

Uluslararası
**İslam Ekonomisi
Kongresi**

“ Covid-19 Sonrası
İslam Ekonomisi:
Fırsatlar, Güçlükler
ve Çözüm Önerileri ”

**Bildiriler
Kitabı**

Uluslararası İslam Ekonomisi Kongresi

**Covid-19 Sonrası İslam Ekonomisi:
Fırsatlar Güçlükler ve Çözüm Önerileri**

27-28 Ekim 2021

Bildiriler Kitabı

Editör

Murat Şimşek

Hossam Moussa Mohamed Shousha

Yusuf Karatay



KARABÜK ÜNİVERSİTESİ YAYINLARI - 66

E-ISBN: 978-605-9554-64-0

Karabük, Aralık 2021

Uluslararası İslam Ekonomisi Kongresi

Covid-19 Sonrası İslam Ekonomisi: Fırsatlar Güçlükler ve Çözüm Önerileri Bildiri Kitabı

Editörler

Prof. Dr. Murat Şimşek

Dr. Öğr. Üyesi Hossam Moussa Mohamed SHOUSHA

Arş. Gör. Yusuf Karatay

Karabük Üniversitesi Yayın Onayı

Prof. Dr. Refik Polat (Rektör)

Karabük Üniversitesi Yayın Koordinatörü

Prof. Dr. Ufuk Karadavut

İslami İlimler Fakültesi Yayın Onayı

Prof. Dr. Murat Şimşek (Dekan)

İslami İlimler Fakültesi Yayın Komisyonu

Doç. Dr. Tuğrul Tezcan

Doç. Dr. Abdülcebbar Kavak

Dr. Öğr. Üyesi Uğur Gözel

Fakülte 29.11.2021 tarih ve 85458 sayılı Komisyon Kararı

Yayın Takip

Arş. Gör. Oğuz Bozoğlu

Arş. Gör. Hanifi Laçın

Arş. Gör. Mahmut Esat Özcan

Mizanpaj

Arş. Gör. Oğuz Bozoğlu

Kapak Tasarım

Öğr. Gör. Abdürrahim Topal

Her hakkı saklıdır. Yayıncının izni olmadan hiçbir yolla çoğaltılamaz. Kaynak gösterilmek şartıyla iktibas edilebilir.

Eserde yayınlanan yazıların her türlü sorumluluğu yazarlarına aittir.

İrtibat | Contact

Karabük Üniversitesi, İslami İlimler Fakültesi, 78050, Karabük

Karabük Univ. Fac. of Islamic Studies, 78050, Karabük/Turkey

www.karabuk.edu.tr

Tel: (90 370) 418 67 00 Fax: (90 370) 418 93 17

<https://iiec.karabuk.edu.tr/>

<https://kutuphane.karabuk.edu.tr/index.aspx>



İÇİNDEKİLER

SEMPOZYUM KOMİTESİ	XI
PROGRAM KİTAPÇIĞI/PROGRAM BOOK/كتيب البرنامج	XV
Uluslararası İslam Ekonomisi Kongresi (27-28/10/2021)	
“Covid-19 Sonrası İslam Ekonomisi: Fırsatlar, Güçlükler ve Çözüm Önerileri”	XXI
First International Islamic Economics Congress (27-28/10/2021)	XXII
“Islamic Economy Post-Covid: opportunities and challenges” (المؤتمر الدولي للاقتصاد الإسلامي (27-28/10/2021)	
“الاقتصاد الإسلامي بعد كوفيد-19: الفرص والتحديات ومقترحات الحلول”	XXIV

BİRİNCİ BÖLÜM

BİLDİRİLER

ACTIVATING TEMPORARY WAQF AND ITS MECHANISMS IN SOCIAL FINANCING IN ALLEVIATING THE EFFECTS OF COVID-19: APPLICABLE PROSPECTS IN MALAYSIA	2
Bouhedda GHALIA	2
Saheed Abdullahi BUSARI	2
Saidatolakma Mohd YUNUS	2
REGENERATIVE PUBLIC-CIVIC PARTNERSHIP: A DURABLE BUSINESS MODEL BASED ON ISLAMIC PRINCIPLES AND FINTECH FOR EASY AND HARD TIMES OF ECONOMY	17
Ibrahim ARI	17
Muammer KOÇ.....	17
DID COVID-19 AFFECT CONSUMERS BEHAVIOR? EVIDENCE FROM TURKEY AND EGYPT FOR ONLINE SHOPPING AND HOARDING.....	27
Salma ABDELLATEF.....	27
ECONOMIC RECOVERY FOR MSMES IN POST-PANDEMIC ERA: POTENTIAL ROLE OF WAQF	44
Sherrindra Avedta PRASETYO	44
TÜRK EXİMBANK İTHALAT FİNANSMANINA MURÂBAHA YÖNTEMİYLE UYGULANABİLECEK ÜRÜN ÖNERİLERİ	50
Fatih KAZANCI.....	50
İSLAM EKONOMİSİ BAĞLAMINDA DÜZENLEYİCİ VE DENETLEYİCİ KURUM OLARAK HİSBE TEŞKİLATI	64
Ömer DÖNMEZ.....	64
Saim KAYADİBİ.....	64

KATILIM BANKACILIĞINDA FİNANSAL ÜRÜNLER VE RİSK YÖNETİMİ.....	78
Beyzanur ALMIŞ.....	78
Saim KAYADİBİ.....	78
İSLAM HUKUKUNDA MENKUL MALLARIN/PARANIN VAKFEDİLMESİNE DAİR FIKHÎ YAKLAŞIMLARIN MODERN PARA VAKFI MODELLERİ / UYGULAMALARI IŞIĞINDA YENİDEN DEĞERLENDİRİLMESİ	92
Adem YILDIRIM*.....	92
İSLAM EKONOMİSİNE GÖRE İSTİHDAM: COVID-19 SALGININ İSLAM ÜLKELERİNDE İSTİHDAM ETKİSİ: ÜLKELERARASI BİR KARŞILAŞTIRMA	106
Nihat ALTUNTEPE.....	106
COVID-19 SÜRECİNDE ZEKÂTIN İNSAN VE TOPLUM PSİKOLOJİSİNE ETKİSİ, EKONOMİYE SAĞLADIĞI KATKILAR.....	117
İsmail YILMAZ.....	117
SALGININ ETKİLERİYLE MÜCADELEDE BİR FİNANSMAN KAYNAĞI OLARAK KARZI HASEN MÜESSESİNİN AKTİF KILINMASINDA HZ. PEYGAMBER'İN BORÇ, BORÇLU VE ALACAKLI'YA YAKLAŞIMI.....	130
Recep ERTUĞAY.....	130
İSLAM HUKUKU AÇISINDAN AKREDİFLİ İŞLEMLER VE KAMBİYO	141
Arif ATALAY	141
KÂR PAYI İLE FAİZ ORANLARININ AYNI OLDUĞU ELEŞTİRİSİNE YÖNELİK ANALİTİK BİR ÇALIŞMA: FAİZ VE KÂR PAYI ORANININ KARŞILAŞTIRMASI.....	152
Serpil SUMER	152
Turan ÖNDEŞ.....	152
TEKÂFÜL SİGORTASINDA HİBRİT MODEL	163
Murat ŞİMŞEK.....	163
Hatice Kübra PEKKIRBIZLI.....	163
GÜNÜMÜZ EKONOMİ SİSTEMİNDE KUR'ÂN VE SÜNNET'İN GETİRDİĞİ FIKHİN YAŞAMA DÖKTÜĞÜ EKONOMİ - İMKANI (FIRSATI) ZORLUKLARI VE ÇÖZÜM ÖNERİLERİ-	170
Mehmet Nuri GÜLER.....	170
BANKACILIK SEKTÖRÜNDE KURUMSAL SOSYAL SORUMLULUK: KONVANSİYONEL BANKALAR VE KATILIM BANKALARININ KARŞILAŞTIRILMASI	194
Berrak ÇÖREKÇİOĞLU	194
Nilay ALTANLAR.....	194
Hasan TERZİ.....	194

TASARRUFA DAYALI FAİZSİZ FİNANS MODELİ VE TÜRKİYE UYGULAMALARI	203
Şulenur YURTSEVER.....	203
Burcu YILMAZ.....	203
Hasan TERZİ.....	203
FAİZSİZ KREDİ KULLANIMINDA TÜFE VE ÜFE ORAN YAKLAŞIMLARININ ANALİZİ.....	215
Ali ACAR	215
KATILIM FİNANSINDA VEKÂLET YÖNTEMİ VE KULLANIM ALANLARI	221
Süleyman KONUR.....	221
TÜRK KATILIM BANKALARINDA KÂRLILIK KALİTESİNİN DEĞERLENDİRİLMESİ: COVID-19 ÖZELİNDE.....	244
Fatimah ABDULRIDHA AL-FARISEE	244
Saim KAYADİBİ.....	244
260. " عقود الاستصناع والاسْتِصْنَاع الموازي نموذجاً " أثر جائحة كورونا على تنفيذ الالتزامات التعاقدية	260
عبد الحنان العيسى	260
281. دور الوقف في مواجهة آثار جائحة كورونا على التعليم القرآني في الجزائر	281
نعيم حناك.....	281
281. محمد أمين حسيني.....	281

İKİNCİ BÖLÜM

ÖZET BİLDİRİLER

ACTIVATING TEMPORARY WAQF AND ITS MECHANISMS IN SOCIAL FINANCING IN ALLEVIATING THE EFFECTS OF COVID-19: APPLICABLE PROSPECTS IN MALAYSIA.....	296
Bouhedda GHALIA	296
Saheed Abdullahi BUSARI	296
Saidatolakma Mohd YUNUS	296
REGENERATIVE PUBLIC-CIVIC PARTNERSHIP: A DURABLE BUSINESS MODEL BASED ON ISLAMIC PRINCIPLES AND FINTECH FOR EASY AND HARD TIMES OF ECONOMY	297
Ibrahim ARI	297
Muammer KOÇ.....	297
INTEGRATION OF WAQF MODEL FOR HEALTH CARE SERVICES IN INDONESIA	298
Atha Mahdi MUHAMMAD.....	298

Syahrudin	298
Atika Rukminastiti MASRIFAH	298
POSITIVE SOCIAL IMPACT OF ISLAMIC SOCIAL FINANCE DURING COVID-19: CASE STUDY OF MALAYSIA.....	299
Nur Shasha Dilla Binti Mohd	299
REVIVING THE SOCIO-ECONOMIC POTENTIAL AND UNIVERSAL ROLE OF WAQFS VIA INTEGRATION OF KNOWLEDGE (IOK) MAQAŞID METHODOLOGY IN UNPRECEDENTED TIMES	300
Jasmin OMERCİC.....	300
TEMPORARY WAQF IN THE FRAMEWORK OF MAQAİD SHARIAH: A STUDY ON CONTEMPORARY SOCIAL NEEDS UNDER COVID 19.....	301
Dr. Rachid AOUIDAD	301
ROLE OF INFORMATION TECHNOLOGY IN PROFESSIONAL ZAKAT COLLECTION FUNDS IN INDONESIA	302
Faqih RAMADHAN.....	302
Yunita WULANDARI	302
Sunan Autad SARJANA.....	302
Azidni ROFIQO	302
COMPARATIVE ANALYSIS BETWEEN TRADITIONAL AND MODERN WAQF FUNDRAISING MANAGEMENT	303
Ghazy TRIYATNO.....	303
Khurun'in ZAHRO'	303
Achmad ARIF	303
Arif Dian SANTOSO	303
WAQF MANAGEMENT MODEL FOR SELF-SUSTAINED EDUCATIONAL INSTITUTION	304
Naufal Arsil Fitra PRATAMA.....	304
Mufti AFIF	304
Fadhila Tianti Mudi AWALIA.....	304
Abdul Aziz Husni MUBAROK	304
ANALYSIS OF THE IMPLEMENTATION OF STOCK WAQF MODEL IN INDONESIA	305
Nur ALAMSYAH	305
Hartomi MAULANA.....	305
Aqif KHILMIA.....	305
Alfarid FEDRO.....	305

BLOCKCHAIN ZAKAT SYSTEM: A STRATEGY TO RAISE MUZAKKI'S TRUST IN ZAKAT INSTITUTION.....	307
Moch. Rahmantio TRIATMAJA	307
Lathiefa RUSLI	307
Andini RACHMAWATI.....	307
Sheema Haseena ARMINA.....	307
DID COVID-19 AFFECT CONSUMERS BEHAVIOR? EVIDENCE FROM TURKEY AND EGYPT FOR ONLINE SHOPPING AND HOARDING.....	308
Salma ABDELLATEF.....	308
ECONOMIC RECOVERY FOR MSMES IN POST-PANDEMIC ERA: POTENTIAL ROLE OF WAQF	309
Sherrindra Avedta PRASETYO	309
INTEGRATION OF MAWARITH-WAQF MODEL FOR ORPHAN EMPOWERMENT: PRELIMINARY MODEL AND MODUS OPERANDI.....	310
Syahrudin	310
Mufti AFIF	310
Eko Nur CAHYO	310
NEED TO REDEFİNE İSLAMİC FİNANCE İN THE LİGHT OF MAQASİD AL-SHARİAH.....	311
Mohammad Kabir HASSAN	311
FIKİH VE İSLÂM İKTİSADI AÇISINDAN DROPSHİPPİNG	312
Fatih TURAY.....	312
AAOIFI FAİZSİZ FİNANS STANDARTLARINDA MURABAHA VE TÜRK KATILIM BANKACILIĞI SİSTEMİNDE UYGULANIŞI.....	314
Fatih GÜÇLÜ	314
Saim KAYADİBİ.....	314
Feyzullah Esad ŞEKKELİ	314
ZEKÂT MALLARINDA ARANAN ŞARTLAR BAĞLAMINDA SOSYAL SORUMLULUK	316
Yusuf BALTA	316
PANDEMİ DÖNEMİNİN YOKSULLUĞA ETKİSİ VE YOKSULLUĞUN AZALTILMASINDA ZEKÂTIN ÖNEMİ.....	317
Niyazi GÜMÜŞ.....	317
TÜRK EXİMBANK İTHALAT FİNANSMANINA MURÂBAHA YÖNTEMİYLE UYGULANABİLECEK ÜRÜN ÖNERİLERİ	318
Fatih KAZANCI.....	318

İSLAM EKONOMİSİ BAĞLAMINDA DÜZENLEYİCİ VE DENETLEYİCİ KURUM OLARAK HİSBE TEŞKİLATI	320
Ömer DÖNMEZ.....	320
Saim KAYADİBİ.....	320
KATILIM BANKACILIĞINDA FİNANSAL ÜRÜNLER VE RİSK YÖNETİMİ.....	322
Beyzanur ALMIŞ.....	322
Saim KAYADİBİ.....	322
İSLAM HUKUKUNDA MENKUL MALLARIN/PARANIN VAKFEDİLMESİNE DAİR FIKHÎ YAKLAŞIMLARIN MODERN PARA VAKFI MODELLERİ / UYGULAMALARI İŞİĞİNDE YENİDEN DEĞERLENDİRİLMESİ	323
Adem YILDIRIM*.....	323
İSLAM EKONOMİSİNE GÖRE İSTİHDAM: COVID-19 SALGININ İSLAM ÜLKELERİNDE İSTİHDAM ETKİSİ: ÜLKELERARASI BİR KARŞILAŞTIRMA	325
Nihat ALTUNTEPE.....	325
COVID-19 SÜRECİNDE ZEKÂTIN İNSAN VE TOPLUM PSİKOLOJİSİNE ETKİSİ, EKONOMİYE SAĞLADIĞI KATKILAR.....	326
İsmail YILMAZ.....	326
SALGININ ETKİLERİYLE MUCADELEDE BİR FİNANSMAN KAYNAĞI OLARAK KARZI HASEN MÜESSESİNİN AKTİF KILINMASINDA HZ. PEYGAMBER'İN BORÇ, BORÇLU VE ALACAKLI'YA YAKLAŞIMI.....	328
Recep ERTUĞAY.....	328
İSLAM HUKUKU AÇISINDAN AKREDİFLİ İŞLEMLER VE KAMBİYO	330
Arif ATALAY	330
KÂR PAYI İLE FAİZ ORANLARININ AYNI OLDUĞU ELEŞTİRİSİNE YÖNELİK ANALİTİK BİR ÇALIŞMA: FAİZ VE KÂR PAYI ORANININ KARŞILAŞTIRMASI	331
Serpil SUMER	331
Turan ÖNDEŞ.....	331
TEKÂFÜL SİGORTASINDA HİBRİT MODEL	333
Murat ŞİMŞEK.....	333
Hatice Kübra PEKKIRBIZLI.....	333
BANKACILIK SEKTÖRÜNDE KURUMSAL SOSYAL SORUMLULUK: KONVANSİYONEL BANKALAR VE KATILIM BANKALARININ KARŞILAŞTIRILMASI	334
Berrak ÇÖREKÇİOĞLU	334
Nilay ALTANLAR.....	334
Hasan TERZİ.....	334

TASARRUFA DAYALI FAİZSİZ FİNANS MODELİ VE TÜRKİYE UYGULAMALARI	336
Şulenur YURTSEVER.....	336
Burcu YILMAZ.....	336
Hasan TERZİ.....	336
FAİZSİZ KREDİ KULLANIMINDA TÜFE VE ÜFE ORAN YAKLAŞIMLARININ ANALİZİ.....	338
Ali ACAR	338
KATILIM FİNANSINDA VEKÂLET YÖNTEMİ VE KULLANIM ALANLARI	339
Süleyman KONUR.....	339
TÜRK KATILIM BANKALARINDA KÂRLILIK KALİTESİNİN DEĞERLENDİRİLMESİ: COVID-19 ÖZELİNDE.....	341
Fatimah ABDULRIDHA AL-FARISEE	341
Saim KAYADİBİ.....	341
343. " عقود الاستصناع والامتياز نموذجاً " أثر جائحة كورونا على تنفيذ الالتزامات التعاقدية	343
عبد الحنان العيسى	343
344(كوفيد19) في زمن جائحة كورونا الفرض الحسن في رفع معاناة المحتاجين ومواساة المنكوبين دور	344
Hakim Ebrahim Abdul Jabbar al-SHAMIRI	344
346 دور الوقف المالي في التصدي للكوارث الطبيعية والأزمات البشرية	346
Affa Mohammed Saeed OSMAN.....	346
348 تقييم دور معايير المحاسبة لصيغ التمويل الإسلامية في الحد من آثار جائحة كورونا	348
علي أحمد شيخون.....	348
350 "دراسة فقهية تطبيقية على البنوك التشاركية في تركيا" الشرط الجزائي عند تعثر سداد الدين	350
خالد زين العابدين ديرشوي.....	350
350 أشرف عبد الستار محمود	350
350 حسام موسى شوشه	350
352 تطبيق نظرية المصلحة في إدارة الأراضي الوقفية	352
Khurun'in ZAHRO'	352
Mulyono JAMAL	352
Musta'an al- FARUQI	352
354 "الاقتصاد الإسلامي ووسائله للنهوض بالاقتصاد في ظل جائحة كورونا"	354

.....معد كامل علوان الفراجي	354
.....خالد ديرشوي	354
.....تطورات دراسات الجدوى الاقتصادية بعد جائحة كورونا	356
.....ماجد فوزي أبوغزالة	356
.....مقترحات لرفع مساهمة المستفيدين من الوقف التعليمي في تطويره وتنميته واستمراره	357
....."الجامعات الوقفية نموذجاً"	357
.....المقداد علي الشامي	357
.....المكاسب المحرمة في المصارف الإسلامية أحكامها ودورها في مواجهة تحديات جائحة كورونا	359
.....محمد غالب دخني	359
.....((مقومات الاقتصاد الاسلامي في زمن تحديات كوفيد ١٩ كورونا)).	361
.....محمد إبراهيم علي الحماشي	361
.....في ظل تفشي وباء الوسائل الوقائية والعلاجية للتعامل مع الديون المتعثرة من منظور الاقتصاد الإسلامي	363
.....كوفيد ١٩	363
.....محمد يحيى الرشيدى	363
.....نقل الرّكاة وإخراج القيمة فيها الاقتصاد الإسلامي ما بعد جائحة كورونا: الفرص والتحديات	365
.....محمد جنيد بن محمد نوري الديرشوي	365
.....دور الوقف في مواجهة آثار جائحة كورونا على التعليم القرآني في الجزائر	368
.....نعيم حنك	368
.....محمد أمين حسيني	368
.....دور الوقف في مواجهة آثار جائحة كورونا	371
.....صلاح أحمد فراج حمدالله	371
.....دور القرض الحسن في معالجة آثار الوباء لتحقيق مقاصد الشريعة باستخدام تقنية البلوك تشين	373
.....ياسر محمد عبد الرحمن طرشاني	373
.....لجوء البنوك التشاركية التركية إلى التورق المنظم في ظل جائحة كورونا وبدائله الشرعية	375
.....Zeynelabidin Hayat	375

SEMPOZYUM KOMİTESİ

1. Onur kurulu üyeleri

Prof. Dr. Göksel AŞAN (T.C. Cumhurbaşkanlığı Finans Ofisi Başkanı, TÜRKİYE)

Prof. Dr. Mustafa KURT (Marmara Üniversitesi Rektörü, TÜRKİYE)

Prof. Dr. Musa Kazım ARICAN (ASBÜ Rektörü, TÜRKİYE)

Prof. Dr. Refik POLAT (Karabük Üniversitesi Rektörü, TÜRKİYE)

2. Sempozyum başkanlığı üyeleri

2.1. Başkan:

Prof. Dr. Murat ŞİMŞEK (KBU, TÜRKİYE)

2.2. Başkan Yardımcıları:

Prof. Dr. Saim KAYADİBİ (KBU, TÜRKİYE)

Dr. Öğretim Üyesi Hossam Moussa Mohamed SHOUSHA (KBU, TÜRKİYE)

3. Danışma heyeti üyeleri

Prof. Dr. Ali Muhyiddin AL-KARADAGI (Secretary General of the International Union of Muslim Scholars)

Prof. Dr. Ahmed Mohamed Al-Sharqawi SALEM (Al Azhar University, EGYPT)

Prof. Dr. Fadhl Abdullah MURAD (Qatar University, QATAR)

Prof. Dr. Murad AL-AMIN

Prof. Dr. Qais Mohammad Alshaikh MUBARAK (King Faisal University, SUUD)

Prof. Dr. Tevfik Ahmet El-GHALBZOURI (Al-Karaouine University-Tetouan, ALGERIA)

Prof. Dr. Tlili MOUNIR (Al Zaytona University, TUNISIA)

Dr. Abdulaziz Abdullah AL-THANI (Qatar University, QATAR)

Dr. Izzuddin Al-Amin MUSA (Khartoum University, SUDAN)

Dr. Khalid Mohammed MIFTAH (Qatar University, QATAR)

Dr. Mohammed AMIN (ALGERIA)

Dr. Mohammed Salim AL-YAFI'I (Project Manager of the Global Zakat Fund, QATAR)

Dr. Muhammed KAYRAT (ALGERIA)

Dr. Nayef Mohammad AL-AJMI (Kuwait University and the former Minister of Justice and Minister of Awqaf and Islamic Affairs, KUWAIT)

Dr. Nazzam B. Mohammed Al-Yaqubi AL-ABBASI (Chairman of the Shariah Supervisory Board at the International Investment Bank, Kingdom of Bahrain, BAHRAIN)

Dr. Osama EBUEKR (Secretary General of the International Zakat Organization, JORDAN)

Dr. Sultan b. Ibrahim EL-HASIMI (Qatar University, QATAR)

Dr. Walid b. Abdu'l-Mun'im ÂL-MAHMUD (BAHRAIN)

4. Bilim – hakem kurulu üyeleri

Prof. Dr. Abderrahman HIBAOUI (ALGERIA)

Prof. Dr. Abdulmuhsen AL-MUTAIRI (Arab Open University, KUWAIT)

Prof. Dr. Fahrettin ATAR (KBU, TÜRKİYE)

Prof. Dr. M. Kabir HASSAN (New Orleans Üniversitesi, AMERİKA)

Prof. Dr. Mohamed ABDELLATIF (Qatar University, QATAR)

Prof. Dr. Murat ŞİMŞEK (KBU, TÜRKİYE)

Prof. Dr. Servet BAYINDIR (İÜ, TÜRKİYE)

Dr. Tarık AKIN (TURKEY)

Esra DEMİRCİ (TURKEY)

İsmail DEREYATUK (TURKEY)

Şanbaz YILDIRIM (TURKEY)

Birol ORER (TURKEY)

Madaa M. MUNJID (TURKEY)

Nurullah TIRMAN (TURKEY)

Doç. Dr. Abdulcebbar KAVAK (KBU, TÜRKİYE)

Doç. Dr. Aladdin GÜLTEKİN (KBU, TÜRKİYE)

Doç. Dr. Hamdi KIZILER (KBU, TÜRKİYE)

Doç. Dr. Mustafa Selim YILMAZ (KBU, TÜRKİYE)

Doç. Dr. Mustafa YİĞİTOĞLU (KBU, TÜRKİYE)

Doç. Dr. Ömer Faruk HABERGETİREN (KBU, TÜRKİYE)

Doç. Dr. Tuğrul TEZCAN (KBU, TÜRKİYE)

Dr. Öğr. Üyesi Abdulkadir ATAR (KBU, TÜRKİYE)

Dr. Öğr. Üyesi Halid DERŞEVİ (KBU, TÜRKİYE)

Dr. Öğr. Üyesi Hossam Moussa Mohamed SHOUSHA (KBU, TÜRKİYE)

Dr. Öğr. Üyesi Hossameldeen Khalil Farag MOHAMMED (KBU, TÜRKİYE)

Dr. Öğr. Üyesi Yakup KOÇYİĞİT (KBU, TÜRKİYE)

Dr. Ahmed M. AL-DUBAYAN (General Director of the Islamic Cultural Center in London, SUUD)

Dr. Jassim Bin Mohammed AL-JABER (Qatar University, QATAR)

Dr. Mohammad Akram NADWI (The Oxford Center for Islamic Studies, INDIA)

Dr. Mohammed Emin ISMAIL (SUDAN)

Dr. Omar AL-CHEBLI (Al Zaytona University, TUNISIA)

Dr. Osama Fathi Ahmed YOUNIS (JORDAN)

Dr. Tariq Abdurrahman AL-HAWAS (Imam Muhammad Bin Saud Islamic University, SUUD)

4.1. Uluslararası İslam Ekonomisi ve Finansı Uygulama ve Araştırma Merkezi (ULIFAM) Üyeleri

Doç. Dr. Abdurrahman Yazıcı (ASBÜ, TÜRKİYE)

Doç. Dr. Mahmut Samar (ASBÜ, TÜRKİYE)

Doç. Dr. Şahban Yıldırım (ASBÜ, TÜRKİYE)

Dr. Öğr. Üyesi Adnan Oweida (ASBÜ, TÜRKİYE)

Dr. Öğr. Üyesi Ahmad Hersh (ASBÜ, TÜRKİYE)

Dr. Öğr. Üyesi Tawfik Azrak (ASBÜ, TÜRKİYE)

4.2. Marmara Üniversitesi İslam Ekonomisi ve Finansı Enstitüsü (MUISEF) Üyeleri

Prof. Dr. Ertuğrul Boynukalın (Müdür) (MÜ, TÜRKİYE)

Prof. Dr. Hasan Hacak (Müdür Yard.) (MÜ, TÜRKİYE)

Prof. Dr. Cengiz Kallek (MÜ, TÜRKİYE)

Prof. Dr. Mehmet Boynukalın (MÜ, TÜRKİYE)

Prof. Dr. Sami Erdem (MÜ, TÜRKİYE)

Prof. Dr. Tahsin Özcan (MÜ, TÜRKİYE)

Doç. Dr. Nail Okuyucu (MÜ, TÜRKİYE)

Dr. Öğr. Üyesi İrfan İnce (MÜ, TÜRKİYE)

Dr. Öğr. Üyesi Mahmut Sami Güngör (MÜ, TÜRKİYE)

Dr. Öğr. Gör. Murat Yaş (MÜ, TÜRKİYE)

5. Düzenleme kurulu

Prof. Dr. Murat ŞİMŞEK (KBU, TÜRKİYE)

Dr. Öğr. Üyesi Hossam Moussa Mohamed SHOUSHA (KBU, TÜRKİYE)

Dr. Öğr. Üyesi Halid DERŞEVİ (KBU, TÜRKİYE)

Dr. Öğretim Üyesi Mohamed Amine HOCINI (KBU, TÜRKİYE)

Dr. Tarık AKIN (TÜRKİYE)

Nurullah TIRMAN (TÜRKİYE)

Arş. Gör. Doğan GÜLTEKİN (TÜRKİYE)

Arş. Gör. Yusuf KARATAY (KBU, TÜRKİYE)

6. Sekretarya

Arş. Gör. Ayşe Betül ALGÜL (KBU, TÜRKİYE)

Arş. Gör. Hacer GERGİN (KBU, TÜRKİYE)

Arş. Gör. Hanifi LAÇİN (KBU, TÜRKİYE)

Arş. Gör. Mahmut Esad ÖZCAN (KBU, TÜRKİYE)

Arş. Gör. Oğuz BOZOĞLU (KBU, TÜRKİYE)

Arş. Gör. Yusuf KARATAY (KBU, TÜRKİYE)

PROGRAM KİTAPÇIĞI/PROGRAM BOOK/كتيب البرنامج

27 Ekim 2021 Çarşamba / 27 October 2021 Wednesday

A SALONU YOUTUBE LİNKİ: <https://www.youtube.com/channel/UCDx80krzJLHdf76oWOr-PWw/videos>

10:00	Açılış-Kayıt
	Protokol Konuşmaları
	Prof. Dr. Murat ŞİMŞEK (KBÜ-TÜRKİYE)
	Doç. Dr. Abdurrahman YAZICI (ASBÜ-ULFAM-TÜRKİYE)
	Prof. Dr. Ertuğrul BOYNUKALIN (MÜİSEF-TÜRKİYE)
10:30-11:00	Dr. Abdulaziz Abdullah Al-THANI (Katar University-KATAR)
	Guled Yusuf GURE (General Manager Of Salaam Center, GIBUTİ)
	Grissa HICHEM (Zaytoonah University, TUNUS)
	Dr. Tarık AKIN (Katılım Finans Dairesi Başkanı, Cumhurbaşkanlığı Finans Ofisi-TÜRKİYE)
	Prof. Dr. Mücahit COŞKUN (KBÜ-TÜRKİYE)

Açılış Oturumu

27 Ekim 2021 Çarşamba / 27 October 2021 Wednesday

11:00-12:30	Oturum Başkanı	Prof. Dr. Ertuğrul BOYNUKALIN	
	Katılımcı	Prof. Dr. Mabid AL-JARHI (ASBÜ, ULIFAM)	How Can The Economy of an Islamic Country Benefit from The Application of an Islamic Macroeconomic Model: Turkey is an Example كيف يمكن لاقتصاد دولة إسلامية أن يستفيد من تطبيق نموذج الاقتصاد الكلي الإسلامي: حالة تركيا (كمثال)
		Prof. Dr. Ali Muhyiddin AL-KARADAGI (Secretary General of the International Union of Muslim Scholars)	الاقتصاد الإسلامي وحل الأزمات
		Prof. Dr. M. Kabir HASSAN (The University of New Orleans, USA)	COVID-19 and The Financial System: The Role of Islamic Finance
		Prof. Dr. Said BOUHERAOUA (ISRA)	Post-COVID 19 Financial Awakening and Opportunities for Accelerating Sustainability (الصحوة المالية بعد جائحة كورونا وفرص تسريع الاستدامة)
		Prof. Dr. Saim KAYADİBİ	An Overview of Islamic Economics and Finance During and Post-COVID 19 Pandemic: The Role of The State

27 Ekim 2021 Çarşamba / 27 October 2021 Wednesday

A SALONU YOUTUBE LİNKİ: <https://www.youtube.com/channel/UCDx80krzJL1Hdf76oWOr-PWw/videos>

A SALONU

1. Oturum: Covid-19 Pandemisinin İslam Ekonomisine Etkisi

Oturum Başkanı	Prof. Dr. Fahrettin ATAR, KBÜ, İslami İlimler Fakültesi		
14:00-15:15	Katılımcı	Fatimah ABDULRİDAH AL-FARISEE, Prof. Dr. Saim KAYADİBİ	Türk Katılım Bankalarında Kârlılık Kalitesinin Değerlendirilmesi: COVID-19 Özelinde.
		Dr. Öğr. Üyesi Nihat ALTUNTEPE	İslam Ekonomisine Göre İstihdam: COVID-19 Salgının İslam Ülkelerinde İstihdam Etkisi - Ülkelerarası Bir Karşılaştırma-
		Dr. Öğr. Üyesi İsmail YILMAZ	COVID-19 Sürecinde Zekâtın İnsan ve Toplum Psikolojisine Etkisi, Ekonomiye Sağladığı Katkılar
		Dr. Recep ERTUGAY	Günümüz Ekonomi Sisteminde Kur'an ve Sunnet'in Getirdiği Fıkıhın Yaşama Döktüğü Ekonomi - İmkânı (Fırsat) Zorlukları ve Çözüm Önerileri-

2. Oturum: Covid 19 Salgını ve Olağanüstü Hallerde İslam Ekonomisi

Oturum Başkanı	Esra DEMİRCİ, Analist, Katılım Finans Dairesi, Cumhurbaşkanlığı Finans Ofisi		
15:30-16:45	Katılımcı	Dr. Niyazi GÜMÜŞ	Pandemi Döneminin Yoksulluğa Etkisi ve Yoksulluğun Azaltılmasında Zekâtın Önemi
		Dr. Öğrt. Üyesi Arif ATALAY	Sarf Aktinde Gerçekleşen İşlemlerin Günümüze Yansması
		Beyzanur Almış, Prof. Dr. Saim KAYADİBİ	Katılım Bankacılığında Finansal Ürünler ve Risk Yönetimi
		Ömer DÖNMEZ, Prof. Dr. Saim KAYADİBİ	İslam Ekonomisi Bağlamında Düzenleyici ve Denetleyici Kurum Olarak Hisbe Teşkilatı

3. Oturum: Türkiye'de İslami Finans Uygulamamızın ve Finansal Araçlar

Oturum Başkanı	İsmail DEREYATUK, Analist, Katılım Finans Dairesi, Cumhurbaşkanlığı Finans Ofisi		
17:00-18:15	Katılımcı	Fatih GÜÇLÜ, Saim KAYADİBİ, Feyzullah Esad ŞEKKELİ	AAOIFI Faizsiz Finans Standartlarında Murabaha ve Türk Katılım Bankacılığı Sisteminde Uygulanışı
		Dr. Fatih KAZANCI	Türk Eximbank'a İthalat Finansmanında Uygulayabileceği Faizsiz Bir Ürün Önerisi
		Dr. Öğr. Üyesi Hasan TERZİ, Burcu YILMAZ, Şulenur YURTSEVER	Tasarrufa Dayalı Faizsiz Finans Modeli ve Türkiye Uygulamaları
		Dr. Öğr. Üyesi Adem YILDIRIM	İslam Hukukunda Menkul Malların/Paranın Vakfedilmesine Dair Fıkhi Yaklaşımların Modern Para Vakfı Modelleri/Uygulamaları Işığında Yeniden Değerlendirilmesi

27 Ekim 2021 Çarşamba / 27 October 2021 Wednesday

B SALONU YOUTUBE LİNKİ: https://www.youtube.com/channel/UCRlrbxMjnP_I9Ga7KMDhUgw			
B SALONU			
1. Oturum: التثبيات الاقتصادية لجانحة كورونا، وسبل المواجهة			
14:00-15:15	Öturum Başkanı	Dr. Öğr. Üyesi Hossam Moussa Mohamed SHOUSHA, KBÜ, İslami İlimler Fakültesi	
	Katılımcı	Maad KAMIL	الاقتصاد الاسلامي وأساليب النهوض به في ظل جائحة كورونا.
		Ali Shaikhoun	تقييم دور معايير المحاسبة لصيغ التمويل الإسلامية في الحد من آثار جائحة كورونا
		Majed ABUGHAZALAH	تطور دراسات الجدوى الاقتصادية بعد جائحة كورونا.
		Mohammad IBRAHIM	مفومات الاقتصاد الإسلامي في زمن تحديات كوفيد ١٩ كورونا.
2. Oturum: دور الوقف في مواجهة آثار جائحة كورونا			
15:30-16:45	Öturum Başkanı	Dr. Öğr. Üyesi Hossam Moussa Mohamed SHOUSHA, KBÜ, İslami İlimler Fakültesi	
	Katılımcı	Salah FARRAGE	دور الوقف في مواجهة آثار جائحة كورونا.
		Fuad b. Ahmed ATAULLAH	مقاصد الوقف ودورها في مواجهة الآثار الاقتصادية لجائحة كورونا دراسة وصفية تحليلية.
		Affa Mohammed SAEED	دور الوقف المالي في التصدي للآثار الطبيعية والأزمات البشرية
		Khurum'in ZAHRO'	تطبيق نظرية المصلحة في إدارة الأراضي الوقفية.
3. Oturum: İslam Ekonomisinde Kredi İşlemleri ve Finansal Yöntemler			
17:00-18:15	Öturum Başkanı	BiroI ÖRER, Uzman, Katılım Finans Dairesi, Cumhurbaşkanlığı Finans Ofisi	
	Katılımcı	Arş. Gör. Dr. Serpil SUMER, Prof. Dr. Turan ÖNDEŞ	Kâr Payı ile Faiz Oranlarının Aynı Olduğu Eleştirisine Yönelik Analitik Bir Çalışma: Faiz ve Kâr Payı Oranının Karşılaştırması
		Prof. Dr. Ali ACAR	Faizsiz Kredi Kullanımında TÜFE ve ÜFE Oran Yaklaşımlarının Analizi
		Süleyman KONUR	Katılım Finansında Vekâlet Yöntemi ve Kullanım Alanları
		Dr. Öğr. Üyesi Fatih TURAY	Fıkıh ve İslam İktisadı Açısından Dropshipping (Stoksuz E-Ticaret)
		Doç. Dr. Mehmet Nuri GÜLER	Günümüz Ekonomi Sisteminde Kur'an ve Sünnet'in Getirdiği Fıkıhın Yaşama Döktüğü Ekonomi

28 Ekim 2021 Perşembe / 28 October 2021 Thursday

A SALONU YOUTUBE LİNKİ: <https://www.youtube.com/channel/UCDx80krzJL1df76oWCv-PWw/videos>

A SALONU			
1. Oturum: Sosyal Sorumluluk			
09:00-10:15	Oturum Başkanı	Şanbaz YILDIRIM, Analist, Katılım Finans Dairesi, Cumhurbaşkanlığı Finans Ofisi	
	Katılımcı	Dr. Öğr. Üyesi Hasan TERZİ, Nilay ALTANLAR, Berrak ÇÖREKÇİOĞLU	Bankacılık Sektöründe Kurumsal Sosyal Sorumluluk: Konvansiyonel Bankalar ve Katılım Bankalarının Karşılaştırılması
		Dr. Yusuf BALTA	Zekât Mallarında Aranan Şartlar Bağlamında Sosyal Sorumluluk
		Prof. Dr. Murat ŞİMŞEK, Hatice Kübra PEKKIRBIZLI	Tekâfül Sigortasında Hibrit Model
2. Oturum: Social responsibility of the Islamic economy and Corona crisis			
10:30-11:45	Oturum Başkanı	Madaa M. Mustafa, Director, Department of the Participation Finance, Finance Office of the Presidency of Turkey	
	Katılımcı	Fağih RAMADHAN, Yunita WULANDARI, Sunan Autad SARJANA, Azidni ROFIQO	Role Of Information Technology in Professional Zakat Collection Funds in Indonesia
		Nur ALAMSYAH, Hartomi MAULANA, Aqif KHILMIA, Alfarid FEDRO	Analysis of The Implementation of Stock Waqf Model in Indonesia
		Naufal Arsil Fitra PRATAMA, Mufti AFIF, Fadhila Tianti Mudi AWALIA, Abdul Aziz Husni MUBAROK	Waqf Management Model For Self-Sustained Educational Institution
		Atha Mahdi MUHAMMAD, Syahrudin SUMARDI, Atika Rukminastiti MASRIFAH	Integration of Waqf Model For Health Care Services In Indonesia
3. Oturum: The economic repercussions of Covid-19; the means of confrontation and potential opportunities from the perspective of the Islamic economics			
12:00-13:15	Oturum Başkanı	Nurullah TIRMAN, Analyst, Department of the Participation Finance, Finance Office of the Presidency of Turkey	
	Katılımcı	Ghazy TRIYATNO, Khurun'in ZAHRO', Achmad ARIF, Arif Dian SANTOSO	Comparative Analysis Between Traditional and Modern Waqf Fundraising Management
		Rahmantio TRIATMAJA, Lathiefa RUSLI, Andini RACHMAWATI, Sheema Haseena ARMINA	Blockchain Zakat System: A Strategy To Raise Muzakki's Trust in Zakat Institution
		Bouhedda GHALIA, Saheed Abdullahi BUSARI, Saidatolakma Mohd YUNUS	Activating Temporary Waqf and Its Mechanism in Social Financing in Alleviating The Effects of Covid-19: Applications Prospects in Malaysia
		Jasmin OMERCİC	Reviving The Socio-Economic Potential and Universal Role of Waqfs Via Integration of Knowledge (IOK) Maqâsid Methodology In Unprecedented Times
Syahrudin SUMARDI, Mufti AFIF, Eko Nur CAHYO	Integration of Mawarith-Waqf Model For Orphan Empowerment: Preliminary Model and Modus Operandi		

4. Oturum: The Response of Islamic Financial Service to the COVID-19 Pandemic			
14:30-15:45	Oturum Başkanı	Habibullah ZEKERİYA	
	Katılımcı	Sherrindra Avedta PRASETYO	Economic Recovery For Msme In Post-Pandemic Era: Potential Role of Waqf
		Salma ABDELLATEF	Did COVID-19 Affect Consumers Behavior? Evidence From Turkey For Online Shopping and Hoarding
		Nur Shasha DILLA	Positive Social Impact of Islamic Social Finance During COVID-19 Case Study of Malaysia
		İbrahim Ari, Muammer Koç	Regenerative Public-Civic Partnership: A Durable Business Model Based on Islamic Principles and FinTech for Easy and Hard Times of Economy
Rachid AOUIDAD	Temporary Waqf in The Framework of Maqâsîd Shariah: A Study on Contemporary Social Needs Under Covid 19		

28 Ekim 2021 Perşembe / 28 October 2021 Thursday

B SALONU YOUTUBE LİNKİ: https://www.youtube.com/channel/UCRlrxMinP_l9Ga7KMDhUgw

B SALONU			
1. Oturum: دور الزكاة ومؤسساتها في مواجهة تحديات جائحة كورونا			
09:00-10:15	Oturum Başkanı	Dr. Öğr. Üyesi Halid DERŞEVİ, KBÜ, İslami İlimler Fakültesi	
	Katılımcı	Naim HANK, Mohamed Amine HOCINI	دور الوقت في مواجهة آثار جائحة كورونا على التعليم القرآني في الجزائر
		Muhammed Cüneyt ELDERŞEVI	نقل الزكاة وإخراج القيمة فيها
		Moshab NABIL	دور الزكاة ومؤسساتها في مواجهة تحديات جائحة كورونا.

2. Oturum: دور القرض الحسن في علاج آثار الوباء و صيغ التمويل الإسلامي			
10:30-11:45	Oturum Başkanı	Doç. Dr. Şahban YILDIRIMER, ASBÜ, İslami İlimler Fakültesi	
	Katılımcı	Yasser TARSHANY	دور القرض الحسن في معالجة آثار الوباء لتحقيق مقاصد الشريعة باستخدام تقنية البلوك تشين
		Abobhaa ALSHAMERI	دور القرض الحسن في رفع معانات المحتاجين ومواساة المتكويين في زمن جائحة كورونا (كوفيد-19)
		Dr. Öğr. Üyesi Hossameldeen Khalil Farag MOHAMMED	دور التمويل الإسلامي في عالم كوفيد-19: صكوك الاستدامة وإدارة الأزمات نموذجاً
		Zeynelabidin HAYAT	لجوء البنوك المشاركة التركية إلى التورق المنظم في ظل جائحة كورونا وبدائله الشرعية.
		Khaled DERSHEWI, Hossam Moussa Mohamed SHOUSHA, Ashraf MAHMOUD	الشرط الجزائري في ظل جائحة كورونا "دراسة تطبيقية على البنوك المشاركة في تركيا".

3. Oturum: دور تطبيقات التكنولوجيا العالية في مواجهة الجائحة وخلق الفرص		
12:00-13:15	Oturum Başkanı	Doç. Dr. Mahmut SAMAR, ASBÜ, İslami İlimler Fakültesi
	Katılımcı	Abdulhanan ISA
		Mohammed Yahya ALRASHEDY
		Meqdad ALI
Mohamed Qalib DAQANE		

28 Ekim 2021 Perşembe / 28 October 2021 Thursday

A SALONU YOUTUBE LİNKİ: <https://www.youtube.com/channel/UCDx80krzJLHdf76oWOv-PWw/videos>

Değerlendirme Oturumu (A Salonu)		
16:00-17:15	Oturum Başkanı	Prof. Dr. Murat ŞİMŞEK
	Katılımcı	Prof. Dr. Servet BAYINDIR
		Madaa M. Mustafa
		Dr. Abdülmağid Obaid Hasan SALEH
		Prof. Dr. Murat ŞİMŞEK

Kapanış Konuşması	
17:30	Prof. Dr. Göksel AŞAN Cumhurbaşkanlığı Finans Ofisi Başkanı

Uluslararası İslam Ekonomisi Kongresi (27-28/10/2021)

“Covid-19 Sonrası İslam Ekonomisi: Fırsatlar, Güçlükler ve Çözüm Önerileri”

Corona salgını ve pandemisinin yayılmasıyla birlikte insanların yaşam tarzlarında çeşitli yönlerden büyük dönüşümler meydana geldi ve birçok toplum ve hatta en güçlü küresel ekonomilerin birçoğu bu durumdan etkilendi. Bu yüzden küresel ekonomi için bir çıkış yolu olması gerekiyordu. Özellikle İslam ekonomisine yönelen ülkeler ve İslam ekonomisinin veri ve çıktıları; İslam ekonomisini karakterize eden esnekliğin yanı sıra krizler ve hastalıklar karşısında İslam ekonomisinin birikmiş tecrübesi nedeniyle bu salgının etkileriyle yüzleşme yeteneğine sahipti.

Başta Corona pandemisi olmak üzere bu zorluklarla yüzleşmek için ilgili yetkililerin rolü ortaya çıkmaktadır ve bunun merkezinde akademisyenler ve araştırmacılar vardır. Çünkü İslam ekonomisinin bu felaketler ve krizlerle yüzleşme yeteneğini kanıtlamak onların sorumluluğundadır.

Bunun için Türkiye-Karabük Üniversitesi İslami İlimler Fakültesi tarafından düzenlenen bu kongre, bilgi ve uygulamada krizler ve ölümcül hastalıklarla yüzleşmeye yardımcı olan bilimsel araştırmalar için bir yol haritası geliştirmek üzere bu konuda uzmanlaşmış bilimsel kurumlar, araştırmacılar ve katılmak isteyen akademisyenlerle birlikte hareket ediyor.

Kongrenin Temaları

Birinci Tema: Corona Pandemisinin Ekonomik Yansımaları, Yüzleşme Araçları ve İslam Ekonomisi Perspektifinden Potansiyel Fırsatlar.

- Yüksek enflasyon oranları ve bunu azaltmak için alınması gereken önlemler.
- Artan işsizlik oranları ve önerilen yüzleşme yöntemleri.
- Artan yoksulluk oranları ve pandeminin etkilerini azaltmak için önerilen çözümler.

İkinci Tema: Corona Salgını Gölgesinde İslam Ekonomisinin Sosyal Sorumluluğu.

- Corona pandemisinin zorluklarıyla yüzleşmede sosyal finans ve rolü.
- Vakıfların Corona pandemisinin etkileriyle yüzleşmedeki rolü.
- Corona pandemisinin zorluklarıyla yüzleşmede zekât ve kurumlarının rolü.
- Salgının etkilerinin tedavisinde karz-ı hasenin rolü.
- İslami toplumsal fonların pandemi ile başa çıkma ve yatırım fırsatları sağlamadaki rolü.
- Ödüle dayalı toplumsal fonlama.
- Bağışa dayalı toplumsal fonlama.
- Hisse senetlerine dayalı toplumsal fonlama.

Üçüncü Tema: Corona Salgını Gölgesinde Gerçeklik ve Beklentiler Arasında İslami finansman formülleri.

- Vadeli İşlem Yükümlülükleri ve Takipteki Borç Sözleşmeleri: Gerçeklik ve Çözümler.
- E-ticaret sözleşmeleri ve zorluklarla yüzleşme ve yatırım fırsatları bulmadaki rolleri.

- Pandemi ile yüzleşmede ve fırsatlar yaratmada finansal teknoloji uygulamalarının rolü.
- Pandeminin etkilerini azaltmada ve çeşitli yatırım alternatifleri sunmada İslami finans ürünlerinin rolü.

Dördüncü Tema: Salgının Etkilerinin Üstesinden Gelmek İçin Ekonomiye Yönlendirmede Devletin Rolü.

- Salgının etkilerini aşmak için dinin amaçları çerçevesinde para politikaları.
- Mali tahsisler ve bunların ekonomiye geliştirmedeki ve pandeminin neden olduğu ekonomik zararı gidermedeki rolü.
- Zekât dışındaki acil mali görevler için yasal kontroller.

First International Islamic Economics Congress (27-28/10/2021)

“Islamic Economy Post-Covid: opportunities and challenges”

With the spread of the Corona pandemic, many aspects of our life have been changed and witnessed major transformations. Many societies, including those who enjoy the most powerful global economies, have been harmed and suffered from high rate of inflation and unemployment. This current crisis raises questions regarding how Islamic economy can contribute to responding to the disaster and mitigating its devastating consequences.

The role of relevant authorities is emerging to face these challenges, notably the Corona pandemic, with academics and researchers at the heart of it. Because it is their responsibility to prove the ability of the Islamic economy to face these disasters and crises.

To this end, this congress, will be convened under the auspice of Karabuk University and some of leading institutions. It aims at gathering some of the prominent scholars and researchers in Islamic economy to discover and discuss the opportunities, challenges, and potential solutions of the crisis.

Congress Objectives:

1. Contribute to prioritizing the research in the Islamic economy particularly in confronting the epidemics.
2. Exploring the viability and resilience of the Islamic economy in both dealing with the devastating consequences of Covid-19 and benefiting from its potential opportunities.
3. To provide both veteran and novel researchers in Islamic economy and Islamic finance an opportunity to share their insights regarding the challenges and the potential solutions of the crisis whether in practice and theory.
4. To offer the governmental agencies and policies makers some recommendation and suggested solutions in dealing with the economic repercussions of Covid-19.
5. To prove, practically and theoretically, the ability of the Islamic economy to face crises and epidemics, according to the equation of maintaining the principles of sharia without arbitrariness and dealing with reality without pretension.

The Themes of The Congress:

Theme I: The economic repercussions of Covid-19; the means of confrontation and potential opportunities from the perspective of the Islamic economics.

- High inflation rates and measures required to limit it.
- The impact of Increasing unemployment rates and proposed remedy means.
- The growing poverty rates and suggested solutions to mitigate the effects of the pandemic.

Theme II: Social responsibility of the Islamic economy and Corona crisis.

- Social funding and its role in addressing the challenges of Corona.
- The role of waqf in facing the effects of the Corona pandemic.
- The role of zakat and its institutions in meeting the challenges of Covid-19.
- The role of the interest-free loan (*al-Qard al-Hasan*) in treating the effects of the epidemic.
- Islamic crowdfunding and its role in dealing with the pandemic and creating investment opportunities.
- Reward-based crowdfunding.
- Crowdfunding based on donation.
- Equity/Sukuk-based crowdfunding.

Theme III: The Response of Islamic Financial Service to the COVID-19 Pandemic

- Future (*ajil*) Liabilities and long-term debts: reality and solutions
- E-commerce and its role in meeting challenges and creating investment opportunities.
- The role of Fintech applications in encountering of the pandemic and the creation of opportunities.
- The role of Islamic financial products in reducing the effects of the pandemic and providing various investment alternatives.

Theme IV: The role of the state in leading the economy to overcome the effects of the epidemic:

- Drawing the monetary policies within the framework of Maqasid al-Shari'ah to addressing the effects of the epidemic.
- The role of financial provisions in driving the economy and redressing the economic damage caused by the pandemic.
- Shariah regulations for imposing emergency financial duties other than zakat.

المؤتمر الدولي للاقتصاد الإسلامي (27-28/10/2021)

“الاقتصاد الإسلامي بعد كوفيد -١٩: الفرص والتحديات ومقترحات الحلول”

مع انتشار وباء وجائحة كورونا حصلت تحولات كبيرة في أنماط الحياة من شتى الجوانب، وتضررت كثير من المجتمعات، بل وكثير من أقوى الاقتصادات العالمية، فكان لزاماً من وجود مخرج يلجأ إليه الاقتصاد العالمي وبخاصة الدول التي تتوجه نحو الاقتصاد الإسلامي، وكان لمعطيات ومخرجات الاقتصاد الإسلامي القابلية لمواجهة الآثار المترتبة على هذه الجائحة، وذلك بسبب المرونة التي يتسم بها الاقتصاد الإسلامي، وكذلك الخبرة المتراكمة لدى الاقتصاد الإسلامي في مواجهة الأزمات والأمراض.

وهنا يأتي دور الجهات المعنية لمواجهة هذه التحديات وبالأخص جائحة كورونا، وفي القلب منها الأكاديميون والباحثون، حيث تقع على عواتقهم مسؤولية إثبات قابلية الاقتصاد الإسلامي على مواجهة هذه النوازل والأزمات، وفق معادلة المحافظة على ثوابت الشرع بلا تعسف والتعامل مع معطيات الواقع بلا تكلف.

لأجل ذلك، يأتي هذا المؤتمر الذي تشرف عليه كلية الإلهيات بجامعة كارابوك- تركيا مع مجموعة من المؤسسات العلمية المتخصصة، لوضع خريطة أولية للبحث العلمي تساعد على مواجهة الأزمات والأمراض الفتاكة معرفة وتطبيقاً، وسيتم تناول هذه المحاور عبر آليتي الاستكتاب المباشر لبعض أهل التخصصات الدقيقة، والاستكتاب العام لمن يرغب بالمشاركة من الباحثين والأكاديميين.

أهداف المؤتمر

١. المساهمة في رسم الخريطة الأولية للبحث العلمي في الاقتصاد الإسلامي في مواجهة الأوبئة والأمراض الفتاكة.
٢. المساهمة في عمل نقلة نوعية في مستويات البحث العلمي في الاقتصاد الإسلامي في كافة مجالاتها، وبخاصة مواجهة الأزمات والأوبئة.
٣. إتاحة الفرصة للباحثين والمهتمين في مجالات وأقسام الاقتصاد الإسلامي، وباقي فروع العلوم الإسلامية والإنسانية للمشاركة في المعلومات والقضايا والاهتمامات المشتركة في مختلف مجالات التأليف، واستكشاف التحولات الكبرى مع خبراء وباحثين متخصصين.

٤. إبراز روح التعاون بين المؤسسات البحثية والعلمية بهدف الوصول إلى عمل مشترك يبرز مكانة وقابلية الاقتصاد الإسلامي لمواجهة هذه الأزمات والأوبئة،
٥. إثبات قابلية الاقتصاد الإسلامي في مواجهة الأزمات والأوبئة عملياً وتنظيرياً، وفق معادلة المحافظة على ثوابت الشرع بلا تعسف، والتعامل مع معطيات الواقع بلا تكلف.

محاوَر المُؤتمَر الاقتصادي الدولي الأول

المحور الأول: التداعيات الاقتصادية لجائحة كورونا، وسبل المواجهة، والفرص المحتملة من منظور الاقتصاد الإسلامي.

- ارتفاع معدلات التضخم والتدابير المطلوبة للحد من ذلك.
- تصاعد معدلات البطالة وسبل المواجهة المقترحة.
- تزايد معدلات الفقر والحلول المقترحة للتخفيف من آثار الجائحة.

المحور الثاني: المسؤولية الاجتماعية للاقتصاد الإسلامي في ظل جائحة كورونا

- التمويل الاجتماعي ودوره في مواجهة تحديات جائحة كورونا
- دور الوقف في مواجهة آثار جائحة كورونا.
- دور الزكاة ومؤسساتها في مواجهة تحديات جائحة كورونا.
- دور القرض الحسن في علاج آثار الوباء.
- التمويل الجماعي الإسلامي ودوره في التعامل مع الجائحة وتوفير الفرص الاستثمارية.
- التمويل الجماعي القائم على المكافأة.
- التمويل الجماعي القائم على العطاء والتبرع.
- التمويل الجماعي القائم على الأسهم والصكوك.

المحور الثالث: صيغ التمويل الإسلامي بين الواقع والمأمول في ظل وباء كورونا

- عقود الالتزامات الآجلة والديون المتعثرة: الواقع والحلول.
- عقود التجارة الإلكترونية ودورها في مواجهة التحديات وإيجاد الفرص الاستثمارية.
- دور تطبيقات التكنولوجيا المالية في مواجهة الجائحة وخلق الفرص.

- دور المنتجات المالية الإسلامية في الحد من آثار الجائحة وتوفير البدائل الاستثمارية المتنوعة.

المحور الرابع: دور الدولة في توجيه الاقتصاد للتغلب على آثار الوباء

- السياسات النقدية في إطار مقاصد الشريعة للتغلب على آثار الوباء.
- المخصصات المالية ودورها في دفع عجلة الاقتصاد وجبر الأضرار الاقتصادية المترتبة على الجائحة.
- الضوابط الشرعية لما يفرض من الواجبات المالية الطارئة في غير الزكاة.

BİRİNCİ BÖLÜM
BİLDİRİLER

ACTIVATING TEMPORARY WAQF AND ITS MECHANISMS IN SOCIAL FINANCING IN ALLEVIATING THE EFFECTS OF COVID-19: APPLICABLE PROSPECTS IN MALAYSIA

Bouhedda GHALIA*

Saheed Abdullahi BUSARI**

Saidatolakma Mohd YUNUS***

Background: *Waqf* is considered as a voluntary Islamic socio-economic activity that combines the worldly interests which benefit the Waqf recipients and the endower by representing an act of worship of Muslims toward world rewards and ongoing rewards (*sadaqah Jāriyah*) in the hereafter. Moreover, there is an increasingly dire need among Muslims to cooperate and extend solidarity in all aspects of goodness especially in the period of emergency and natural disasters such as earthquakes, fires, wars, and plague. This is also important in the context of emergency conditions like Covid-19 and its economic effects on societies leading to increasing unemployment, poverty due to bankruptcy, and lockdown that has paralyzed many economic sectors.

Objectives: This paper aims to explore the importance of employing the Temporary Waqf and its mechanisms based on the following discussion: First: How donation in the form of "temporary Waqf" encourages benevolent charity and expands solidarity and socio-economic cooperation the level of Individual private and government institutions. Second: the role of donation in the form of "temporary endowment" in regulating and standardizing charitable acts based on shariah and legal framework. Third: How benevolence loan (Qard Hasan) in the form of "temporary Waqf" can encourage and expands the scope of financial cooperation between people. Fourth: Explanation of some models for the application of the temporary Waqf based on Malaysian experience. Fifth: Proposing models to activate "temporary Waqf" for financing socio-economic activities purposes.

Methodology: This study adopts inductive and analytical approaches in qualitative research. The study will conduct field research to explore the opinions of Waqf experts in Malaysia through online interviews.

Keywords: Temporary Waqf, Organizing and Structuring donations, Financing, and social solidarity, applications & Malaysian experience

* Fiqh & Usul Fiqh Department, IRKHS, International Islamic University Malaysia, Bouhedda@iium.edu.my

** Fiqh & Usul Fiqh Department, IRKHS, International Islamic University Malaysia, saheed@iium.edu.my

*** Fiqh & Usul Fiqh Department, IRKHS, International Islamic University Malaysia, akmayunus@iium.edu.my

ACTIVATING TEMPORARY WAQF AND ITS MECHANISMS IN SOCIAL FINANCING IN ALLEVIATING THE EFFECTS OF COVID-19: APPLICABLE PROSPECTS IN MALAYSIA

Introduction

The highest version of cooperation and the beautiful way of being compassionate to people is to give special attention to the poor and arrange for their wellness and well-being. This is because Allah (ﷻ) has put a share for them in the wealth of the rich. This right of the poor and needy can be figured out in the form of *Zakāt*, charity, and alms.

In this regard, Muslims continued to endow their properties, gardens, houses, and other assets and participated in the construction of *Masājid* and *Madāris*, etc. (Rashid, 2012). Given the importance of constructing hospitals for public welfare, schools, and seminaries for better education and training, they gifted lands and buildings as *Waqf* (Cizacka, 2000; Rashid, 2012).

As per changing requirements, this Prophetic system too changed from perpetuity to Temporarily to enhance the role of the religious institutions in the social welfare practice and economic growth. In this regard, Jurists allowed several types of *Waqf*, such as cash *Waqf*, Share of *Waqf*, and Temporary *Waqf*. Also, some states of Malaysia permitted these kinds of *Waqfs*, though it is not allowed in Shāfa'ī school (Khalīl, et al., 2020).

On the other hand, at the end of 2019, the deadly COVID-19 pandemic emerged and rapidly spread all over the globe, and consequently, it became a threat to public health in the upcoming years. Malaysia is among the countries which are severely affected by COVID-19. As a result, in the mid of March, the government of Malaysia had to enforce Movement Control Order (MCO) to control the rapid spread of the pandemic. This enforcement restricted the people from various activities, such as the prohibition of mass gatherings, whether for religious or social purposes and cultural events. This environment damaged the local economy and caused historic downturns in many economic sectors, which caused many people to suffer even for their day-to-day needs, particularly the B40 group (Ain Umaira et al., 2020; Razak, et al., 2021). MCO has to be continued since the number of COVID-19 patients was increasing sharply. This affected the health services badly due to the shortage of beds in government hospitals, and this situation further impacted front line workers due to the lack of crucial equipment such as Personal Protective Equipment (PPE) suit, face mask, hand sanitizer, and temperature scanners (Khalīl, et al., 2020).

Hence, this paper aims to explore the importance of employing the Temporary *Waqf* and its mechanisms in combating unexpected crises and severe disasters such as the COVID-19 pandemic, etc. This is based on the following discussion: First: How donation in the form of "Temporary *Waqf*" encourages benevolent charity and expands solidarity and socio-economic cooperation at the level of Individual private and government institutions. Second: the role of donation in the form of "temporary endowment" in regulating and standardizing charitable acts based on *Shari'ah* and legal framework. Third: Explanation of some models for the application of the temporary *Waqf* based on Malaysian Experience. Fourth: Proposing models to activate "Temporary *Waqf*" for financing socio-economic activities purposes.

1. Concept of Waqf

1.1 A Brief History of Waqf in Islam

The history of Islam is filled with precious examples of incomparable charity. In every era, good people stressed the formation of *Waqf* and carried out significant work in

its extension and promotion of this beneficial institution. It is important to remember that there are many Qur'anic verses in this regard. Allah (ﷻ) says:

"Righteousness is not that you turn your faces toward the east or the west, but righteousness is one who believes in Allah, the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask, and for freeing slaves; establishes prayer and gives *Zakāt*; fulfill their promise when they promise; and are patient in poverty and hardship and during battle" (Al-Qur'an, 02:177).

The concept of *Waqf* is also promoted by Prophet Mohammad (ﷺ) not only verbally but also by his action. In this respect, Prophet (ﷺ) says:

"The best thing a person leaves behind after him in the world, there are three: Righteous Son, who would pray to God for forgiveness and upgrade of levels; Continuous Charity, whose rewards he would get and such a learning which is worked upon even after his death". (Al-Tirmidhī, 1975, p.652).

Due to the teachings of the Prophet Moḥammad (ﷺ), there was a ready temperament among the companions for doing charity on a sustained basis. Ḥazrat Jābir (RA), a close companion, said that among all the companions of the Prophet Moḥammad (ﷺ), he knew no one who had not parted with some share from his property in the way of Allah (ﷻ) (Al-Shirāzī, n.d., v.2, p.323).

After the companions, this tradition carried on. Later generations of Muslims continued to endow their properties, gardens, houses, and other assets and participated in the construction of Masājid. Given the importance of constructing hospitals for public welfare, schools, and seminaries for better education and training, they gifted lands and buildings as *Waqf* (Cizacka, 2000, pp.2-10).

Historically, this prophetic model of *Waqf* was enthusiastically followed by Muslims across the globe and became an essential part of the Muslim culture. The institution of *Waqf* is continuously growing and is being used as an institution to promote social well-being and social welfare.

1.2 Definition of Waqf and Temporary Waqf

The term "*Waqf*" which is *Maṣḍar* (verbal noun), is derived from an 'Arabic word "*Waqafa*" which means to hold, to prevent or to restrain, and its plural is *Wuqūf* and *Awqāf* like *Thaub* and *Athwāb* (Al-Rāzī, 1979, v.5, p.135). Technically, according to Ibn Quddāmah and Shirāzī, *Waqf* means "to hold up the root and spread its usufruct" (Ibn Quddāmah, 1968, v.6, p.3; Al-Shirāzī, n.d, v.2, p. 323). This definition of *Waqf* is preferred due to its inclusiveness of the main purpose of *Waqf* and harmonization with the *Ḥadīth* of 'Umar (RA)', and with the common concept of *Waqf* that can be found in all four *Madhāhib*. However, it does not cover the various juristic differences that are found within them.

As far as *Waqf al-Mu'qqat* (Temporary *Waqf*) is concerned, it consists of two 'Arabic words a) *al-Waqf*, b) *al-Mu'qqat*. The word *al-Mu'qqat* is derived from an 'Arabic word *Aqqata* or *Waqqata*, which means the limitation of time. Ibn Athir says that *al-Tawqīt* and *al-Taqīt* mean the time which has been set up for a particular thing (Al-Rāzī, 1979, v.5, p.135). Technically, in terms of *Fuqahā*, *T'aqīt* refers to determining the period of any

ACTIVATING TEMPORARY WAQF AND ITS MECHANISMS IN SOCIAL FINANCING IN ALLEVIATING THE EFFECTS OF COVID-19: APPLICABLE PROSPECTS IN MALAYSIA

work from the beginning to the end. In this scene, *T'aqit al-Waqf* (temporary in *Waqf*) means that founder of *Waqf* determines the particular time for his/her *Waqf*, once this particular time will be completed, *Waqf* would be returned to the ownership of *Wāqif* and no longer will be used for *Waqf* (Haza, 2006).

Though no specific definition of Temporary *Waqf* could be found in classical *Fiqh*, Al-Kashnawī (1986) from Maliki school defined it as "the *Waqf* that is subjected to the specific period or limitation that is set up by the founder (*al-Wāqif*)". In other words, upon the completion of this specific period, *Waqf* would be returned to the ownership of its founder and no longer will be employed for *Waqf*. Furthermore, Kahf (2000) defined *Waqf* as "the detention on a specific property that can give benefits or profits for good purposes either generally or particularly in perpetuity and temporary". This definition of *Waqf* by Kahf includes both perpetual and Temporary *Waqf* as per the will of *Wāqif* as well as the terms and conditions of *Waqf*.

Apart from that, M. Firdaus and Amanullah (2016) described it as: "a form of *Waqf* that gives the founder (*al-Wāqif*) the right to laid down specific conditions either it is bind to a specific period or to a specific group of the beneficiaries (*al-Mawqūf 'Alayih*) based on the principles and laws as provided by the Lembaga Wakaf Negeri, as allowed by *Shari'ah*, and guarantees the welfare of the founder, the beneficiaries, and the property of *Waqf*". Though this definition of Temporary *Waqf* is following Malaysian *Waqf* laws enacted by some states, it does not meet with *Shari'ah* as no evidence includes a particular group of the beneficiaries in *Waqf al-Mu'qqat*. Even the linguistic meaning of *Waqf al-Mu'qqat* does not point out the inclusion of "certain groups of beneficiaries". Also, in the term (*al-Waqf al-Mu'qqat*), *al-Mu'qqat* is an adjective of *al-Waqf*, which is in the meaning of *al-Mawqūf* (*Waqf* property) as it is well-known in 'Arabic, that verbal noun (*Maṣdar*) either would be in the meaning of subject or object. Hence, there is no justification to mention it in the meaning of beneficiaries (*al-Mawqūf 'Alayih*).

In brief, though, the definition of *Waqf al-Mu'qqat* described by Al-Kashnawī (1986) and Kahf (2000) is more general; it is by its linguistic meaning and *Fiqh*'s perspective. Unlike the definition given by M. Firdaus and Amanullah (2016), though, following the enactment of Malaysian *Waqf* law, this neither met with its linguistic meaning nor *Fiqh* point of view.

1.3 Juristic Boundaries for Temporary Waqf

As it is known that everything in *Waqf* is subject to *Ijtihād*, and there is no single ruling in *Waqf* that gained unanimity except that the *Waqf* purpose of *Waqf* must be benevolent (*Birr*). Hence, jurists have different opinions regarding the legality of Temporary *Waqf*, which are as follows:

First opinion: The jurists of Ḥanafī (Ibn' Ābidīn, 2000, v.6, p. 518; Al-Kāsānī, 2002; Al-Khassāf, 1999, p.18), Shāfa'ī (Al-Shīrazī, n.d, v.2, p. 326) and one opinion by Ḥanbalī (Ibn Quddāmah, 2005), insist that a Muslim *Waqf* must be created for an unlimited period. *Waqf* for limited periods is a contradiction in its terms and is not recognized in Islamic law. Importantly, in Ḥanafī school, according to Imam Abu Ḥanīfa and Muḥammad, the mention of "*T'abīd*" is required in such a case, and it is among the condition for a valid *Waqf*. Therefore, any term which implies perpetuity is sufficient to create a *Waqf*, such as the mention of the poor or *Ṣadaqah Mawqūfah* or for *Jihād*, etc.,

and benefit will go to the poor even though not specified (Ibn' Ābidīn, 2000, v.6, p. 518; Nizām, 2000, v. 2, p. 357; Al-Kāsānī, 2002). Their pieces of evidence are as follows:

1. *Ḥadīth* of 'Umar (RA) in which the Prophet (ﷺ) ordered him to tie up the property and apply its usufruct for human benefit. In this *Ḥadīth*, the word *Habs* (detention) refers to the perpetuity, because if *Waqf* property is returned to the ownership of *Wāqif*, it will not be considered as *Muḥbas* (detained) due to that *Tahbees* (to detain) is against the *T'aqīt* (temporary). Furthermore, the next sentences of this *Ḥadīth* are apparent regarding the perpetuity in *Waqf*. This is because if *T'aqīt* (temporary) in *Waqf* were allowed, it would be permissible to be sold, gifted, and inherited the *Waqf* property (Yūsuf, 2006).

2. *Waqf* property is dedicated to the ownership of Allah (ﷻ) or the ownership of beneficiaries as per Ḥanblī. This also requires perpetuity in *Waqf* because transferring ownership would be considered valid when it is perpetual, not Temporary. For instance, sale and purchase and *Hiba* (gift) for the limited time are invalid. Likewise, temporary in *Waqf* would be not considered valid (Haza, 2006).

3. *Waqf* is similar to the *'Itq*, because in both, the ownership is relinquished from the owner, so in *'Itq*, it is not allowed to emancipate for a limited period like in *Waqf*, it is not permissible to donate for a limited period. Both *'Itq* and *Waqf* are equal in terms of *Isqāt al-Milk*, as expressed by jurists, and temporary is not allowed in any type of *Isqāṭat*; consequently, it would not be allowed in *Waqf* as well (Yūsuf, 2006; Haza, 2006).

4. Both in the era of Prophet (ﷺ) and the era of companion, hundreds of properties donated, and further companions talked about *Waqf*. Significantly, their statements regarding *Waqf* demonstrate that perpetuity is among the central condition for the valid *Waqf*. There is no single statement of any companion that justifies the temporary in *Waqf* (Yūsuf, 2006).

Second opinion: In *Mālikī* school and one opinion in Ḥanbali schools (*Al-Mardāwī*, 1955), perpetuity is not among the condition of valid *Waqf*, and *Wāqif* is allowed to limit certain time for his/her *Waqf*. Upon completing the deadline as determined by the *Wāqif*, the *Waqf* asset will be returned to the *Wāqif*. If the founder dies before the specified period, the *Waqf* property will be returned to his/her heirs. (Ibn 'Ābidīn, 2000, v.6, p. 518; Nizām, 2000, v.2, p. 357). This view of *Imām Mālik* is one *Riwāyah* (narration) of *Imām Abu Yūsuf* from Ḥanafī school and also adopted by contemporary jurists like *Aḥmad Ibrāhīm*, *Muḥammad Abu Zahra* and *Muṣṭafa al-Zarqa* (Yūsuf, 2006; Haza, 2006). The jurists of *Mālikī* approve the temporary in *Waqf* with the condition 'by the will of *Wāqif*. They further allowed the *Waqf* of usufructs, which may very often be Temporary too (*Kahf*, 1999). Their pieces of evidence are as follow:

1. *Waqf* is one type of *Ṣadaqah* in the sense of its meaning and its objective, and it is well-known that temporary in *Ṣadaqah* is allowed like the perpetuity. Moreover, no evidence allows one and not the other. Therefore, differentiating between these two categories of *Ṣadaqah* is not supported by any evidence (Yūsuf, 2006).

2. *Waqf* refers to transferring the ownership of usufruct to the beneficiaries, and *Waqf al-Manāf'i* (*Waqf* of usufruct) is permissible in the case of perpetuity, so, same should be allowed with a limited period as well. In this sense, *Waqf al-Manāf'i* is similar to the lease (*Ijarah*) in which the usufruct of anything is leased for a certain period. So, *Waqf al-*

ACTIVATING TEMPORARY WAQF AND ITS MECHANISMS IN SOCIAL FINANCING IN ALLEVIATING THE EFFECTS OF COVID-19: APPLICABLE PROSPECTS IN MALAYSIA

Manāfi should be permissible like the *Ijārah*, and consequently, Temporary *Waqf* should be allowed too (Yūsuf, 2006).

3. The ultimate objective of *Waqf* is to get the reward from Allah (ﷻ) and to ensure the beneficiaries of *Waqf* get the benefits from the *Waqf*. This will include all types of assets that provide benefits either in the form of perpetuity or temporary.

Sheikh Abu Zahra contents that the principle of Temporary *Waqf* has more derivatives in *Shari'ah* compared to perpetual *Waqf*. This is because, in Islamic law, there are many examples in which something is held from any action for a limited period, such as *Rahan*, etc. However, hardly there would be an example in which something is held without a limitation on the holding period. Therefore, temporary in *Waqf* – which is in line with the rules of *Fiqh*- should be permissible, like the perpetual *Waqf*, which is allowed, though it is against the rule of *Fiqh*.

From the above-mentioned discussion of jurists, the second view (permissibility of Temporary *Waqf*) is preferred due to their strong and reasonable evidence. Furthermore, this view will approach the people to donate for the alleviation of poverty and elevation of the society. Notably, it must be remembered that perpetuity in Islamic endowment is the rule and temporary in *Waqf* is the exception. Therefore, the majority of *Fuqahā* believe that, essentially, *Waqf* is perpetual, and Temporarily in *Waqf* entails a clear statement of the *Wāqif's* will.

1.4 Temporary Waqf and Waqf Laws in Malaysia

Malaysia is a constitutional monarchy with a federal government. It is made up of thirteen states and three federal territories. Each state has its local government, which has administrative independence. Malaysia's Federal Constitution is the country's supreme law, and it establishes the king as the paramount authority in matters of Islam like *Zakāt*, *Bait al-Māl*, and *Waqf* to mention a few ('Aziz and 'Ali, 2018). The 'State Islamic Religious Council' (SIRC) has been established in each state to instruct on all Islamic affairs, and each state has the authority to enact its law regarding the religious matters under *Shāfa'i* school (Husin, 2018).

As far as Temporary *Waqf* is concerned, though the validity of Temporary *Waqf* is not permitted in *Shāfa'i* school, it is adopted by some states, including Federal Territories, Terengganu, Johor, and Sarawak. For instance, Section 18 (2) (c) of Wakaf (Terengganu) Enactment 2016 states "Waqf Mu'aqqat" means submission of *Waqf* for a particular period". Also, Section 2, Majlis Islam Sarawak Ordinance 2001 describes "Wakaf khās" means dedication in perpetuity, or for a limited period, of the capital of property for religious or charitable purposes recognized by Islamic Law and the property so dedicated, the benefit and income of the property being given to specified persons or for purposes prescribed in the *Waqf*;" Furthermore, Section 2 of Administration of Islamic Law (Federal Territories) Act 1993 mentions "Wakaf khās" means dedication in perpetuity or for a limited period of the capital of property for religious or charitable purposes recognized by Islamic Law, and the property so dedicated, the income of the property being paid to persons or for purposes prescribed in the *Waqf*".

The above-mentioned provisions demonstrate that *Waqf al-Mu'aqqat* has been permitted by certain states in Malaysia, though it is not permitted in *Shāfa'i* school. Notably, it should be noted that in some enactments, *al-Waqf al-Mu'aqqat* includes a "specified person" which is not *Waqf al-Mu'aqqat*, as discussed previously.

2. The Potential Role of Temporary *Waqf* in Combating Covid-19 And Other Disaster

2.1 Negative Effect of Covid-19

The phenomenon of COVID-19 pandemic disease has affected the whole world, including Malaysia. Due to the spreading of this dangerous disease, almost all the countries decided to stop the operation in many sectors as a preventive measure. In Malaysia, the government ordered to impose Movement Control Order (MCO) in March 2020 as the number of COVID-19 patients increased.

As a result, most of the netizens were having a hard time, especially the B40 group. Those who earn below RM4360 were categorized in this group (Zakiah, 2020; Khali, et al., 2020). To reduce and maintain the operation cost, many companies decided to resize the workforce in the company, reduce the employee's salary, or decide to close the company permanently (Razak, et al., 2021). Although the enforcement of MCO is to restrain this contagious disease, it has affected many things such as daily life routine, economic growth, public health, and national security. This situation also affected the income of the small businesses because of the order from the government to stop their operation during MCO. To ease their burden, the government has allocated financial aid for the B40 as well as small and medium business (Khalil, et al., 2020; Razak, et al., 2021).

Other than that, the medical front liners staff was also affected when the crucial equipment such as Personal Protective Equipment (PPE) suits, face masks, hand sanitizers, and thermal scanners was insufficient. Due to an increase in the number of COVID-19, the PPE suit is very important for the staff of the Ministry of Health (KKM) to face these contagion patients. The same situation also happened to the other front liners staff such as police and army. However, these problems have the attention of various organizations, such as the State Islamic Religious Council (MAIS), to mention a few (Nurhidayah, 2020; Khalil, et al., 2020).

2.2. The Advantages of Temporary *Waqf*

According to the scholars, temporary *Waqf* has the upper hand in dealing with a sudden disaster such as deadly COVID-19 because it can widen the sorts of property that can be donated. As indicated previously, that property can be categorized into (a) movable property, (b) and immovable property. Immovable property is the sole sort of property permitted to be endowed if the endowment is only performed in the form of perpetuity. This is because the essential premise of perpetual *Waqf* is that the property must stay in its original physical condition and cannot be devastated or damaged while it is in good standing (Al-Kāsānī, 2002). Though this approach has an optimistic and affirmative value as a preventive measure of *Waqf* properties, practically, it does not benefit as per the requirements of society due to technological advancements.

As it is experienced that at the time of any crisis and disaster, most of the equipment and aid comprises movable property, such as gloves, sanitizers, etc., as seen during the COVID-19 pandemic. From the researcher's point of view, this issue can be resolved by utilizing cash *Waqf* that is also part of Temporary *Waqf*. Comparably, this kind of crisis and pandemic cannot be solved effectively by applying perpetual *Waqf*. These circumstances demonstrate the advantages and benefits of Temporary *Waqf* in dealing with the crisis and controlling the disaster and pandemic.

ACTIVATING TEMPORARY WAQF AND ITS MECHANISMS IN SOCIAL FINANCING IN ALLEVIATING THE EFFECTS OF COVID-19: APPLICABLE PROSPECTS IN MALAYSIA

Notably, Temporary *Waqf* facilitates a great substitute not only for those who have immovable properties but for those who only have movable items either in the form of cash or in the form of movable items. In this sense, a person can donate some immovable properties for a limited period, such as a house, hall, school, or hotel, for various purposes. Also, he/she has an option to donate movable items for a specified time, such as books, vehicles, sanitizers, gloves, and other equipment. Furthermore, in Temporary *Waqf*, there is an option to endow some cash as a *Waqf* to be invested for a limited time, and the yield would be distributed among the beneficiaries, and at the end, cash would be back to the endower. This is illustrated in the figure below.

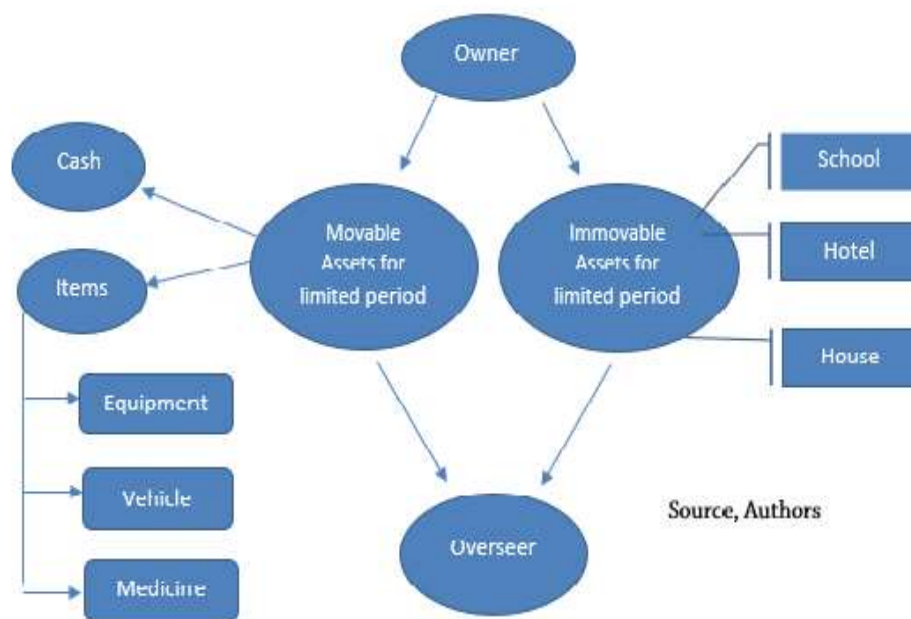


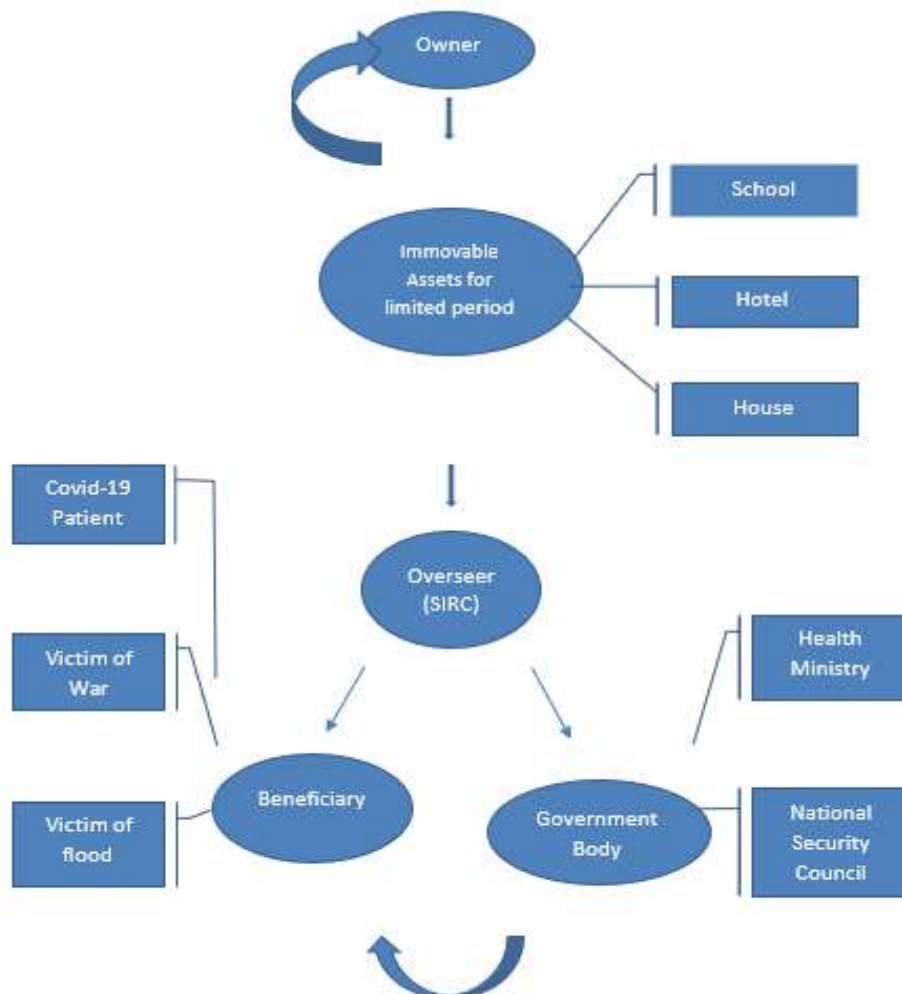
Figure. 1: Temporary *Waqf* in the Form of Movable and Immovable Property

Additionally, charity through the Temporary *Waqf* encourages the people to come forward for those who are suffering from serious illnesses and sudden disasters such as floods, earthquakes, fire, war, pandemic, etc. This is because sometimes, people have one or two extra rooms, halls, and property, which are saved for some purpose in the future; these properties, however, are not in use. In this situation, they would happily come forward to help the needy by donating these items or assets for a limited period, and also, there would not be any fear of losing their assets, as eventually, these will come back to them. Likewise, Temporary *Waqf* in the form of cash would lead to help the government to enhance and develop the country economically. In this sense, one can donate cash as a Temporary *Waqf* for a limited time and hand it over to the government bodies or other institutions for investment, and profit can be distributed among the beneficiaries. This would help both the government and the needy. It will boost the economy by investment and assist the needy from its return respectively. Furthermore, this type of *Waqf* could resolve an urgent issue of any disaster, such as floods, earthquakes, fires, war, pandemic,

etc. Overall, Temporary *Waqf* carries various advantages by helping the needy in any disaster on an urgent basis and developing the country economically.

2.3 Dealing with Covid-19: From Malaysian Experience

The COVID-19 pandemic has severely damaged the global economy and caused historic downturns in many countries, including Malaysia. In Malaysia, during the implementation of MCO, the government has designated numerous locations as quarantine centres until the epidemic is eradicated. There are around 153 quarantine centres and 63 additional quarantine centres, which comprise properties like hotels, schools, and halls (Luqman, 2020; Rafidah, 2020). During the MCO, accommodations and other facilities were provided to those suffering from COVID-19 and to those who were front liners like medical staff, security guards, etc. And these accommodations and facilities are comprised of both movable and immovable assets, in which hotels, halls, etc., can be categorized as immovable properties, while medical equipment, vehicle, etc., can be considered movable *Waqf*. Arguably, in the researcher’s opinion, this kind of help cannot be limited to those who are suffering from COVID-19; it can be extended to one who suffers any crisis such as floods, fire, war, to mention a few. Significantly, Temporary *Waqf* will make easier the job of government and other institutions to prepare a quarantine centre and provide other facilities for all who face any disaster.

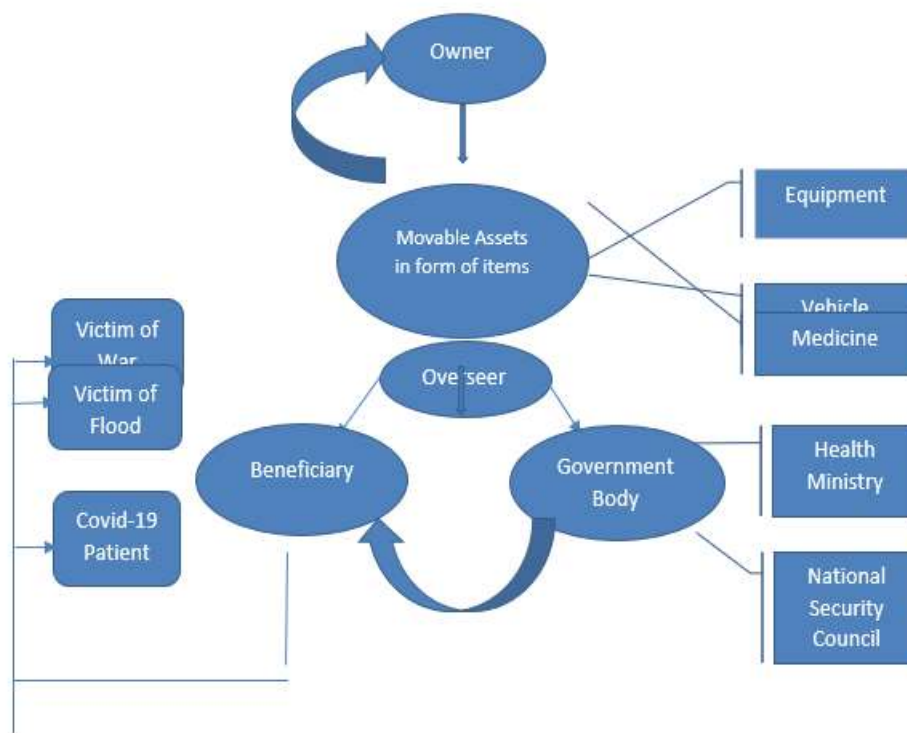


ACTIVATING TEMPORARY WAQF AND ITS MECHANISMS IN SOCIAL FINANCING IN ALLEVIATING THE EFFECTS OF COVID-19: APPLICABLE PROSPECTS IN MALAYSIA

Source, Authors

Figure 2: Purposed Model of Immovable Assets as a Temporary *Waqf* for Combating any Sudden Disaster

As elucidated in the figure that 1) owner donates immovable properties, which are schools, hotels, houses, etc., as a Temporary *Waqf*, and 2) this property will be handed over to the overseer that is SIRC in Malaysia, 3) now overseer has two options, either he provides this property directly to the beneficiaries such as COVID-19 patients, victims of war or flood, etc., or 4) overseer hands over to the government bodies like Health Ministry and Malaysian National Security Council, 5) to utilize it among the beneficiaries, and 6) upon the completion of time, the property will be returned to the owner.



Source, Authors

Figure 3: Purposed Model of Movable Assets in the Form of Items as a Temporary *Waqf* for Combating any Sudden Disaster

As illustrated in this figure that 1) owner donates movable items as a Temporary *Waqf* which are equipment, medicine, etc., and 2) these movable items will be handed over to the overseer that is SIRC in Malaysia, now overseer has two options, 3) either he provides these items directly to the beneficiaries, or 5) he hands over these movable items to the government bodies, 6) to utilize the item among the beneficiaries, 7) or upon the completion of time, these movable items will be returned to the owner.

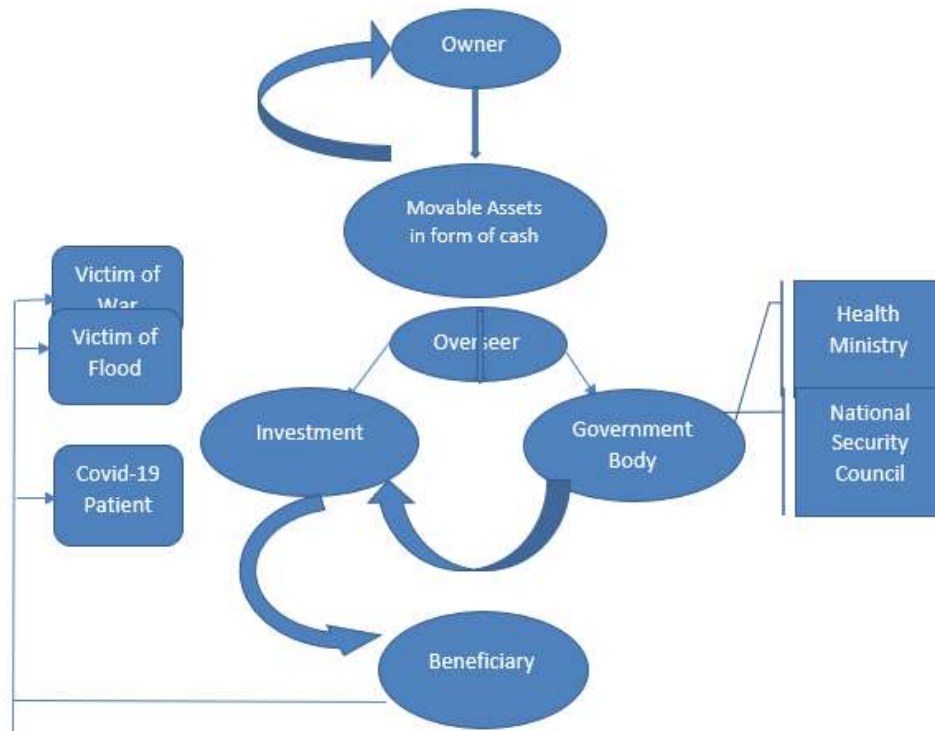
Apart from all the issues, Malaysian economic growth has been harmed and affected badly due to the fatal threat presented by this pandemic in many industrial sectors. (Ain Umaira et al., 2020; Razak, et al., 2021). This situation also affected the

income for the small businesses, particularly small and medium-sized businesses, which may result in its permanent closure (Calvin, 2020; Razak, et al., 2021). According to Razak, et al (2021), the pandemic affected around 70-80% of industries related to small and medium businesses. On the other hand, in response to the current situation and the economic downturn, the Malaysian government has initiated many programs, including the PRIHATIN Rakyat Economic Stimulus Package (PRIHATIN Package) (Ain Umaira et al., 2020; Khalil, et al., 2020). According to Prime Minister Tan Sri Muhyiddin Yassin, the overall allocation under this package is RM250 billion (Khalil, et al., 2020).

In this regard, Temporary *Waqf* in the form of cash for a limited period with the purpose of investment can play a crucial role in economic growth. To achieve this purpose, people would be encouraged to endow some cash for a specified period, and the amount would be invested in low-risk profit-generating companies. The yield can be distributed among the beneficiaries, and at the end, the endowed amount would be returned to the endower. In this module, not only the *Wāqif* gets a reward from Allah (ﷻ) for his endowment towards the *Ummah*, but also the amount would be returned to him. This type of Temporary *Waqf* leads the people to come forward to help society and develop economic activities among the industries frequently.

As far as the investment of movable assets is concerned, it can be implemented in various forms, as suggested by scholars such as *Muḍārabah*, *Qard al-Hasan*, etc. (Hassan, et al., 2020). Historically, it can be traced back to the Ottoman era in which many sectors such as education, health, and welfare received huge financial aids from movable *Waqf*, and also from its profit and return (Cizaka, 1998). In the modern era, Fiqh Academy, in its Resolution No. 140 (15/6), recommended the investment of cash *Waqf* through both low-risk investment and high-risk investment (Hassan, et al., 2020). However, in the researcher's opinion, it is not advisable to invest *Waqf* assets in high-risk investments as it may cause *Waqf* assets to jeopardize.

ACTIVATING TEMPORARY WAQF AND ITS MECHANISMS IN SOCIAL FINANCING IN ALLEVIATING THE EFFECTS OF COVID-19: APPLICABLE PROSPECTS IN MALAYSIA



Source, Authors

Figure 4: Purposed Model of Movable Assets in the form of Cash as a Temporary *Waqf*

As illustrated in this figure that 1) founder donates cash as a Temporary *Waqf* for investment, 2) this amount will be handed over to the overseer that is SRIC in Malaysia, now overseer has two options, 3) either he invests this amount in low-risk profit-generating companies, or he hands it over to the government bodies for the investment, 6) in both cases, profit will be distributed among the beneficiaries, 7) and upon the completion of time, this amount will be returned to the owner.

Noticeably, by applying these modules of Temporary *Waqf*, both the needs of peoples in case of sudden disaster and the needs of government in economic downfall can be fulfilled. The former can be achieved by providing accommodations, medical facilities, and the day-to-day needs of the people who suffer from any emergency or sudden disaster. And the latter can be fulfilled by investing the Temporary *Waqf* in the form of cash, where economic disruption can be controlled.

3. Conclusion

The phenomenon of the COVID-19 pandemic has poorly affected the whole world, including Malaysia. This pandemic not only damaged and unparalleled the domestic economic sector, health, and security department but also impacted severely human's day-to-day needs and routines. This research reveals that Temporary *Waqf* could play a significant role in combatting natural or unexpected disasters like COVID-19 pandemic, earthquake, flood, fire, plague, etc. Not to limit, the Temporary *Waqf* in the form of cash can help the government to alleviate poverty, elevate society and boost economic activities. The researcher presented some models of Temporary *Waqf* that would play a

crucial role in the welfare of *Ummah* and economic growth. This model includes a) Temporary *Waqf* in the form of immovable properties such as hotels, schools, and halls, 2) Temporary *Waqf* in the form of movable items such as various types of equipment, foods, and vehicles, 3) Temporary *Waqf* in the form of cash that would help government too for economic growth. From *Shari'ah's* perspective, there is no issue in implementing the above-mentioned models as discussed in detail. Hence, the researcher requests the government bodies and related organizations in Malaysia to come forward for the upliftment of society and the development of economic activities in the country.

ACTIVATING TEMPORARY WAQF AND ITS MECHANISMS IN SOCIAL FINANCING IN ALLEVIATING THE EFFECTS OF COVID-19: APPLICABLE PROSPECTS IN MALAYSIA

References

- Al-Qur'an.
- Abu Zahrah, A.I. M. (1971). *Muḥāḍarāt fi Al-Waqf*. Damascus: Dar Al-Fikr Al-Arabi.
- Ain Umaira, M. S., Syafiqah, N. A. S., Thevadas, R., Noordin, N. K., Rahman, A. A., Sekawi, Z., ... Sultan, M. T. H. (2020). COVID-19 outbreak in Malaysia: Actions taken by the Malaysian government. *International Journal of Infectious Diseases*, 97, 108–116. <https://doi.org/10.1016/j.ijid.2020.05.093>
- Aziz, A., & Ali, J. (2018). A Comparative Study of Waqf Institutions Governance in India and Malaysia. *Intellectual Discourse*, 1229-1246.
- Al-Khassāf, A. A. *Aḥkām al-Awqaf*. Tabatahā wa Sahahahu Muhammad bin 'Abd al-Salim al-Shaheen, (Beirut: D'Ēr al-Kutub al-'Ilmiyyah, 1999).
- Al-Kāsānī, A. A. (2002). *Bada'ī'u Al-Ṣanā'ī'u fi Tartīb Al-Sharā'ī*. Beirut: Dar Al-Kutub Al-'Ilmiyyah.
- Al-Kashnawī, A. (1986). *Ashal Al-Madārik Sharḥ Irshad Al-Salik fi Fiqh Imam Aimmah Malik*. Beirut: Dar Al-Fikr.
- Al-Rāzī, A. (1979). *Mo'jam Maqāyis al-Lughah*, Al-Muhaqqiq: Abdussalām Muhammad Hārūn. Bairut: Dar al-Fikr, vol.5, p.467.
- Al-Rasā'a, M. (1937). *Al-Hidāyah al-Kāfiyah al-Shāfiyah li Bayān Haqāiq al-Imām Ibn 'Arafah al-Wāfiyah (Sharah Hudud Ibn 'Arafah li Al-Rasa'a)*. Bairut: al-Maktab al-'Ilmiyyah.
- Al-Mardawī, A. A. A. (1955). *Al-Insāf*. (First). Cairo: Matba'ah Al-Sunnah Muhammadiyah.
- Al-Shirāzī, A. I. I. (n.d). *Al-Muhaddhab fi Fiqh al-Imām Al-Shifā'i* (n.p). Bairut: Dār al-Kutub al-'Ilmiyyah,, vol. 2, p.323.
- Al-Tirmidhī, A. M. (1975). *Sunan al-Tirmidhī* (2ndedn), Taḥqīq wa T'aliq: Aḥmad Muḥammad Shakir, etl. Miṣr: Shirkat Maktabah wa Matb'a Muṣṭafā al-Yābi. vol.3, p.652.
- Cizakca, M. (1998). Awqaf in History and its Implications for Modern Islamic Economies. *Islamic Economic Studies*, 6(1).
- Cizakca, M. (2000). *A History of Philanthropic Foundations: The Islamic World from the Seventh Century to the Present*. Istanbul: Boğaziçi University Press.
- Calvin, C. (2020). COVID-19 in Malaysia: Economic Impacts & Fiscal Responses. Retrieved September 5, 2020, from Institute of Strategic and International Studies (ISIS) Malaysia website: <https://www.isis.org.my/2020/03/26/covid-19-in-malaysia-economic-impacts-fiscal-responses>
- Haza, M. M. (2006). Al-Waqf al-Mu'awqat: Baḥth Fiqhi Muqarin. Paper presented in the conference held in Makkah al-Mukarramah in 2006.
- Husin, R. (2018). "Waqf Implementation in Malaysian Universities: Overview and Way Forward". *The Social Sciences*, 13(1), (pp. 145-149).
- Hassan, R., Ali, J., & Mohamad Noor, F. (2021). Cash Awqaf: How It May Contribute to SDGs? In *Islamic Wealth and the SDGs* (pp. 559-577). Palgrave Macmillan, Cham.
- Ibn 'Ābidīn, M. A. (2000). *Raddul Muḥtār 'Alā al-Durrul Mukhtār Hāshiyah Ibn 'Ābidīn*, (Bairut: Dār al Marefah), Vol. 6.
- Ibn Quddāmah, A. M. D. (1968). *Al-Mughnī* (n.p). Misr: Maktabah al-Qāhira, vol.6, pp.3-4.
- Ibn Quddāmah, A. M. D. (2005). *Al-Mughnī wa yalīhi Al-Sharḥ Al-Kabīr*. Egypt: Dar Al-Kitab Al-Arabiyy.
- Kahf, M. (1999). "Towards the revival of Awqāf: A few fiqhi issues to reconsider." In *Harvard forum on Islamic finance and Economics*, vol. 1. New York, NY: Harvard University.
- Khalil, M. A. H. M., Ab Rahman, M. F., Thaidi, H. A. A., & Rahman, A. A. (2020). Advantages of temporary waqf in combating COVID-19 pandemic in Malaysia. *INSLA E-Proceedings*, 3(1), 167-180.
- Luqman, A. A. K. (2020, April 5). COVID-19: 63 premis termasuk hotel 5 bintang, jadi pusat kuarantin. *Berita Harian Online*. Retrieved from <https://www.bharian.com.my/berita/nasional/2020/04/673373/covid-19-63-premis-termasuk>
- M. Firdaus, A. R., & Amanullah, M. (2016). Ta'bid al-waqf wa ta'qituhu fi wilāyat mukhtārah fi Malaysia. *Studia Islamika*, 23(3), 561–603. <https://doi.org/10.15408/sdi.v23i3.3592>
- Nizām Molāna and a Group of Indian Scholar, (2000). *Al-Fatāwā al-Hindiyyah*, (Beirut: Dār al-Kutub al-'Ilmiyyah, 2000), Vol. 2.
- Nurhidayah, H. (2020, April 12). PEMADAM jahit 1000 PPE untuk petugas HKL. *Sinar Harian*. Retrieved from <https://www.sinarharian.com.my/article/78611/EDISI/Selangor-KL/Pemadamjahit-1000-PPE-untuk-petugas-HKL> (Retrieved on 5 September 2020)
- Rashid, S. K. (2012). Measures for the Better Management of Awqaf. *IIUM Law Journal* Vol. 20, No. 1.
- Rafidah, M. R. (2020, April 3). COVID-19: 152 diisytiharkan Stesen Kuarantin. *Berita Harian Online*. Retrieved from <https://www.bharian.com.my/berita/nasional/2020/04/672568/covid-19-152-diisytiharkan-stesen-kuarantin> (Retrieved on 5 September 2020)

Bouhedda GHALIA - Saheed Abdullahi BUSARI - Saidatolakma Mohd YUNUS

- Razak, D. A., Amin, H., & Zuhaimi, A. Z. (2021). Factors Influencing Intentions On Use Of Cash Waqf As An Aid In Time Of Covid-19 In Malaysia.
- Yusuf, I. Y. (2006). Majalt Waqfiyyah Muqtarahah li Tanmiyah Mustadamah: Al-Waqf al-Mu'qqat. Paper presented in the conference held in Makkah al-Mukarramah in 2006.
- Zakiah, K. (2020, March 28). We have data on B40 but not enough on M40 to deliver quickly, says Azmin. The Star. Retrieved from <https://www.thestar.com.my/news/nation/2020/03/28/we-havedata-on-b40-but-not-enough-on-m40-to-deliver-quickly-says-azmin#:~:text=B40 is the base group,%2C361 and RM9%2C619> (Retrieved on 5 September 2020)

Acknowledgement

This paper is extracted from the Malaysia Ministry of Higher Education sponsored Fundamental Research Grant Scheme (FRGS) entitled: Maqasid al-Shariah Framework for Activating temporal Waqf as contemporary Social Micro-financing Mechanisms in Malaysian. FRGS 19-110-0719.