamic egalitarian and Islamic religiosity point of view. The article resulted in exploratory dynamic analysis and showed a substantial connection between awqaf and perceived *Ihsan*, equality and religiosity. The study also implied that *Ihsan* and egalitarianism notably affect Muslims' religiosity, consequently inspiring waqf charities.<sup>11</sup> In another article published in 2017 by Hakeem B et al. entitled *Cash Waqf as an Alternative Panacea to Poverty Alleviation: An Overview of Human Development in Nigeria*, the authors investigated the potentiality of using waqf funds to relieve poverty in Nigeria especially, among the needy and orphans after the government has failed in providing educational, financial, and social sustenance to poor people. Their study presented a qualitative approach by interviewing several correspondents. Their conclusions were directed towards the employment of waqf in policymaking to manoeuvre poverty alleviation in the country.<sup>12</sup>

In 2018, Abubakar Yusuf Sanyinna et al. published an article entitled *Cash Waqf as an Effective Tool of Financing MSMEs For Sustainable Poverty Alleviation: A Nigerian Perspective*, through which they attempted to analyse the micro, small and medium enterprises (MSMEs) which commonly mitigate poverty through generating potential employment. The authors investigated these potentials that are lacking access to financing. In light of the waqf initiatives in Nigeria, their paper introduced an effective mechanism for waqf-financed enterprises to alleviate poverty. They also suggested sound and just management of waqf funds to attain the preferred objective.<sup>13</sup> In another article published in 2018 entitled *the Role of the Endowment in Supporting the Charitable Institutions in Algeria*, L. Kamal and H. Abubaker dealt with the history of awqaf in Algeria during the era of the Ottoman empire. They argued that the endowment played a crucial role in financing educational affairs, social needs of the poor, widows, and orphans, and promoting public services such as infrastructure, drilling wells and construction. Furthermore, the authors investigated the presence of large charitable institutions established through waqf financing.<sup>14</sup>

In 2019, Shaikh Hamzah Abdul Razak published his work entitled *Zakat and Waqf as an Instrument of Islamic Wealth in Poverty Alleviation and Redistribution Case of Malaysia*. He focused on the significant role of zakat in resolving social, political, and humanitarian operations. However, he emphasized that utilizing zakat should not preclude employing other Islamic mechanisms to generate revenues. Accordingly, waqf, for instance, is an instrument that plays a central role in Muslim communities in supporting educational, financial, provisional welfare of the elderly, the deprived, the orphans, and others. His paper also showed the need for a novel and efficient wealth allocation and strategic economic inclusion in Muslim societies to alleviate poverty.<sup>15</sup>

In their recent work entitled *The Global Cash Waqf: A Tool Against Poverty in Muslim Countries*, published in December 2020, Burhan Saiti et al. analysed the issue of poverty in Muslim countries and its challenges. They stressed that effective financial mechanisms and their implementation are a crucial solution to social injustices, proliferating corruption, and inequalities. Their paper proposed a global paradigm of accumulating and activating the awqaf

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<sup>11</sup> Rizal, H., & Amin, H. (2017). Perceived ihsan, Islamic egalitarianism and Islamic religiosity towards charitable giving of cash waqf. *Journal of Islamic Marketing*.

<sup>12</sup> Oladapo, H. B., Norma, S. M., Mustafa, O. M., & Gapur, O. (2017). Cash Waqf as an Alternative Panacea to Poverty Alleviation. *Turkish Journal of Islamic Economics*, 4(2), 83-90.

<sup>13</sup> Sanyinna, A. Y., Hashim, H., & Osman, M. F. (2018). Cash WAQF as an effective tool of financing MSMEs for sustainable poverty alleviation: a Nigerian perspective. *International Journal of Islamic Business (IJIB)*, 3(1), 70-90.

<sup>14</sup> L. Kamal, H. Aboubaker The Role of the Endowment in Supporting the Charitable Institutions in Algeria. *Revue al-Ijtihad des Études Juridiques and Économiques*, 434(6311), 1-17.

<sup>15</sup> Razak, S. H. A. (2020). Zakat and waqf as instrument of Islamic wealth in poverty alleviation and redistribution: Case of Malaysia. *International Journal of Sociology and Social Policy*.

finances for poverty alleviation in the Muslim world. Additionally, the study assumed that their paradigm should contribute to funding collection in Muslim countries and its wise management to ensure fair wealth distribution to alleviate poverty in the Muslim regions.<sup>16</sup> Accordingly, the role of *awqaf* is widely scrutinised, but its implications in tackling inequality, joblessness, and poverty are inadequate in all Muslim countries. This research intends to analyse the role of the endowment to resolve the financial scarcities especially for orphans, widows efficiently, and divorced women in Malaysia and Algeria.

### **Awqaf Institutions in Malaysia**

In order to efficiently address the contributions of awqaf in alleviating poverty, there should be an established effectual framework. Accordingly, the waqf institution must be able to generate revenues that could essentially be exercised for improving the schemes of welfare and poverty eradication. In this chapter, we will attempt to investigate the awqaf in two Muslim countries Malaysia and Algeria. Data regarding operational awqaf and other related features are primarily collected from secondary sources.

In Malaysia, the State Islamic Religious Administration Enactments is responsible for the waqf resources regulation throughout various states.<sup>17</sup> Almost every state, Islamic affairs such as awqaf, zakah and others are dealt with by the State Councils of Religion. It is worth noting that awqaf are administered differently at the state level. For instance, the federal agency JAKIM or the Department of Islamic Development Malaysia is responsible for devising strategies related to Malaysian Islamic affairs in terms of development and progress with noticeable differences between states. JAKIM promotes the enactment of laws and policies regarding awqaf and their institutions and synchronizes the implementations of these regulations throughout the Malaysian states. Furthermore, JAKIM processes waqf information and has the responsibility to identify the criteria of awqaf beneficiaries such as the fakir, miskin, and others. Recently, JAKIM introduced E-waqf, which has been utilized to bring all the states together online.

As stated earlier, the Islamic Religious Council deals with Malaysian Islamic affairs. In this respect, the state decrees administer and rule over Islamic issues, including the awqaf. Several laws govern awqaf in different Malaysian states, including the earliest law enacted in 1952 in Selangor and 1953 in Kelantan, followed by the 1955 law in Terengganu and several other state decrees. These laws rendered the religious council responsible for supervising the awqaf resources. Muftis of states play a significant role in managing and maintaining the Islamic waqf projects in their particular states. According to S. Salahat, the Council is responsible for maintaining awqaf revenues and spending and preserving and developing these resources. He also stated that awqaf in Malaysia are categorized into two types, private and public endowments. The managing Council usually spends the revenues from private awqaf as stipulated by the endowment, and the earnings from the latter are used in other appropriate projects.<sup>18</sup>

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<sup>16</sup> Saiti, B., Dembele, A., & Bulut, M. (2020-2021). The global cash waqf: a tool against poverty in Muslim countries. *Qualitative Research in Financial Markets*

<sup>17</sup> For instance, the Administration of Muslim Law Enactment 1960 and Negeri Sembilan *Fitrah* Procedure 1962, Negeri Sembilan *Shariah* Administration Enactment 1991 are the laws related to religious affairs in Negeri Sembilan. In Selangor State, the laws are Administration of the Muslim Law Enactment 1952 and *Shariah* Criminal (Selangor Enactment 1995).

<sup>18</sup> Salahat, Sami (2003), "General Facts about the Endowment Funds System in Malaysia", paper presented at the *International Seminar on Awqaf Experiences in Brunei, Indonesia, Kuwait, Malaysia and Pakistan*, Islamabad-Pakistan, December 15-18.

S. Salahat also argues that several challenges are encountered in Malaysia for efficient use of waqf, especially those related to social development. Awqaf in Malaysia are mainly mosques, cemeteries, and Islamic schools, yet there is no revenue-generating type of awqaf. Even though some properties were meant to generate income in Malaysia, there are not appropriate or suitable revenues from that. The state of Malaysia, for instance, has provided the Religious Council over twenty thousand acres of land in the form of estates to generate more revenues. Some of these properties have been devoted to business purposes.<sup>19</sup> The commerce-based awqaf are difficult to operate. Due to the scarcity of funds, considerable investments are not realisable except if collaboration is initiated to use properties.

In light of the current period of financial and pandemic, resources have been redirected from microfinancing objectives towards giving large corporations and businesses economic support.<sup>20</sup> Financing such big corporations and companies means less support and fewer funds directed to other deserving causes. Thus, we propose using waqf funds not only for microfinance but also to channel it towards the less fortunate to elevate the development of Islamic microfinance in Malaysia and alleviate poverty.

The former Vice President of the IsDB Amadou Cisse stated that the resources of zakat and awqaf throughout the Muslim world mounted to hundreds of billions of dollars yearly and that the potential to mobilise more resources is very massive.<sup>21</sup> The awqaf entail the utilization of cash and properties for philanthropic purposes. Even though there seem to be several conditions regulating awqaf, the main aim is always to serve and support the poor and needy in society. The establishment of monetary awqaf has become one of the most popular mechanisms as a source of income for Islamic microfinance.

In the case of monetary awqaf, sources can be generated from potential donors who want to employ their money to enable the poor to venture into activities in order to generate revenues. Sourcing monetary awqaf can be done by an Islamic microfinance foundation which will be the funds' trustee that identifies appropriate beneficiaries of the monetary awqaf, including the poor, orphans, widows and the needy. Financing small-sized entrepreneurs based on mudarabah and murabahah can pave the way for further replenishing the monetary awqaf as a source of funding for other businesses. The widespread poverty among the vulnerable people also calls for the application of qard hasan principles that can be employed to stretch resources to the needy in order to allow them to realize their social needs. This mechanism means interest-free and benevolent loans when poor people are loaned money for some time without being charged any extra payment or interest except paying back the original loan amount.

Recently, awqaf and monetary waqf, in particular, have become evidently and progressively recognized in Malaysia. Therefore, implementing monetary awqaf has evolved and gained more acceptance in Malaysia. This was perhaps due to the advertisements and efforts of monetary awqaf management laid down by one of the Islamic banking pioneers, namely Bank Muamalat Malaysia Berhad (BMMB) and its collaborator Perbadanan Wakaf Selangor (PWS).<sup>22</sup>

Awqaf resources have several advantages that could address the current poverty issues. Firstly, it is a less complicated process that only requires negligible amounts of wealth, allowing a greater group of persons. Secondly, it can generate revenues and develop assets

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<sup>19</sup> Ibid.,

<sup>20</sup> Cf. *Islamic Finance News* 6, no. 2 (January 2009), available online at <http://www.islamicfinancenews.com/> (accessed on 20 July 2021).

<sup>21</sup> Mohammed Abbas, "Bankers See Large Profits in Islamic Microfinance", Reuters, 5 September 2007, available online at <http://in.reuters.com/article/companyNews/idINL0559309420070905> (accessed on 20 July 2021).

<sup>22</sup> Bank Muamalat Malaysia Berhad. (2014). Annual report. Retrieved July 21<sup>st</sup>, 2021 from <https://www.muamalat.com.my/downloads/corporate-overview/audited/Audited-Report-31stMarch2014.pdf>

especially related to unused lands. Thirdly, monetary awqaf could provide funds and a cash flow to support educational institutions. Fourthly, monetary awqaf could reduce the economic pressure on Islamic institutional reliance and governmental funds, promoting more educational autonomy to Islamic institutions. For instance, monetary awqaf in al-Azhar University has been dynamic in generating incomes that help disabled people, single mothers and the needy. Fifthly, monetary awqaf could reactivate the endowed unused properties due to funding shortages. Lastly, monetary awqaf can be reorganized to develop poverty financing schemes.<sup>23</sup>

Even though most of the waqf funds are in real estate within the Muslim world, such as in Egypt, Turkey, Malaysia, and Algeria, interestingly enough, there are new signs of reviving the role and practicality of awqaf in different parts of the Muslim world. For instance, the cash endowments have recently been influential in founding higher education institutions such as the International Islamic University Malaysia, established through awqaf funds. This example and many others indicate the potentials of cash endowment in contributing to poverty alleviation and developing socioeconomic realms in Muslim countries.

In 2012, aiming to improve its role, Bank Muamalat Malaysia Berhad collaborated with Perbadanan Wakaf Selangor and appointed a waqf manager responsible for collecting monetary waqf funds. Bank Muamalat created a shared deposit account for accruing such awqaf and motivated Malaysians to participate in monetary awqaf accumulation. Since its establishment, several endowers started to question the efficacy of the bank in managing and redistributing the resources. Perhaps, this is due to the lack of transparency in utilizing these funds by the bank.<sup>24</sup>

Monetary awqaf have gained more popularity lately. For example, in 2007, the National Fatwa Council in Malaysia had issued a *fatwa* that permits cash waqf.<sup>25</sup> Additionally, the enormous monetary awqaf accumulated by Selangor State Religious Council (SSRC) could provide massive benefits such as debts resolutions related to houses, funding the needs of orphans and widows, financing small and medium-sized businesses, and developing an Islamic investment and financing for poor Muslims.<sup>26</sup>

Cash awqaf are simpler to manage if compared to static assets such as land. This allows the resources to be employed for several functions. Furthermore, this type of waqf has been used to support growth schemes and can be Islamically capitalized through investments. The resources created from such investments could be employed to finance projects that will support Muslim societies in charitable mechanisms. The cash awqaf in Malaysia could be converted into a perpetual resource utilized for poverty alleviation and the community's societal welfare, including orphans, widows, and divorced women.

Malaysia has become a leading country in cash endowment, which is characterized by its agility and multifaceted benefits. Many Muslims donate cases as waqf. Effectively, through cash endowment resources, several projects such as discarded assets have a new opportunity to be revived and financially supported. Abandoned properties could be developed to ameliorate the Islamic economy. The cash endowment funds can also be used to finance educational institutions and religious schools and support other Islamic assets.<sup>27</sup> The massive cash endowment resources could also provide support to the Islamic economy, such as loan

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<sup>23</sup> Beik, I. S., & Arsyianti, L. D. (2013). Optimization of Zakat instrument in Indonesias' poverty alleviation programme. Conference Proceedings presented at Poverty Alleviation – Academic Conference, Jakarta, Indonesia. Retrieved July 21<sup>st</sup> 2021 from <http://www.seadiproject.com/post/povertyAleviation%2D%2D-academicconference-2013>

<sup>24</sup> Bank Muamalat Malaysia Berhad. (2014). Annual report. Retrieved July 21<sup>st</sup>, 2021.

<sup>25</sup> Yayasan Wakaf Malaysia. (2014). Cara Berwakaf Tunai. Online Yayasan Wakaf Malaysia. Retrieved July 21<sup>st</sup> 2021 from <https://www.ywm.gov.my/wakaf/tunai-am/cara>

<sup>26</sup> Kahf, M. (1998). Financing the development of Awqaf property. Seminar on Development of Awqaf by Islamic Research and Training Institute (IRTI), Kuala Lumpur, Malaysia.

<sup>27</sup> Lahsasna, A. (2010). The role of cash waqf in financing micro and medium sized enterprises (MMEs). In *Seventh International Conference–The Tawhidi Epistemology: Zakat and Waqf Economy* (pp. 97-118).



funds to small-sized and medium businesses. The resources can be used in paying the debts of housing other debts upon families and vulnerable people. Therefore, these funds could support the Muslim ownership of their assets.<sup>28</sup>

Similarly, the cash endowment in Malaysia has the potential to sponsor the development of Muslim affairs. The Malaysian authorities highlighted that if every full-grown Muslim Malaysian contributes one ringgit daily or thirty ringgit monthly to the cash endowment fund, the compendium can reach more than four billion ringgit yearly, which could generate more than four billion ringgit annually, several prospects for Muslims.<sup>29</sup>

### **The Islamic Endowment in Algeria**

Currently, several Muslim countries have decapitated the role of awqaf only to address religious affairs and institutions such as mosques, cemeteries, and religious schools. Generally, these awqaf properties are managed by the waqf ministry. Nevertheless, countries like Kuwait, Malaysia, Singapore, and South Africa have expanded the role of awqaf to the various social and economic welfare of their societies. Interestingly, and as mentioned in the previous sections, many initiatives are taking place, especially by the Islamic Development Bank, in order to revitalize awqaf and potentials in alleviating poverty in their economic and social policy and strategies.

There have been several attempts to uncover the role of awqaf in the economic growth in Algeria. Yet, looking at the present-day situation, it can be said that awqaf in Algeria have not been adequately utilized as anticipated. Except for the awqaf's multifaceted religious role, including education and da'wah and real estate, the endowed resources were not used to their full potential, especially to keeping pace with the change in the Algerian culture. Readers of the pre-colonial history of Algeria note that the awqaf during the Ottoman rule have immensely contributed to the welfare of the local communities, where endowments provided services, opportunities, and employments even outside the religious domain.<sup>30</sup>

Awqaf during the Ottoman era also contributed to alleviating people's poverty and neediness. For instance, the two mosques endowment promoted education, social services, infrastructure and so on.<sup>31</sup> But the awqaf as a mechanism in Algeria suffered an enormous retreat after the French incursion after colonizers confiscated awqaf resources and limited its role in the Algerian society in the light of awqaf essential contributions to the community and freedom fighters.

Throughout the years that followed the Algerian independence in 1962, modest schemes endeavoured to revitalize awqaf properties and reclaim the lost ones. Yet, these attempts remained insufficient as awqaf properties in Ottoman Algeria were considerable. In addition, retrieving awqaf and their documents was further complicated due to the seizure of materials and the inefficient recovery of archives by the Algerian government.<sup>32</sup> The French incursion succeeded to some extent in demolishing and confining the structure of awqaf. The

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<sup>28</sup> Mohammad, M. T. S. H. (2011). Towards an Islamic social (waqf) bank. *International Journal of Trade, Economics and Finance*, 2(5), 381–386.

<sup>29</sup> Perbadanan Wakaf Selangor. (2014). Saham Wakaf Selangor. Retrieved July 24, 2021 from <http://www.wakafselangor.gov.my/index.php/2012-04-27-03-02-07/2012-05-14-15-44-41/sahamwakaf-selangor>

<sup>30</sup> Sabrina Joseph, "Waqf in Historical Perspective: Online Fatawa and Contemporary Discourses by Muslim Scholars," *Journal of Muslim Minority Affairs* 34, no. 4 (2014): 425-437

<sup>31</sup> Mohamed El-Bashir El-Hashmi Mughli, "Al-Takwīn Al-Iqtisādī Linidham Al-Waqf Al-Jaza'iri wa Dawruh Al-Muqawem lil Ihtelal Al-Feransi," [The Economic Formation of the Algerian Waqf System and its Role in Resisting the French Occupation], *Majalat Al-Masader* 4, no. 6 (2002): 162-163. <https://www.asjp.cerist.dz/en/downArticle/29/4/6/14624>

<sup>32</sup> Fares Masdur, "Al-Awqāf Al-Jaza'iria Bayn Al-Indithar wal Istithmar," [Algerian Awqāf between Extinction and Investment], *Majalat Ma'had Al-u'lum Al-Iqtisadia* 12, no. 3 (2008): 187. <https://www.asjp.cerist.dz/en/article/75167>

Algerian awqaf were lost and almost impossible to recuperate until the 1990s when Algeria and international authorities were able to recover many endowments, especially the ones financed by the IsDB.<sup>33</sup>

As mentioned earlier, Algerian awqaf legally and legislatively regained its popularity in the early 1990s. But, at the start of the twenty-first century, legislations to reactivate awqaf were efficaciously issued, especially those related to contemporary investments projects funded by different governmental and private entities. Examples of these projects are the primary present waqf investments financed by the state, known as Neighbourhood of the Generous, awqaf centers such as the Grand Mosque and other complexes throughout Algerian provinces.<sup>34</sup> Even though the Algerian awqaf have been experiencing a mounting tendency, there are always spaces for development and enhancement in order to re-establish the constructive role of awqaf in social and economic development in Algeria.

The awqaf in Algeria during Ottoman rule were characterized by the extended development of endowments in various regions of the country until the 19<sup>th</sup> century. In this era, the awqaf encompassed real estate properties and helped develop other types of lands, markets, dormitories, and other facilities.<sup>35</sup> The *awqaf* in Ottoman Algeria featured several religious charities managed privately. Several awqaf were established during the Ottoman, such as the Great Mosque that had a very significant judicial, religious, educational, social, and political role. It succeeded in accomplishing and fulfilling activities from other mosques' activities. It is worth noting that the Great Mosque was administered independently, and its awqaf incomes were utilized in several other different activities. Some archival documents reported that the Great Mosque awqaf covered more than a hundred twenty houses, thirty-nine complexes, nineteen orchards, and various additional revenues from other sources.<sup>36</sup> These funds were also directed to paying wages of imams, teachers, and religious scholars and maintaining other facilities and services.

Another important waqf was the Foundation of Subul Al-khayrat, founded in 1590 for charitable objectives. It was created to support community projects such as repairing roads, aiding people with disabilities, constructing mosques and schools, and offering financial support to scholars and students. The properties of the foundation represented almost three-quarters of public endowments, which included grocery shops and other complexes managed by some Jews.<sup>37</sup> The incomes totality of Subul Al-khayrat was approximated to have reached 4455 *riyals* yearly. Additionally, several additional revenues from shops, baths, and dormitories accumulated more than 320 *riyals* every year.<sup>38</sup>

The Foundation of Treasury, also known as *Bayt al-Māl*, was also an endowment institution that administered supporting the travellers, orphans, and the underprivileged people. Moreover, *Bayt al-Māl* was responsible for founding public amenities such as infrastructures, bridges, and schools. It aimed to revitalize the abandoned properties and lands and maintain resources and wealth directing them to the needy. Such responsibilities and others were the

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<sup>33</sup> Kamel Mansuri, "Al-Islah Al-Idari Li Moua'sasat Qita'a Al-Awqāf - Dirasat Halat Al-Djaza'ir," [Administrative Reform of the Waqf Sector Institutions - a Case Study of Algeria], (PhD diss., University of Biskra, 2013)

<sup>34</sup> Fares Masdur, "Al-Awqāf Al-Jaza'iria Bayn Al-Indithar wal Istithmar," [Algerian Awqāf between Extinction and Investment], 195.

<sup>35</sup> Al-Awqāf, *Al-Awqāf Al-Jaza'iria* (Al-Jaza'ir: Wezarat Al-Shu'un Al-Diniyah wa Al-Awqāf, 1998).

<sup>36</sup> Overseas Archives at Aix (AOM) F.80 No. 1632.

<sup>37</sup> Souriah Hadadou, and Slimane Al-Nahwi, "Tatawer Al-Sulūk Al-Waqfi fi Al-Jazair," [The Evolution of Waqf Behavior in Algeria], *Majalat Al-fikr Al-Qanoni wa Al-Siasi* 3, no. 1 (2019): 102. <https://www.asjp.cerist.dz/en/article/99400>

<sup>38</sup> A'qil Namir, "Al-Muasassat Al-khayriah fi Madinat Al-Jaza'ir: Dirasat Muqaranh lil Waqf" [Charitable Institutions in the city of Algiers: a Comparative Study of the Waqf], (PhD diss., University of Dimasqus, 2004).

functions of *Bayt al-Māl* awqaf until the late Ottoman rule in Algeria. It also contributed to the state treasury and covered the expenses of the poor and vulnerable.

The different awqaf presented above, and the independent charities were associated with people who established them in their lifetime. The objective of these waqf foundations was denoted to pay for education, religious facilities, and the surplus was redistributed among the poor people and Bayt al-Mal. Awqaf were also directed to public utilities such as infrastructure, roads, waterways, and numerous endowed properties in Algerian cities to support public welfare. This responsibility was assigned to various trustees of waqf facilities.<sup>39</sup> Moreover, the awqaf also existed allocated for barracks and combatants who benefited from the waqf revenues in housing such as residences and shelters that accommodated around 300 to 600 soldiers. The military awqaf funds were also managed by trustees without the involvement of local establishments.<sup>40</sup>

As a response to the contemporary challenges regarding the progress of the waqf legal system, the Algerian government issued decree No. 52 in August 2018, granting support for entities and investors to invest in awqaf properties. The decree identifies the conditions of using awqaf properties aimed at achieving developments. The decree had a primary purpose which was to reveal the awqaf mechanisms towards more extensive projects. In a similar lane, the decree also emphasizes renovating, reviving, and expanding the awqaf properties incorporated into public endowment properties. Even though the decree addresses awqaf investments in Algeria, it did not offer much depth to the implementation of investment laws related to other endowments projects such as schools, hospitals, and other facilities.

The concept of waqf and its mechanisms in Algeria has a long-standing history since the advent of Islam in Africa before the Ottoman rule. During that time, waqf was directed to building mosques, educational institutions and providing welfare for the poor people, such as housing and supporting orphans. For instance, in 1500 AD, there were 23 awqaf properties by Sidi Median Chu'aib in Tlemcen and awqaf of the Mosque of Abdullah Saffar in Algeria in 1534 AD.<sup>41</sup> It is worth noting that after the French took control of Algerian archives, we could not find trusted resources on the topic of awqaf in the era before the Ottoman presence in Algeria.

After the Algerian independence, awqaf faced several challenges the same as other sectors due to the aftermaths of colonialism that had almost obliterated the awqaf, especially those related to religion and education. Therefore, Algeria was required to reform and revive the waqf, which had a significant role in Algerian social and economic welfare. Accordingly, many attempts were initiated to process and revitalize the awqaf and its management through the Algerian Ministry of Religious Affairs and Awqaf. To this day, there are over ten thousand awqaf in Algeria in the form of mosques, cemeteries, shops, car parks, bathhouses, family housing, different types of lands, and many others.<sup>42</sup>

Irrespective of the endeavours to reform and revive the waqf sector today in Algeria, it is still farfetched. It faces several challenges and problems, especially in the light of awqaf

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<sup>39</sup> Naser El-Din Saiduni, *Derasat fi Al-Melkya Al-Aqarya* [Studies in Real Estate], (Al-Jaza'ir: Al-Mu'sasah Al-watanyia Lilketab, 1986), 100. doi: <https://top4top.io/process/5d7de7f38e80e8dee4bd4b8bdbcd2e5f46ca8bd5>

<sup>40</sup> Ibid., 101.

<sup>41</sup> Abdalrahman Bousaid, "Al-Awqāf wa Al-Tanmia Al-Iqtisadia wa Al-Ijtimai'a fi Al-Jaza'ir," [Al-Awqaf and Economic and Social Development in Algeria]. (MS diss., University of Oran, 2012). Fares Masdur, and Kamel Mansuri, "Al-Tadribah Al-Jaza'ria fi Idarat Al-waqf: Al-Tarikh wa Al-Hader wa Al-Mustaqbal," [The Algerian Experience in Waqf Management: History, Present and Future], 24-26.

<sup>42</sup> Abdelwahab Bertima, and Hamza Abdeli, "Tadribat Al-Jazai'r fi Al-Tamwil ghair Al-Ribhi: Al-Zakat wa Al-Awqāf" [Algeria's Experience in Non-profit Financing: Zakat and Awqāf]. (paper presented at *conference of Innovation and Financial Engineering Products and Application: Between the Conventional and Islamic Finance Industrie*, University of Setif, 2014. <http://dspace.univ-setif.dz:8888/jspui/bitstream/123456789/948/1/m3..pdf>

stagnation that reduced its influence on society. One of the most persisting challenges is the intervention of the Algerian state in the waqf affairs through the domination of the Ministry of Religious Affairs and Awqaf, which destabilizes the progress of awqaf and its role. This state interference has echoed a stagnant stereotype of the awqaf among the people, caused mistrust, and reduced the awqaf contribution to the general development of Muslim communities.<sup>43</sup>

Additionally, governmental interference in endowments affairs had also hindered the progress of waqf projects and follow-ups. Some authors argued that such intervention had also complicated the endowments' tasks and dispersion through administrative obstacles and obstructed its development.<sup>44</sup> Therefore, we suggest that it is necessary to duplicate the example of some countries where awqaf are thriving by introducing flexible, independent entities specialized in waqf management, distribution and development. Even though Algeria has witnessed a moderate leap in the awqaf sector, releasing awqaf from centralised ministries will contribute to maximizing its benefits and accelerating its performance and enhancing public awqaf involvement to address the issues of poverty, unemployment, and other social predicaments.

Nonetheless, the dire societal conditions and the extreme degrees of poverty, social stratification, and the absence of prospects precipitate several issues about the role of awqaf in effectively achieving development, sustainability, and poverty alleviation. Awqaf in Algeria still suffers from the lack of transparency as well as vagueness in terms of its laws in the legal system. Additionally, waqf-related laws have become outdated and are no longer valid or compatible with contemporary issues such as awqaf effective management and investment. It is also evident that the Algerian endowment system largely emphasized the leases procedures, which negatively affected the development of awqaf and subjected it to deterioration or extermination.<sup>45</sup>

Lack of coordination between civil society institutions and waqf institutions: The emergence of many civil institutions and associations in Algeria is observed to heal the rift resulting from the decline of the waqf's role in society. However, the estrangement and lack of coordination between charities and waqf institutions in Algeria are also evident to achieve common societal and development goals. This resulted in the dispersal of efforts and reduced societal impact. This point raises several questions about the effectiveness of the waqf institution in Algeria in light of the current direct ministerial supervision based on the centrality of the decision.

### **Financing Orphans, Widows, and Divorced Women through Awqaf**

The most useful indication on the issue of single mothers (widowed or divorced) in Malaysia or Algeria is a result of some anti-poverty programs, including social assistantship, employments and business development, taken from a series of scattered surveys and not from a systematic database. Even within the two governments, there is yet no reliable survey data worth analyzing and studying. This has caused a scarcity whatsoever in evidence of efficient micro-simulations or any other stimulation policies and mechanisms that enable the welfare of the needy widowed and divorced women.

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<sup>43</sup> Sounia Qasmi, "Al-Waqf Al-Islami fi Al-jaza'ir Bayna Madaher Al-jomud wa Aliyat AlTaf'il," [The Islamic Endowment in Algeria Between the Manifestations of Stagnation and Activation Mechanisms], *Majalat Dirassat Iqtisadiyah* 13, no. 38 (2019): 166. doi: <https://www.asjp.cerist.dz/en/article/98231>

<sup>44</sup> Kamel Mansuri, "Al-Islah Al-Idari Li Moua'sasat Qita'a Al-Awqaf - Dirasat Halat Al Djaza'ir," [Administrative Reform of the Waqf Sector Institutions - a Case Study of Algeria] (PhD diss., University of Biskra, 2013)

<sup>45</sup> Kamel Mansuri, "Al-Islah Al-Idari Li Moua'sasat Qita'a Al-Awqaf - Dirasat Halat AlDjaza'ir," [Administrative Reform of the Waqf Sector Institutions - a Case Study of Algeria] (PhD diss., University of Biskra, 2013)

Malaysian and Algerian literature provide proper evidence regarding the rooted and worrying rates of divorce in Muslim households. This indicates the continued factors leading to the high levels of divorce in the 20<sup>th</sup> and 21<sup>st</sup> centuries. Different surveys of widowed and divorced mothers have shown that the low financial participation among married women in Malaysia and Algeria accentuated the risk of deprivation and poverty of women in older age after divorce or widowhood.<sup>46</sup> Historically, widowhood has been one of the major underlying causes for single mothers in Malaysia and Algerians, which depends on life expectancy and death causes of husbands.

Therefore, preventing poverty for widows and divorced women will require thoroughly balanced policies and support to provide a suitable level of financial activity. This also involves augmenting future revenues provision and their redistribution and designing long-term and perpetual strategies of safety-net based on Islamic endowments for the widowed and divorced women to ensure lifetime incentives and decent living for vulnerable women and their welfare. The awqaf as an institution and a mechanism proved effective in developing the spirit of humanity in Muslim countries. Therefore, the role of endowments shouldn't be limited to economic development, but it should also incorporate the spirit of humanity among Muslims. Historically, Islamic endowment has always fulfilled its role vis-a-vis the vulnerable people, especially orphans, widows, and others.<sup>47</sup>

Identifying the problems and the needs of vulnerable women may pave the way for more efficient solutions to perpetually protect them from hunger, depravity, and health deterioration. Thus, providing the necessary assistance to the poor has remained one of the most important aspects of the endowment's fight against poverty by fulfilling the basic needs of the poor woman and widows, the orphans, and the handicapped etc., to ameliorate their health, education, and standards of living. The endowment system can allocate beneficial wages that effectively focus on the needy orphans and widows through investment. Many mosques, shelters and institutions were created by the awqaf funds to fulfill this role.

Providing interest-free loans to vulnerable women and orphans is also one of the useful aspects in fighting poverty amongst the widows and divorced through awqaf funds and strategies, especially to establish their projects if they have experience. They are willing to employ their skills and knowledge to maximize the benefits of grants and funding.

Unemployment is also a big challenge and represents a grave threat to social security and stability. The Islamic endowment can be utilized as a mechanism in eliminating unemployment situations amongst widows and divorced women. The awqaf funds can combat unemployment by creating job opportunities for guardians, teachers, clerks, and administrative staff. Moreover, awqaf hospitals can also provide the needy with jobs and training related to nursing and medical staff. Another important aspect in alleviating poverty from orphans, widows and divorced women is the enhancement of literacy when awqaf institutions and funds tackle illiteracy through efficient policies. Endowments have the potential to eradicate illiteracy, provide training, and educate orphans and women to enhance their intellectual, economic, and professional prospects through awqaf centers, schools, and universities. Therefore, this will contribute not only to spreading literacy but also to eliminating unemployment.<sup>48</sup>

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<sup>46</sup> Evans, M. (2011, April). Single mothers in Malaysia: Social protection as an exercise of definition in search of solution. In *International Conference: Social Protection for Social Justice*. Institute of Development Studies (pp. 13-15).

<sup>47</sup> Mansour Salim Hani, (2006), Endowment and its role in social development, research presented to the second conference (Development formulas and visions The Future), Umm Al-Quora University, Makkah Al-Mukarramah, 14.

<sup>48</sup> Hunke, S. (1960). *Allah's sun over the west*, German publishing company.

Endowments funds and institutions are crucial elements in elevating the status of orphans. Awqaf investment, for instance, must be directed towards the enhancement of orphan situations to create financial independence, equity, and housing ownership. This can be achieved through investment programs and projects in Malaysia and Algeria to establish endowment contracts whose first objective is to restore and maintain endowment properties directed at orphans and homeless widows. Historically, this was done centuries ago by Sultan Abu Yusuf Yaqub bin Abdul Haq who allocated special endowment funds for the orphans' clothing, food, shelter and even circumcision during the time of his rule.<sup>49</sup>

Throughout Islamic history, homeless and divorced women were accommodated in shelters and homes. Family in Islam is a sacred institution, and it is given exalted attention to women and mothers in particular. For instance, when disagreements and disputes occurred between the spouses, women were provided with homes rather than their family houses to rest in and think about their relationships. They were safe and fed until they settled their marital issues without any abuses or harassment at their primary marital houses. One of the amazing examples that should be emulated in our contemporary context to protect women is the waqf of "Dar Al-Daqa," which was built in Morocco in the tenth century as an accommodation and a shelter for widowed women and the divorce. Women were provided with food, educational and professional opportunities.<sup>50</sup>

Accordingly, activating the role of endowment funds is crucial to the welfare of orphans, widows, and divorced women because it regulates the general framework of regeneration and redistribution of funds. This could be achieved through the cooperation of different entities and institutions, avoiding any sense of centrality in management to benefit the individuals and society as part of the revival of the sunnah of the waqf in Muslim countries and achieving the goals of Islamic Shari'a.<sup>51</sup>

Even though the awqaf applicability has many sides and dimensions, it should mostly tackle the vulnerable groups in societies, including the poor orphans, widows, divorced women, and travelers. These groups must be constantly and adequately kept in strategies of charities and endowments to uplift the poor living standards and strengthen the spirit of social solidarity instilled by Islam irrespective of gender, nationality, or race. Charitable organizations must also ensure the establishment of projects for the benefit of people and society. Accordingly, endowments projects should always be founded upon accurate information about the community's needs and prioritize certain groups mentioned earlier to change the reality of society and achieve the purpose of Islamic awqaf.

Islamic endowments have always been the method towards social development that focuses on individuals and groups' economic and social growth and solves different social problems to bring life transformations. Among the most prominent roles of the endowment in the process of social development directed towards orphans, widows, and divorced women includes achieving social stability, spreading a spirit of compassion among members of society, and protecting them from poverty and diseases; providing schools and incubators for orphans, and sponsoring the poor widows, and divorced women; educating these needy groups to help raise the standard of their economic and social lives. Moreover, the endowment can potentially translate Islamic strategies into practical ways to develop communities and enhance the spirit of unity.

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<sup>49</sup> Ali Bin Abi Zara Al-Fassi, (1972), *The Sunni Repertoire in the History of the Marinid State*, Dar Al Mansour for Printing and Warraqa, Rabat, Morocco, 9.

<sup>50</sup> Al-Hassan bin Muhammad Al-Wazzan, (1983), *Description of Africa*, translated from the French by Muhammad Hajji and Muhammad al-Akhdar, 2nd edition, Dar al-Gharb al-Islami, Beirut, Lebanon.

<sup>51</sup> Ragheb El-Sergany, (2010), *Masters of Endowments in Islamic Civilization*, Nahdet Misr for Printing, Publishing and Distribution, Giza Egypt, 129.

As proposed earlier, this research deduces some approaches to alleviate poverty among orphans, widows and divorced women from a macro and microeconomic perspective. Macro-economically, we should endorse schemes that involve economic development and allocating revenues in favour of the needy. Micro-economically, the methods should be founded upon a deep analysis of the causes of poverty amongst the orphans, widows, and divorced women who do not acquire the appropriate instruments or opportunities to generate adequate revenues. They are also trapped in inactive households without any income or entitlement to it.

Initially, the macroeconomic aspect must enable financial growth through awqaf to eliminate poverty through policies and amendments. As such, schemes should integrate macroeconomic and supervisory measures that accelerate growth. This approach should not only incorporate proper financial and economic policies that support orphans, divorced and widowed women, but it also concentrates on some other related issues such as their debts and internal and external funding and susceptibility. Moreover, public and private investments policies could also facilitate and contribute to the economic growth of needy orphans, widows and divorced women.

Secondly, the macroeconomic aspect should also aim to wisely redistribute opportunities and awqaf funds by adopting strategies that create more opportunities, empower women, and provide needy orphans with perpetual economic security.<sup>52</sup> Some of the most desired mechanisms of awqaf are the redistribution of its revenues in favour of the poor women and orphans through facilitating growth, enabling divorced women and poor widows to access markets, and establishing poor-oriented assets. Alleviating poverty amongst orphans, widowed, and divorced women can also be achieved through originating policies to govern awqaf capital and properties without an absolute centrality of management or administration. According to UNDP reports, many mechanisms reinforce the relations between economic growth and alleviating people's poverty, such as investments and funds towards the well-being of orphans, widowed and divorced women, including education, health, and access to credits, services, and housing.<sup>53</sup>

On a microeconomic level, the mechanism must revolve around initiating opportunities to the needy orphans, widowed and divorced women in order to create dynamic households. This could be done by generating opportunities to develop family revenues to strengthen the levels of income continuously. For instance, awqaf revenues can be applied through developing trade-based entitlements by providing the financial investment needed to purchase the essential inputs and commodities. Moreover, it can also be realized through fortifying production-based prerogative through maintaining incomes from delivering goods or amenities. The revenues of individuals can also be improved by increasing and investing in people's skills and knowledge to generate higher earnings.

From a microeconomic stance, it is evident that poverty is caused by the absence or shortages in physical, financial, or human capital. Therefore, to alleviate poverty amongst orphans, widows and divorced women, we require instruments through which we efficiently employ and transfer the awqaf resources and funds to these appropriate groups to build capacities and create revenues. To support such individuals, we must enhance income levels through revenue distribution and transfer awqaf funds through charities, individuals, and

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<sup>52</sup> World Bank (2001), World Development Report 2000/2001: Attacking Poverty, Oxford University Press, New York.

<sup>53</sup> UNDP (2003), Human Development Report 2003: Millennium Development Goals: A Compact Among Nations to End Human Poverty, Oxford University Press, New York.

institutions to provide every needy orphan, widow, or divorced woman in the community with a decent living.

## Conclusion

It is largely recognized that the third sector contributes immensely to enhancing people's welfare and strengthening economic growth and employment. In this respect, this research investigated the role of awqaf in mitigating poverty from different perspectives. The concepts of waqf were discussed and outlined in light of Islamic jurisprudence and contemporary scholarship. It also explored the significant historical role that the awqaf institution played in alleviating poverty and enhancing the welfare of Muslim communities. One of the main objectives of this research is to see how these traditional institutions that are instilled in Islam can be employed to tackle poverty amongst orphans, widowed and divorced women.

The current study found that poverty is prevalent amongst orphans, widows, and divorced women in Algerian and Malaysia. To address poverty alleviation, this research investigated poverty causes from macro and micro dimensions. Therefore, the role of awqaf was examined in light of these strategies to reduce poverty. Awqaf, as discussed in several places, can highly contribute to poverty alleviation through redistribution strategies, opportunity and wealth formation as well as revenues support schemes.

The study also assessed the potential contribution and roles of awqaf in alleviating poverty. Awqaf can play a significant role if they are devoted to welfare and managed appropriately. This project argues that awqaf resources are not being utilised efficiently. With governmental interferences and centrality, most awqaf funds are not directed towards the appropriate groups under scrutiny. There is an urgent need to reactivate the role of Islamic endowments and give it a prominent share within policies, strategies and the overall development planning of Malaysia, Algerian and other Muslim countries. In this context, however, it is required to enhance the status of awqaf through the endorsement of news and regulations that generate incentives for people's economic progress and development. The efficacy of awqaf procedures can also be improved through devising suitable and flexible managerial mechanisms and institutional patterns.

The success of employing awqaf to tackle poverty amongst orphans, widowed and divorced women in contemporary situations depends on inter-related aspects, especially literacy, awareness, information, and knowledge related to awqaf and Islamic methods for alleviating poverty. Another method is the appropriate management of Islamic endowments funds and resources. This leads us to another aspect: the revival of awqaf as an institution and a mechanism to create advanced institutional paradigms with effective governance, management, and mechanisms. For instance, public institutions, NGOs and research and financial institutions will have a crucial role in planning and creating operational models of awqaf to support orphans, widows, and divorced women and enhance the general outlook of social welfare and eliminate poverty.

This research proves that poverty, in general, is a complicated issue and alleviating it necessitates multidimensional strategies and approaches. While traditionally, awqaf resources served to provide for the vulnerable orphans, widows, divorced women, and many others. Some of the methods to enhance the role of endowment towards these groups are mentioned below:

Providing support and insurance for orphans, widowed, and divorced women would prevent the increase of poverty among these vulnerable groups. For instance, poor orphans, widowed, and divorced women can be offered interest-free loans from the awqaf funds as *qard hasan*, even though traditionally, awqaf were in the form of real estate and land, which has become very expensive. Therefore, to revitalize the awqaf, we are required to initiate alternative methods to enable the poor orphans, widowed, and divorced women to benefit from awqaf and contribute to it. In this regard, cash waqf is an effective concept that needs revival



to its prime historical role within the Islamic empires where awqaf were established in cash for different charitable purposes. Sometimes, the awqaf cash was invested through mudarabah or credit, and the incomes were directed to charities. They were also given as loans to the deprived people. Therefore, as Cizakca suggested, cash awqaf can be used efficiently in our times to solve poverty problems.<sup>54</sup> These remarks and recommendations outlined in this project cannot be sweepingly discussed but rather adapted in the existing institutions and strategies to alleviate poverty from the vulnerable in the Muslim world.

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<sup>54</sup> Cizakca, Murat (2004), "Cash *Waqf* as Alternative to NBFIs Bank", paper presented in the *International Seminar on Nonbank Financial Institutions: Islamic Alternatives*, March 1-3, 2004, Kuala Lumpur, jointly organized by Islamic Research and Training Institute, Islamic Development Bank and Islamic Banking and Finance Institute, Malaysia.

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