



المعهد الدولي للوقف الاسلامي  
International Institute of Islamic Waqf  
- iiiw -



## Executive Summary

### The Strategic Report for Awqaf



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## Introduction

The WAQF file in the world has witnessed important changes and transformations at the local, regional and international levels, and has profoundly affected the social and economic situation in some societies and countries. This WAQF moved from the traditional framework to the social and economic impact in some locations, and affected relations, alliances and the roles of the active forces in societies, despite the restrictions and laws imposed on the development of its performance. The WAQF scene in the world, since 1996 in particular, gradually began to develop and branch out in many locations, and this development created a WAQF movement at various levels and frameworks, and encouraged civil and popular participation that promoted sustainable development in these countries and societies in parallel with the institutional performance of public WAQF in countries.

Today, and after three years of hard work by the work teams, we announce the issuance of the first strategic report that discusses the WAQF with the methodology of foresight and future studies, and which covers the reality of WAQF in 54 Islamic countries and Islamic societies globally. The team studied WAQF reality in eight geographical regions distributed in most Continents of the world. We hope that this effort will be a qualitative addition to decision-makers in the WAQF sector, and we all hope that this strategic report will be periodic to keep pace with the development of the WAQF reality.

Despite the difficulty and hardship in obtaining accurate documented information about the reality of WAQF in these countries and societies, we were also keen to present it in a systematic and scientific framework that anticipates future paths for it within our reading of the reality of WAQF in this region. The reader will notice the works of the book "The Reality and Strategies of WAQF" and the book of "Strategic Report for WAQF from 1996 until 2021 AD", that we were able to set a categorical standard for the institutional performance of the WAQF, inspired by the WAQF experiences of these countries and societies, we were committed to neutrality, fairness and objectivity in proposing what exists.

In conclusion, we thank Allah Almighty for having succeeded in the International Institute of Islamic WAQF (IIIW) in completing the work of the book "The Reality and Strategies of WAQF" and the "Strategic Report". We cannot but extend our sincere thanks and appreciation to His Excellency, the Prime Minister of Malaysia, Dr. Mahathir Mohamad, and to the representative of the Secretary-General for Special Affairs at the United Nations Dr. Ahmed Al Muraikhi for their support for the work of the report, and for all the countries that cooperated in making the report a success, believing in the importance of the report and its role in serving the WAQF sector. We particularly mention the WAQF officials in Turkey, Indonesia, Malaysia, India, Pakistan, Kuwait, the UAE, Singapore, South Africa and others.

We value the role of the institute's scientific partners, namely the International Academy for Sharia Research in Islamic Finance (ISRA) in Malaysia, and the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) in the Kingdom of Bahrain, for their valuable comments that made the report.

Thanks are due to all members of the report's advisory body for their distinguished role in evaluating the project's work during this period, and to all writers who participated with us in the project's work, or who were with us in workshops, seminars, and in the evaluation of questionnaires.

Dr. Sami Al-Salahat  
Report Editor

## About IIIW

International Institute of Islamic WAQF was established in Malaysia in 2008 as an international non-profit WAQF institution, specializing in developing the WAQF's cognitive methodology and providing WAQF consultancy and training products, besides developing and qualifying entities and cadres in the WAQF.

Globally, the Institute was in the to pay attention to WAQF issues and to hold conferences and forums that serve the sector and achieve effective partnerships. It also makes efforts to publicize WAQF and spread its culture and its role in building society.



### Our vision

To be the first reference in the world in terms of developing the methodology of WAQF.



### Our services

- Training Courses
- Meetings and Conferences
  - Field Visits
- WAQF Consulting
- WAQF Projects and Initiatives



### Our values

- Commitment
- Methodology
- Credibility
  - Loyalty
- Specialization
- Providing Advice

## International Waqf Projects and Initiatives

- ▶ Awqaf Knowledge Reference
- ▶ WAQF Classification
- ▶ Governance Standards for Waqf
- ▶ Strategic Report for WAQF
- ▶ Training for WAQF Observers
- ▶ WAQF Entrepreneurship
- ▶ WAQF Banking Project
- ▶ Diploma in WAQF Management
- ▶ Normative Indication about WAQF Legislation
- ▶ WAQF Families Companies
- ▶ The Educated WAQF Organization
- ▶ Study of the International WAQF Fund for Orphans Care
- ▶ Future and Supervisory Studies of WAQF

## Partners Scientific Review

We have received the Strategic Report for WAQF (1996 - 2021), which was prepared by the International Institute of Islamic WAQF (IIIW), with the good efforts of a group of specialists and scholars in the field of WAQF. We - at the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) - appreciate your work, in issuing the distinguished report in its essence and methodology, which constitutes a valuable addition in monitoring the reality of WAQF industry, and your anticipating the development of the Waqf Industry path and future, to help place in the hands of researchers and interested persons a wealth of knowledge that helps them understand this reality, its elements, challenges, opportunities and great potentials are in the service of our nation and countries and their economic and social development.

We view such development projects as part of a comprehensive effort that complements each other. Its goal is to direct the WAQF industry, and lay the foundations for its revival and renaissance, not only within countries, but also at the global level.

We ask Allah Almighty to guide these sincere efforts for the good of the Islamic financial and WAQF industry, and to help us and the IIIW to continue with such well-known qualitative additions, in order to restore the great image of Islamic WAQF, and strengthen its economic, social and civilizational role.

Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)



The International Institute of Islamic WAQF assigned to the International Sharia Research Academy for Islamic Finance (ISRA) the mission of reviewing the Strategic Report for WAQF (1996-2021), which was prepared with the participation of a number of scholars and experts in the field of Islamic WAQF.

The scientific review of the report, was found distinct in its content, methodology and profound effects in directing the WAQF industry, and anticipating its future. The report was distinguished by its comprehensiveness in monitoring WAQF experience in the Muslim and non-Muslim countries, It was also distinguished by anticipating the future of WAQF with qualitative and quantitative methodological mechanisms.

This methodology helped to accurately reflect the reality of Waqf, highlighted the most important challenges facing it, and put forward short, medium and long-term developmental future proposals.

We are confident that this report will provide qualitative scientific and practical material for stakeholders in several sectors related to the WAQF industry, especially WAQF institutions, Islamic financial institutions that are concerned with Islamic social finance, socially responsible Islamic investment, and Islamic values-based financial intermediation and those interested in Islamic financial technology for Islamic social finance.

We ask Allah to grant success to the participants in this report, and helps them to continue their efforts to provide the WAQF sector with quality reports that restore the desired civilizational role of the Islamic WAQF.

International Sharia Research Academy for Islamic Finance (ISRA)



## The Opinions of Some Official Figures On The WAQF Strategic Report

### Mahathir Mohamad Former Prime Minister Malaysia



Praise be to Allah, Lord of the Worlds, for the completion of the first project on the strategic report on WAQF for the period 1996-2021. I extend my congratulations to the International Institute of Islamic WAQF, which has prepared this report which will be of great benefit to the Muslim world and Muslim societies in the world. This report confirms the importance of the work of the International Institute of Islamic WAQF, which was established in 2008 as an entity specialized in spreading the culture of WAQF. The efforts of the Institute are considered an important step towards reforming the reality of the Islamic WAQF in the world, and because the WAQF is a major gateway to social and economic development in societies and countries. The strategic report for Waqf has embodied a great service to the WAQF sector in the world, and I am sure that this report will help Muslims in developing this sector and achieve sustainable development in the Muslim world.

### Mr. Burhan ERSOY General Director of the Awqaf Directorate



I am certain that this strategic report carried out by the International Institute of Islamic WAQF will provide us with an understanding of the values expressed in the concept of institutional work. This report also shows us the rise and fall of the activities of the WAQF sector in the Islamic world in the context of relationship and influence, and the contributions of this report will highlight the sector's trends in the future, which can contribute to the cooperation of the entire Islamic geography.

### Dr. Ahmed Al Muraikhi Special Consultant to the Secretary-General of the United Nations



WAQF is a powerful tool in bridging the funding gap for the sustainable development goals that the United Nations organizations seek to achieve. WAQF has always been a major supporter during our Islamic history in financing educational, health, environmental and other projects. This prompts us to restore the role of the WAQF to simplify the spirit of solidarity and interdependence in Muslim societies. We see this exemplified by what the International Institute of Islamic WAQF is doing in spreading awareness through which it seeks to be the reference in the world for developing the WAQF methodology through the various programs, activities and publications it provides to serve the WAQF sector.

### Mr. Mansour Al-Saqabi Acting Secretary General of the General Secretariat of Waqf, Kuwait



We are pleased to thank the International Institute for Islamic WAQF for its efforts in serving the honorable Sunnah of the Prophet (PBUH). For its initiatives in anticipating the future of WAQF in the Muslim world, including this initiative related to monitoring the institutional WAQF performance in Muslim countries, which is expected to positively reflect on the performance of WAQF institutions in Muslim countries. The fact that Kuwait, represented by the General Secretariat of WAQF, obtained 91% in the strategic report on institutional performance for the year 2021, is a source of pride for us in the General Secretariat. We are grateful and appreciative for all the efforts made by the International Institute for Islamic WAQF to serve this sector.

### Dr. Rahman Khan Former Minister of Awqaf in the Republic of India



I was pleased when I saw the completion of the International Institute of Islamic WAQF's strategic report for the Waqf sector in the Muslim world, especially when they referred to the WAQF Sector of the Indian subcontinent as part of the nation, because the development of this sector in our region is important for improving the conditions of Muslims in various fields covered by the WAQF during our history.

## Dr. Seyyed Taher Raza Bukhari

Director General of Punjab Awqaf - Pakistan



Studies and scientific research gain great power in directing the compass of institutions and improving their decisions, and this strategic report for WAQF has this power, and government and private WAQF institutions should take advantage of what is stated in it to achieve the expected excellence of this sector.

## Professor Muhammed Nuh

Chairman of the Indonesian Waqf Board (BWI)



I congratulate the International Institute for Islamic WAQF and appreciate its efforts to complete the strategic report for WAQF, which serves not only the Muslim world, but the countries of the world as well. Through this report, we can exchange knowledge and experiences among WAQF institutions in different countries, and spread the values of WAQF for all humanity, which includes the benefit of different segments on a permanent basis. We can also, through what we saw in the report, create forms of cooperation between WAQF institutions in the world to maximize their impact on societies. I hope and believe that through this report we can synergize to advance our societies, solve poverty problems and create prosperity by activating the role of the WAQF in life.

## Mr. Selamat Bin Baiju

Director General of the Department of Awqaf, Zakat and Hajj, Malaysia



The strategic report for WAQF is a great report for what it included from the reality and experiences of a large group of Muslim countries, and its results made us in the WAQF sector in Malaysia feel that we are moving in the right direction, especially in the midst of the Corona pandemic, which proved that this sector has a major role in supporting the government against community suffering.

## Mr. Ali Al-Mutawa

Secretary General of Awqaf and Minors Affairs Foundation, United Arab Emirates



I am pleased to express my highest thanks and praise for the idea of the report because of its great role in motivating the governmental and private sectors and societies in different countries in developing the WAQF sector and its assets, maximizing the returns, and instilling the principles of charitable and humanitarian work around the world.

## Dr. Shamsiya bint Abdul Karim

Member of the Board of Waqf, Singapore



I send my warm congratulations to the International Institute for Islamic WAQF on the achievement of this important strategic report on the Islamic WAQF sector, which serves the global Islamic economy sector and contributes to its development, given that WAQF is one of the components of the Islamic economy. What distinguishes this report is the establishment of a standard for classifying institutional performance in WAQF sector.

## Mr. Mandla Mandela Nelson Mandela

Member of Parliament of South Africa/ Grandson of the late President Nelson Mandela



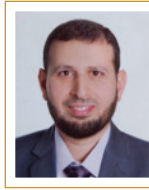
It is worth saying that the strategic report on the performance of institutions during the period 1996-2021 is very important, as my conviction has increased through the results shown by the report on the institutional performance of the WAQF sector in South Africa - being in the first category in the classification - that the WAQF institutions that I have been concerned with, which manage funds for the community in order to achieve donor mandates, is fully managed with a high degree of integrity.

## Participants in the Report

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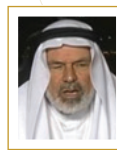
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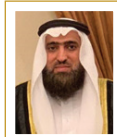


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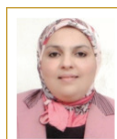
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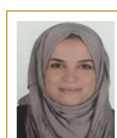


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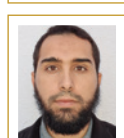
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## Introduction to the executive summary

We work at the International Institute of Islamic WAQF to provide the leaders of the WAQF sector in the world with what serves their decisions in their leadership positions, which contributes to the development of their institutions. This executive summary represents a summary of the draft strategic report for WAQF with the statistics, figures and trends mentioned in the WAQF sector institutions that were studied in our report.

We were successful at the International Institute of Islamic WAQF in preparing the first strategic report in the world covering the course of a quarter of a century of the development witnessed in the WAQF sector over several centuries after the establishment of the first Islamic system dedicated to sustainable development in the world.

The idea of the strategic report for WAQF, which is consistent with the International Institute of Islamic WAQF as a reference in this field, is a precise scientific tracking and monitoring of the reality of WAQF progress in the world through developments, events, studies, programs, and the various forms used, which drew an indication of the trends followed in the sector of WAQF since 1996 AD, this date was determined by the decision of the Council Executive Committee of the Conference of Ministers of WAQF and Islamic Affairs, which was held in Amman in the Hashemite Kingdom of Jordan in September 1996 AD, the State of Kuwait was assigned as a coordinating country for the WAQF file at the level of the Muslim world at that Conference. The General Secretariat of Awqaf (Kuwait) prepared a list of executive projects, which were approved at the Conference of Ministers of Awqaf and Islamic Affairs in 1997 in Jakarta.

This marked the beginning of a broad government interest in WAQF, accompanied by a clear Waqf movement in the private WAQF sector and civil work (businessmen and women), in addition to private sector institutions and other interested institutions in the Arab and Muslim countries up to this day.

The idea that the institute aspires to is to track the work and movement of the WAQF since 1996 AD, the direction it was moving towards, the fields it reached and affected, the fields it did not reach and the reasons for that, and the fields it reached, but failed to influence, whether it was linked to the presence of WAQF in countries, societies or domains or even the internal processes of WAQF and their various systems.

We hope that these trends and strategies will constitute a catalyst for WAQF sector leaders and those affected by Waqf in the Islamic world and Muslim minorities which set sound foundations for the performance of WAQF during the past period, and to rely on the foresight indicators that this report will produce to contribute to presenting the WAQF as a main tool for the renaissance of societies and countries.

Understanding WAQF as a development model that provides real services to societies and countries, will not be as strong unless we highlight the achievements of WAQF during the last period, which witnessed a real movement of the WAQF in government agencies, societies, institutions and among individuals after the Muslim world witnessed stagnation in the last two centuries. During that time, a negative mental image of WAQF was formed due to the negative role of colonialism towards WAQF, the mistakes of some countries in weakening the WAQF's role since the beginning of their independence, as well as the malpractice and management of some Waqf overseers, and the lack of documentation of WAQF works in many countries, which facilitated the attack on WAQF in the past decades.



## The importance of the strategic report

The Strategic Report of Awqaf (1996-2021) has great importance that appeared in its content, including that:

- It is the first scientific report dealing with the reality of Islamic WAQF in the world with the methodology of looking into the future, monitoring the WAQF movement in the Muslim world through information, statistics and the social utilitarian impact of the WAQF resource in societies and countries, then predicting what the WAQF future will be like.
- Waqf has been the huge financial resource in the Muslim world for tens of centuries, yet, studies and scientific research have not taken this resource with the needed level of comprehensiveness, monitoring and analysis.
- This report sheds light on what can be added to the reality of WAQF development at various levels, and focus on new tools that enhance its impact of WAQF on societies and countries.

## The General objectives of the Strategic Report

This strategic report has achieved its goals for which it was accomplished, and they all aim at the service of WAQF institutions, and define the targets towards which they are heading towards in the institutional WAQF work, and the most important of these goals are:

- Detecting organizational differences in the institutional performance and WAQF management and focusing on patterns and successful Islamic and international experiences, which started a motivation for adopting WAQF as a development institution in societies and countries.
- Defining and adjusting the scientific and practical image of WAQF movement in the Muslim world, highlighting its ups and downs, with the identification of causes and indicators, through statistics and figures.
- Drawing features of WAQF trends in the near and far future, and identifying the mechanisms and tools that promote the institutional image of WAQF in terms of its effectiveness and civilizational impact.

## The Reality of Islamic WAQF in the world

The WAQF Strategic Report team has identified the countries and WAQF entities (the study sample), divided into 8 regions, and used several methods to collect basic data and analyze it for a better anticipation of the future of this sector with clear evidence. These regions are:



Group	Region	Countries included in questionnaire and research	No. of countries
Group No. 1	The Arabian Peninsula	Emirates, Bahrain, Saudi Arabia, Oman, Qatar, Kuwait, Yemen	7
Group No. 2	Iraq and the Levant	Jordan, Syria, Palestine, Iraq, Lebanon	5
Group No. 3	North Africa	Tunisia, Algeria, Sudan, Senegal, Libya, Egypt, Morocco, Mauritania	8
Group No. 4	Turkey and the Balkan countries	Albania, Bulgaria, Bosnia and Herzegovina, Turkey, Montenegro, Serbia, Kosovo, Croatia	8
Group No. 5	East and South Asia	Indonesia, Brunei, Thailand, Singapore Philippines, Malaysia	6
Group No. 6	Indian subcontinent	,Pakistan, Bangladesh, Sri Lanka, Maldives India	5
Group No. 7	Central and Southern Africa	Tanzania, South Africa, Zambia, Zimbabwe Zanzibar, Somalia, Kenya, Malawi Mauritius, Nigeria	10
Group No. 8	Some Muslim Societies	Muslim communities in Germany, Australia Sweden, Canada, New Zealand	5
Total No. of regions and countries	total of Geographical regions is eight	The number of Muslim countries and societies participating in this questionnaire, field studies and research reached (54) countries	



It should be noted that this research project has produced two results:

- 1-Monitoring the reality and strategies of WAQF in the world -where the WAQF has been studied - through its various legislative, legal, economic and social fields - a descriptive, analytical, and a future study.
- 2-Strategic Report for WAQF.

Accordingly, we have divided the Strategic Report for Awqaf - which is originally the ninth chapter of the book "The Reality and Strategies of WAQF in the World" - into several main sections, the first of which we discussed the map of WAQF of the three main mosques, and we put them at the forefront of this chapter because we firmly believe that they are the greatest WAQF entities for Muslims as a whole, as well as being considered living experiences spread throughout the Muslim world since the early era of Islam before the stage of colonization and the division of Muslim countries. Then we talked about the rest of the regions mentioned earlier.

## Definition of The Benchmark for WAQF Performance

The Benchmark for WAQF Performance (BWP) is a periodic benchmark that aims to reveal the organizational status of the WAQF and its institutional performance in Muslim countries and Muslim communities through its ten main branches, which will contribute to revealing the development and growth of the WAQF.

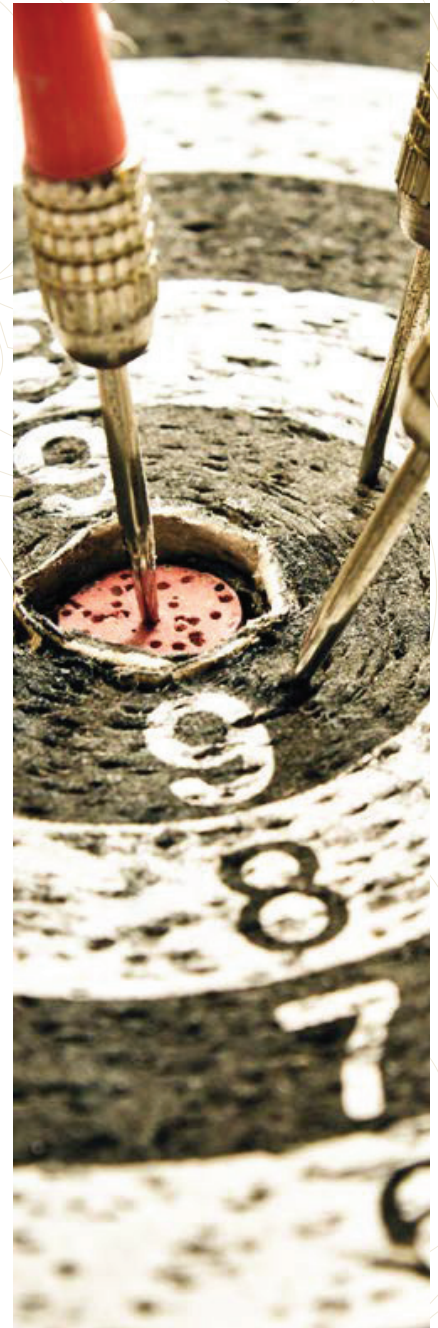
The BWP is a reference standard that measures the Waqf development and the WAQF industry in the Muslim world, and Muslim minorities, and it will be linked through digital and statistical data issued in light of the results of the editing team's research, as well as other report teams, as well as the permanent monitoring of several indicators that enhance the credibility of the experience by completing the standard.

If the criterion is achieved between several experiments, then we may not resort to the minimum criterion, or the criterion of excellence, and this can be measured by looking at the size of the WAQF assets, and the percentage of revenues, and often we will not resort to this differentiation as long as the criterion has been fully achieved in the experiment, our goal is that the standards are achieved in the WAQF experiences in the Muslim world.

### Sub-factors of the BWP standard industry in a quarter of a century .([1996-2021

Several specialized workshops have been held for the report's working groups regarding the WAQF map, including the advisory committee, with the participation of some main and secondary researchers. The first workshop was held on January 20, 2021, then the second workshop on March 6, 2021, and finally the third workshop on March 13, 2021.

The discussion focused on setting the main and secondary criteria, which cover the institutional performance of the WAQF institution, regardless of organizational differences, and the reference of the supervising authorities, whether it is public WAQF supervised by the state, or private WAQF supervised by communities, universities, associations , families or individuals. The weights have been determined. In the first category, all sub-criteria must be recalled, while in the second category, the achievement rate must exceed the 50% barrier of the sub-criteria, and in the third category, this must not be less than 25%. The following criteria have been reached.



No.	sub-criteria	Subcriteria weights	1st Category 07-10	2nd Category 04-06	3rd Category 01-03
1	Practice the principles of governance	10	Required	Required	Required
A	Commitment to a culture of governance	3	√	√	×
B	Issuance of bylaws and statutes	2	√	√	√
C	Effectiveness of the Executive Management and the Board of observers	2	√	×	×
D	Exercising Control tools	3	√	√	×
2	Stability in society and the state	10	Required	Required	Required
A	Political stability	3	√	√	√
B	Social stability	2	√	√	×

C	Economic stability	2	√	√	√
D	State support for the WAQF sector	2	√	×	×
E	Awareness and mental image of the WAQF in society	1	√	√	×
<b>3</b>	<b>HR efficiency</b>	<b>10</b>	<b>Required</b>	<b>Required</b>	<b>Required</b>
A	Expertise and experience	4	√	√	√
B	Qualification and training	4	√	×	×
C	Job satisfaction and work environment	2	√	√	×
<b>4</b>	<b>Adequacy of laws and the development of the WAQF institution</b>	<b>10</b>	<b>Required</b>	<b>Required</b>	<b>Required</b>
A	Legal support of the development of the WAQF institution	4	√	√	√
B	The development of internal regulations in line with the structure of WAQF Foundation	2	√	×	×
C	Facilitate private WAQF laws and legislation	2	√	√	×
D	Enact tax exemption laws	2	√	√	√
<b>5</b>	<b>The effectiveness of the strategic plan</b>	<b>10</b>	<b>Required</b>	<b>Required</b>	<b>Required</b>
A	Having a strategic plan	4	√	√	√
B	Efficiency in implementing the operational plan	4	√	×	×
C	Review and Evaluation	2	√	√	×
<b>6</b>	<b>Availability of financial resources and financing</b>	<b>10</b>	<b>Required</b>	<b>Required</b>	<b>Required</b>
A	The ability to attract new WAQF assets	4	√	√	√
B	Presence of supportive financial institutions	4	√	×	×
C	Effectiveness of the appropriate financial formulas for the WAQF	2	√	√	×
<b>7</b>	<b>The independence of the WAQF management</b>	<b>10</b>	<b>Required</b>	<b>Required</b>	<b>Required</b>
A	The presence of a specialized body in management and investment of WAQF	4	√	√	√
B	Separation of the WAQF budget from the institution's budget	2	√	×	×
C	Partnerships and alliances with stakeholders	2	√	√	×
D	The vision, mission and values of the WAQF institution	2	√	√	√
<b>8</b>	<b>The size of the WAQF assets</b>	<b>10</b>	<b>Required</b>	<b>Required</b>	<b>Required</b>
A	Diversity (real estate, movable, monetary, intangible, electronic).	2	√	√	√
B	The effectiveness of developing and operating a WAQF	3	√	√	×
C	The revenue generated in relation to the size of an asset	5	√	×	×

9	Effectiveness of investment	10	Required	Required	Required
A	Having a strategic investment plan	2	√	√	√
B	Cadres specialized in modern investment	2	√	√	×
C	Partnership with the investment sector	2	√	×	×
D	Existence of risk management guide in WAQF investment	2	√	√	√
E	Results of the annual financial report	2	√	√	×
10	Inventory and record of WAQF	10	Required	Required	Required
A	Restore stolen/ detained WAQF	4	√	√	√
B	List all WAQF bodies, or at least most of them	4	√	√	×
C	Using modern technologies for inventory and documentation	2	√	×	×

The ten sub-criteria were divided based on the completion of performance. If any entity obtained seven criteria or more it will be in the first category, regardless of the different levels. Obtaining between four to seven criteria will be in the second category, and four criteria or less will be in the third category.



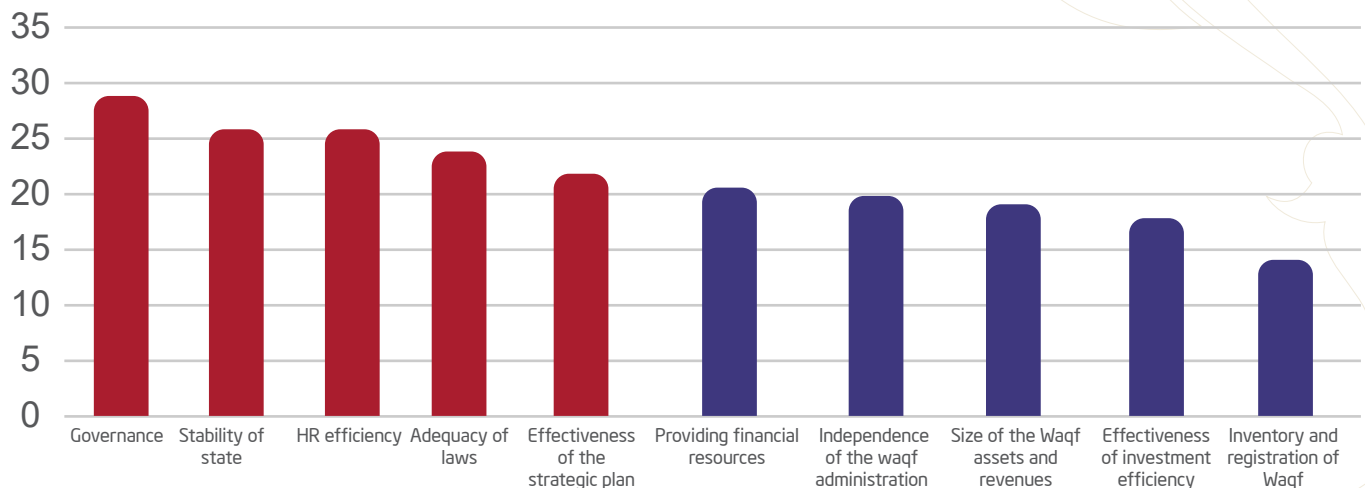
## The most influential factors on the performance of WAQF:

The institutional WAQF performance standard and its applications on the performance of countries and societies have been exposed through the application of the Matrix Impact Cross, which is one of the tools of future studies techniques, then dividing the degrees of impact into positive and negative, according to the following table:

Positive Impact					0	Negative Impact				
+5	+4	+3	+2	+1	0	-1	-2	-3	-4	-5
Strong	Average		Weak		No impact	Weak		Average		Strong

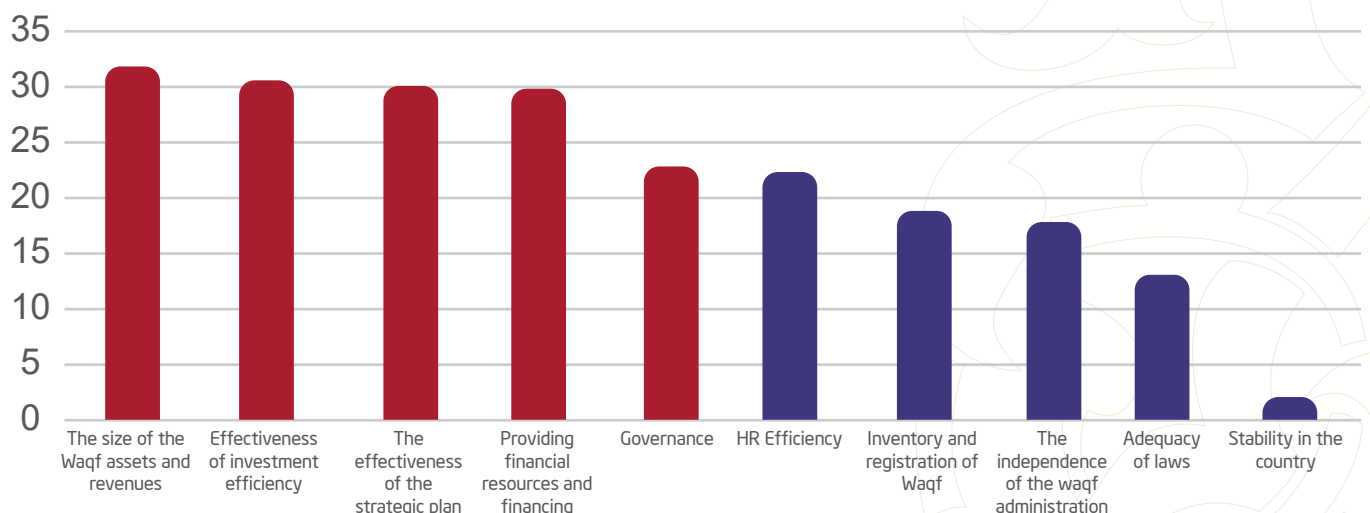
Through the work of two groups that included 15 experts and researchers in the field of WAQF studies, it became clear to us that the variable [Governance] is the variable most influential in all the variables, as its total effects reaches (29 points), followed by the variable [Stability in the State], and the total number of its effects reaches (26) points , and to the same degree is the variable [Human Resource Efficiency], and the number of its effects is (26 points).

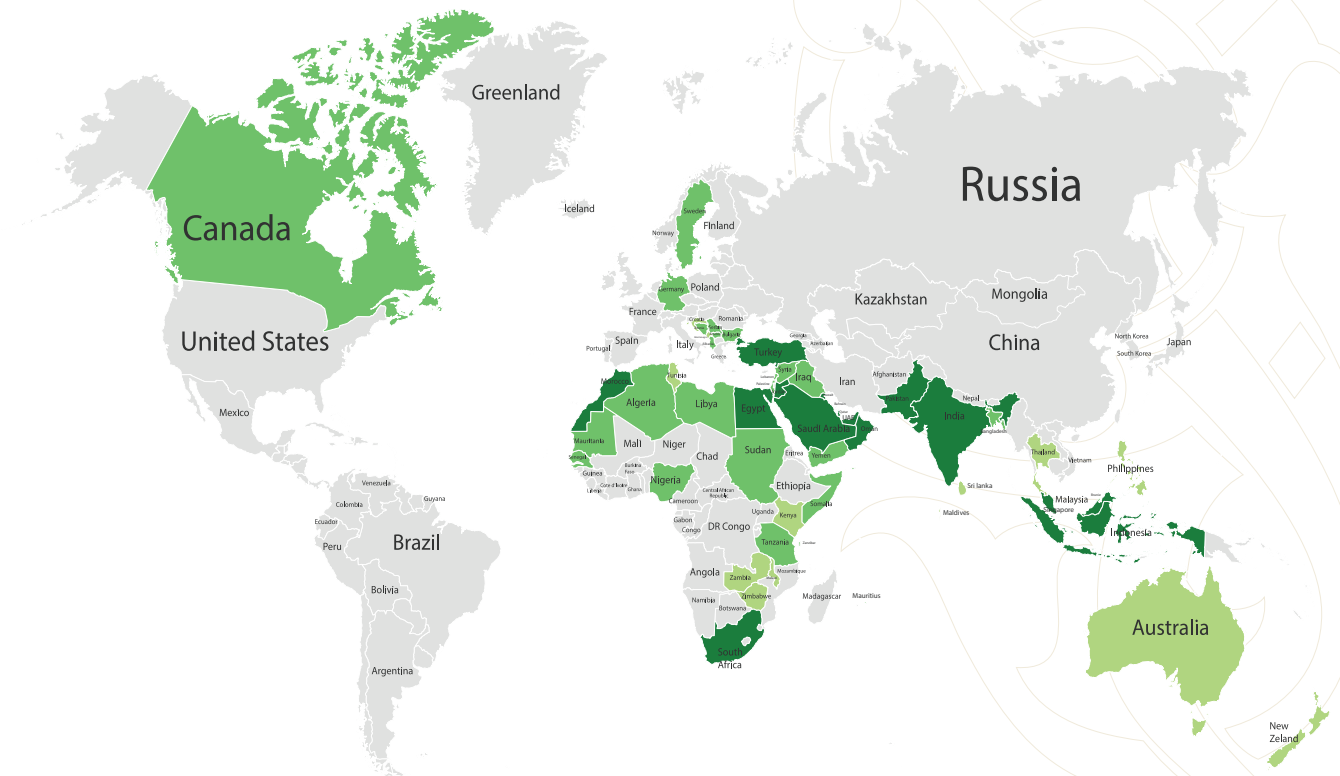
The most influential variables in Waqf performance within the mutual influence matrix methodology



The matrix also shows us that the variable [the size of WAQF assets and revenues] is the most affected by other variables, as its total points of influence reaches (31), followed by the variable (the effectiveness of investment efficiency), and its total points reaches (30), and the same applies to the variable (providing financial resources) with (30 points).

The variables most affected by Waqf performance within the Mutual Impact Matrix methodology





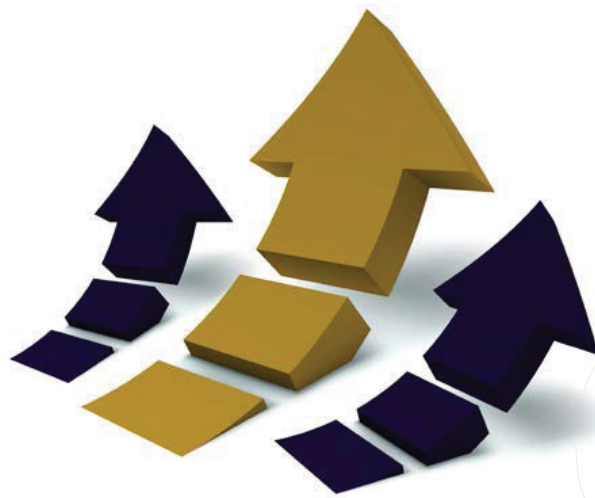
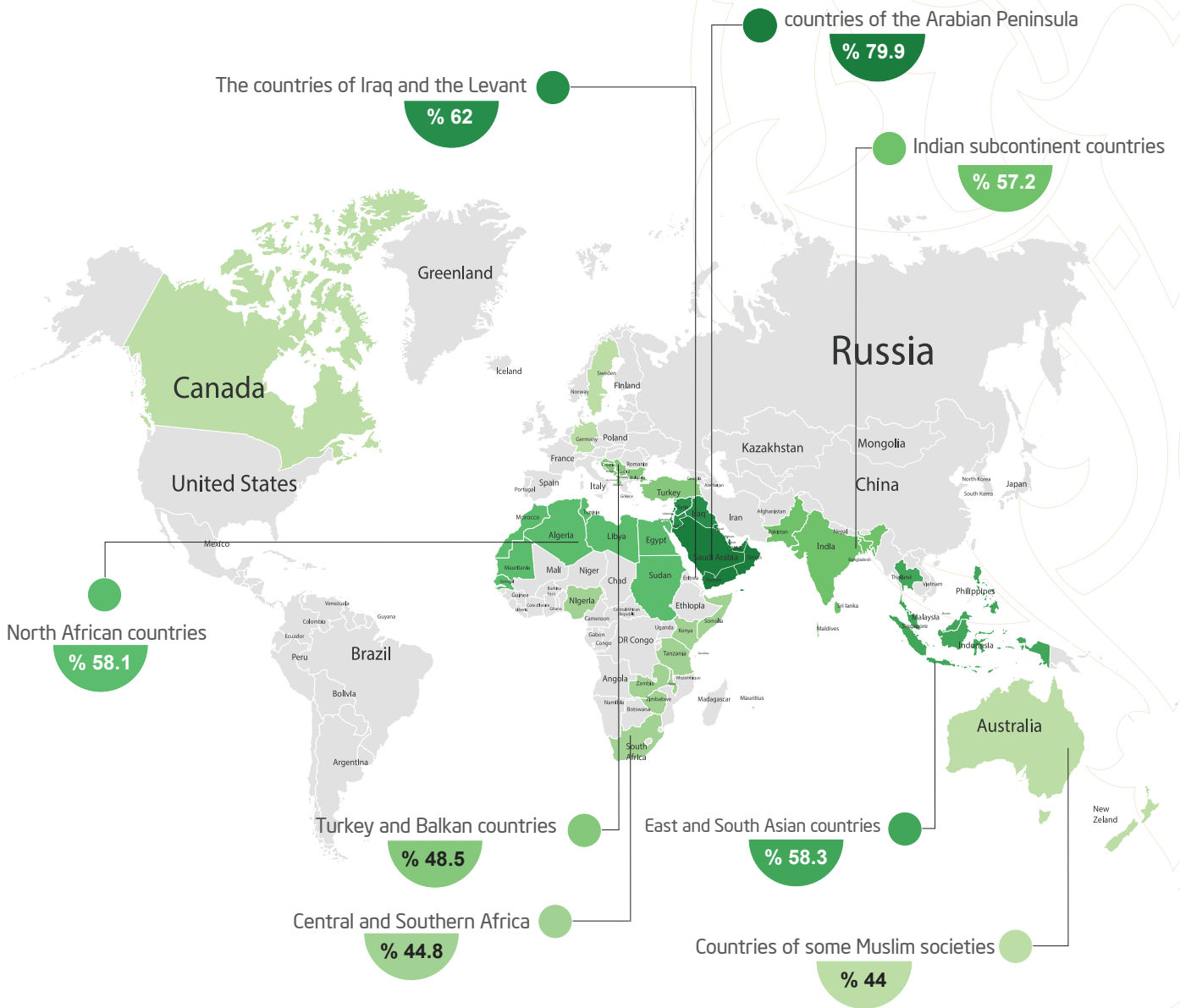
The gradation of colors from dark to light represents the strength of the WAQF performance in the research sample



**WAQF performance results for Muslim countries and Muslim communities based on the BWP criterion:**

We have studied the reality of WAQF in fifty-four Muslim countries and in Muslim communities in non-Muslim countries, and it was divided - as we mentioned - into eight regions for the purpose of a more accurate study of the reality of the region itself, because we believe that there is a similarity within the region in terms of its subordination to one school of jurisprudence, or the approach of Legal systems status between its countries, and most importantly, cultural peculiarities and social customs converge to form an understanding of the WAQF's role in society.

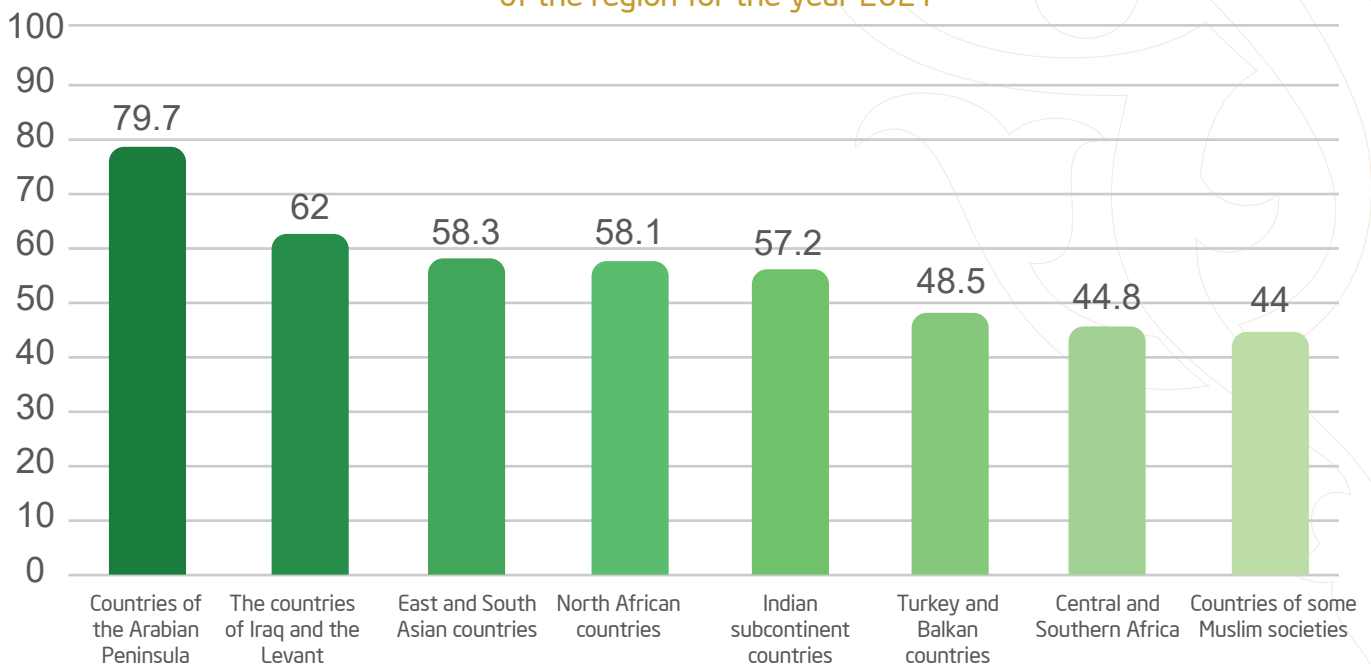




## Results by Region

We calculate the proportions of the regions by collecting the total performance ratios for each region separately, in order to determine the most powerful WAQF performance regions in the Muslim world or minorities, namely the regions of the Arabian Peninsula, the countries of Iraq and the Levant, North Africa, East Asia, Turkey and the Balkan countries, the Indian subcontinent, Southern and Central Africa, the experience of some Muslim minorities, and the total percentage was adjusted from ten degrees that correspond to the 100th percentile.

The results of the regions based on the total institutional performance of the countries of the region for the year 2021



Thus, it appears to us that the best WAQF experiences are sequenced according to geographical areas, but this does not preclude the existence of successful WAQF experiences in regions that are characterized by moderate or weak.

	Province / Region	Percentage	Rank
1	Countries of the Arabian Peninsula	% 79.9	First
2	The countries of Iraq and the Levant	% 62	Second
3	East and South Asian countries	% 58.3	Third
4	North African countries	% 58.1	Fourth
5	Indian subcontinent countries	% 57.2	Fifth
6	Turkey and Balkan countries	% 48.5	Sixth
7	Central and Southern Africa	% 44.8	Seventh
8	Countries of some Muslim societies	% 44	Eighth

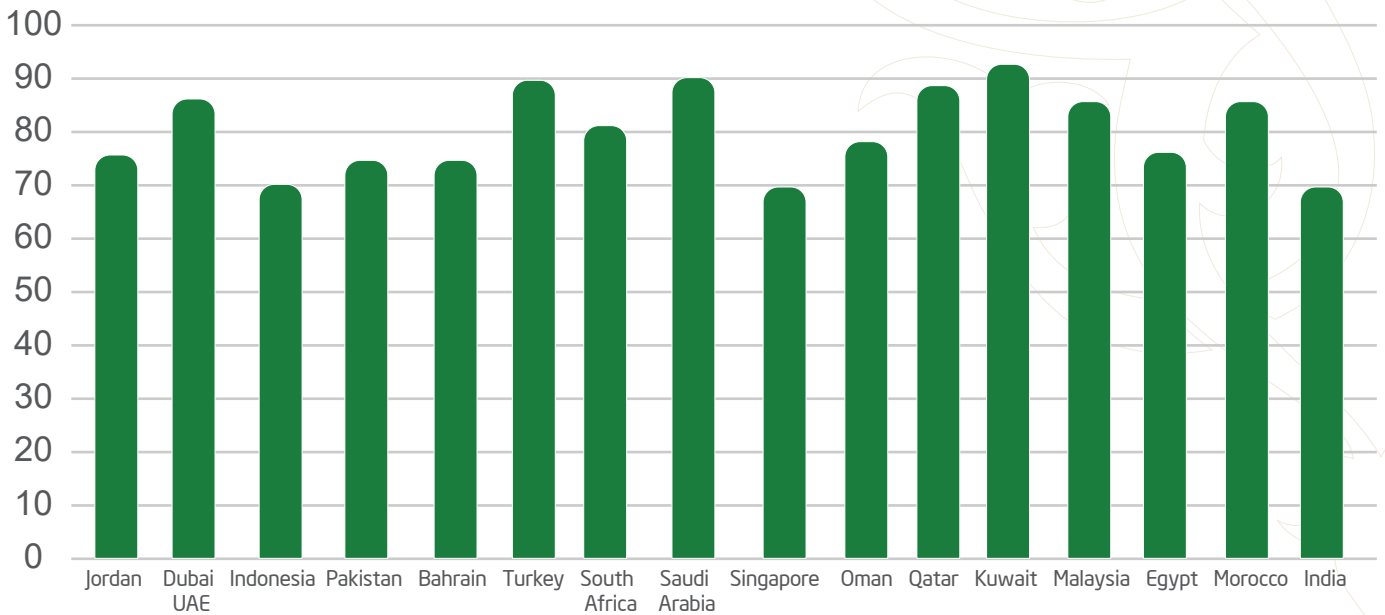
## First: The WAQF map in a quarter of a century [1996-2021]

In this chapter we draw a classification framework for the first, second and third categories of the 54 countries that were studied to cover their experience based on the ten degrees of the BWP rating criterion.

### First Category

Muslim countries and Muslim communities in non-Muslim countries were covered, and countries that scored 7 or more criteria were highlighted, and were placed in order according to the main criterion of the BWP classification and its ten sub-branches. Sixteen countries out of 54 countries ranked first, and countries that won the first category, spread in all eight regions of the world, as shown to us in the following graph:

Islamic countries and Muslim societies that won the first category for the year 2021

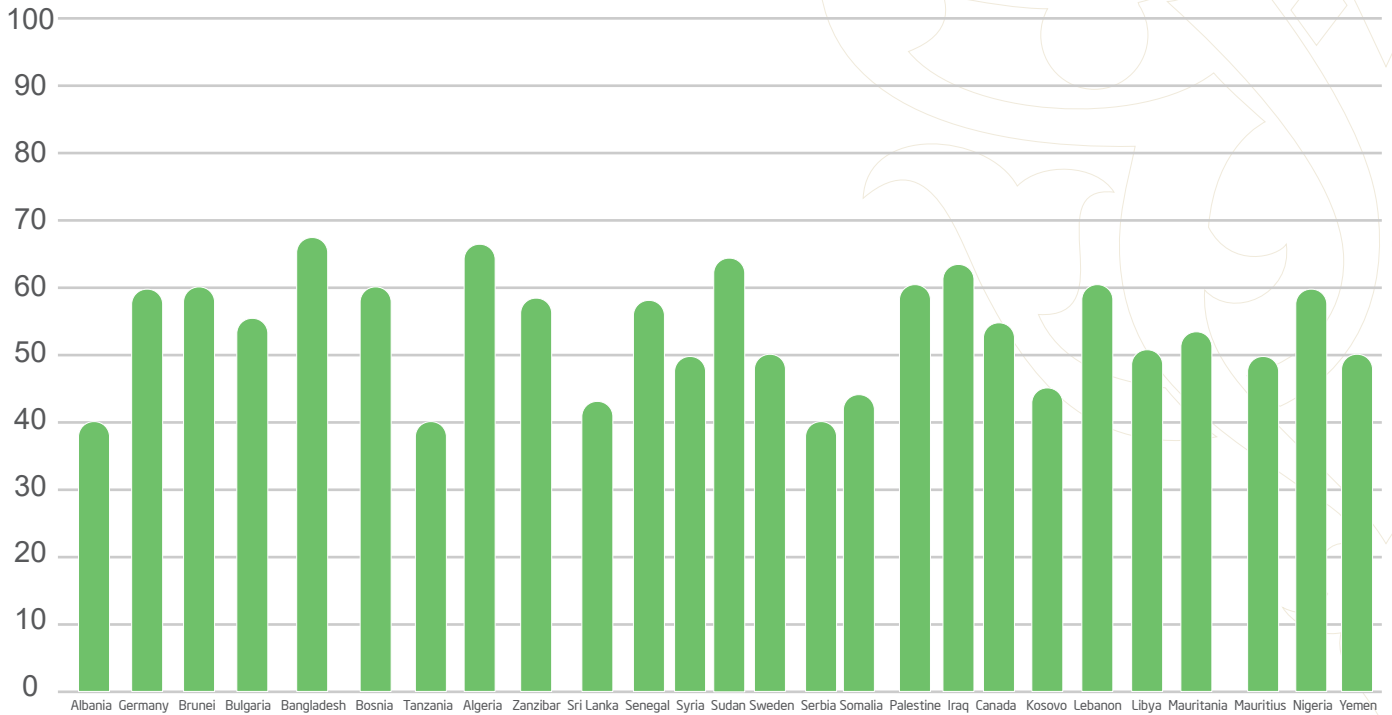


The experiences of Kuwait, Saudi Arabia, Turkey, Morocco, Qatar, UAE and Malaysia are among the best Muslim countries performing in the field of WAQF, while the experiences of Muslim minorities are the most present and performing in the field of WAQF are namely South Africa, Singapore and India.

## Second Category

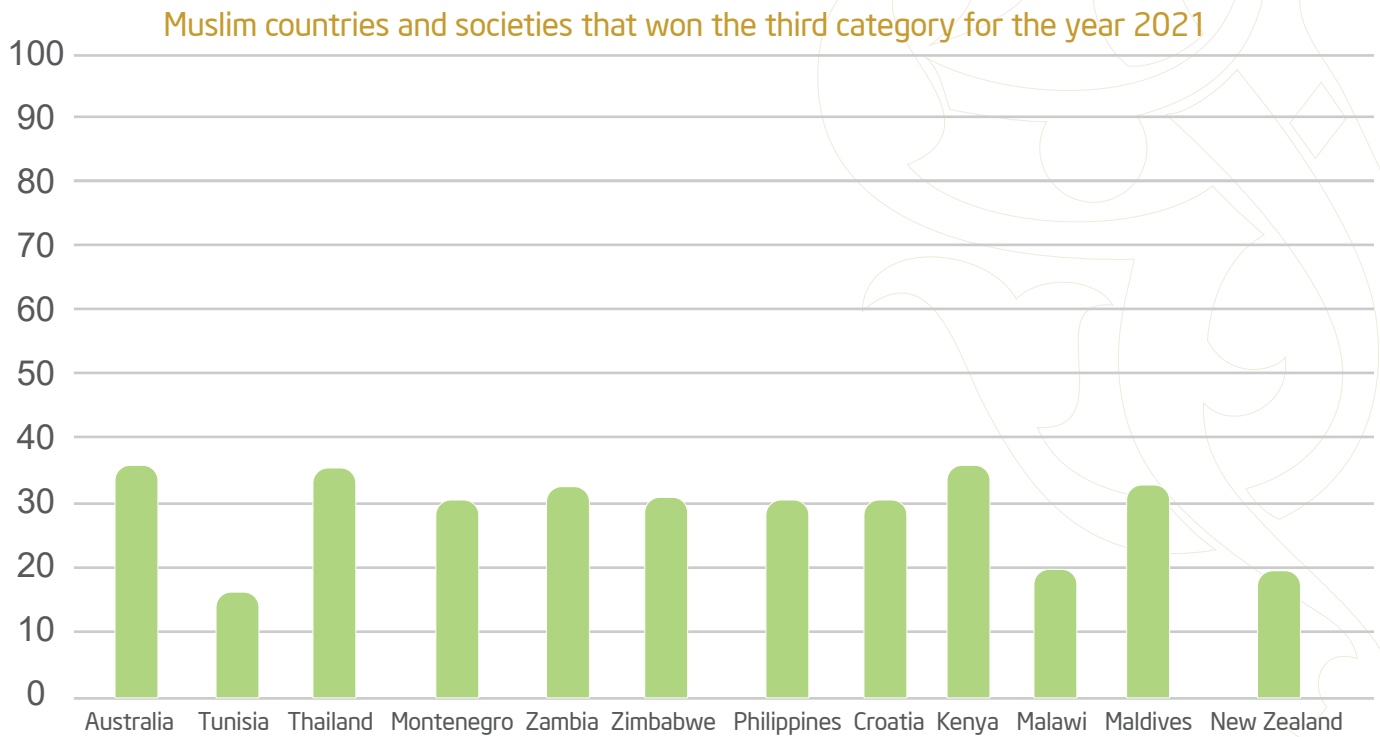
The second category in the BWP criterion was organized from [4-7] criteria, and this graph shows that twenty-six countries out of the 54 countries included in the study and classification obtained the second category, and this also included all the countries of the eight regions in varying proportions, as appears in the following graph:

Muslim countries and Muslim communities that won the Second category for the year 2021



### Third Category

The third category in the BWP criterion is Muslim countries and Muslim communities that scored four criteria or less, and according to the criterion and its ten branches according to the graph, it appears that twelve countries scored less than four criteria out of fifty-four countries according to the institutional WAQF performance criterion. This included all the countries of the eight regions, to varying degrees, as shown in the following graph:



After we looked at the results of 54 Muslim countries and Muslim communities divided into eight regions, and based on the sub-criteria of 10 points, we divided the categories into three ranks: the first category that gets from [07-10) points, and the second category gets from [04- 06), then the last category that got 04 or less]. Then we classified the countries into categories, and this will be displayed on the Waqf map. The dark green color will represent the first category countries, the middle green color will represent the second category countries, and the dim green color will represent the third category countries.

## Second: A WAQF map of the three mosques:



These WAQFS come within what we can call cross-border WAQF, which are WAQF entities that attract the attention of Muslims anywhere in the world, with the possibility of establishing assets for them in various places, or disbursing the revenues for them from outside their areas, and these WAQFS such as the Two Holy Mosques, or Al-Aqsa Mosque, or even the Islamic universities such as Al-Azhar, Al-Zaytouna, Al-Qarawiyyin and others, which can be also included in this category.

It has been monitored historically and is still operating - sometimes at a low rate, and these WAQF entities have caused economic and social movement in Muslim societies, as they were establishing financial WAQF assets, where monetary WAQF revenues are transferred between Muslim countries in favor of these Major WAQF Mosques and universities, a movement that affirms the central purpose of the religion, and the belief of all Muslims in the unity of belief and destiny.

### Section One: the WAQF of the Two Holy Mosques inside the cities of Makkah and Madinah

These WAQF properties were large in number in Makkah Al-Mukarramah historically, and varied into several types, including:

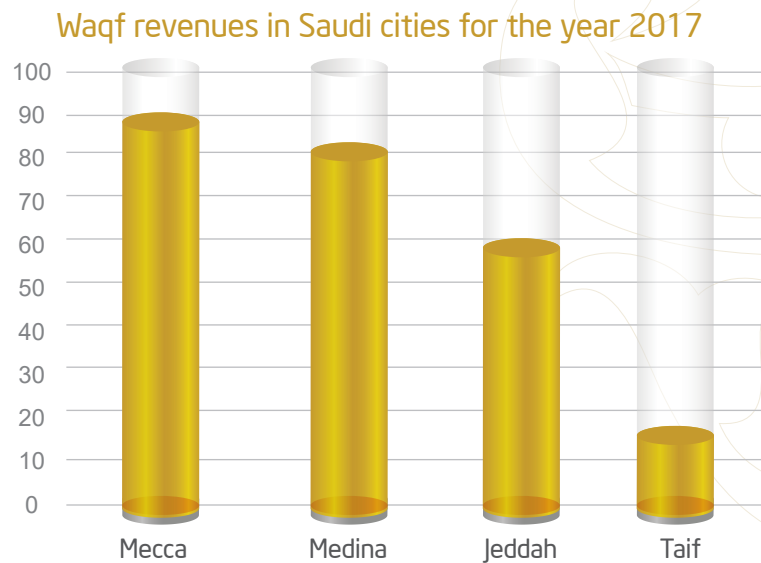
The real estate WAQFS, which are ancient WAQF entities, and are dedicated to spending on the Two Holy Mosques, and were estimated several years ago at (521) real estates, valued at about (4.78 million Saudi Riyals) [000,800,20 US dollars], which are many and were mostly adjacent to the Sacred Mosque in Makkah.

By time, and many circumstances they were changed or have been replaced due to the expansion of the Haram, but it was attached to the Makkah Construction and Development Company, which was established in 1409 AH / 1989 AD. Small Waqfs and the WAQF called (Ain Zubaydah) along with another 24 properties valued at about 12% of the WAQF capital, which is now worth more than (23.1 billion Saudi Riyals [328 million .US dollars])

According to a study, the public WAQF that are supervised by entities other than the General Authority are estimated at (40) billion Riyals [666.10 billion US dollars], of these assets, approximately (80% are real estate, buildings and facilities located in Makkah and Madinah. According to a published study, the WAQF in Madinah for the year 1438 AH / 2016 AD



amounting to (312) WAQF assets, divided into (88) charitable WAQF, (110) joint WAQF, and (114) Family WAQF. Some studies show that the cities of Makkah and Madinah are among the most profitable cities in Saudi Arabia for WAQF for the year (2017AD). The annual revenues of public WAQF amount to (325) million Saudi Riyals [about 87 million US dollars], the highest of which was achieved in Makkah Al-Mukarramah, where annual revenues amounted to (92) million Saudi Riyals [5.24 million US dollars], and in Medina Al-Munawwarah amounted to 84 million Saudi Riyals (about 22 million US dollars).



### Section Two: WAQF assets of the Two Holy Mosques outside the cities of Makkah and Madinah

In more than one Arab country, there are WAQF assets allocated for the Two Holy Mosques, It has been proven that there are WAQF assets allocated for the Two Holy Mosques in Yemen, Lebanon, Tunisia, Algeria, Palestine, Jordan, Syria, Egypt, Morocco, some Arab Gulf countries, Iraq, Libya, the Indian subcontinent and others, and we have cited in the strategic report examples of the largest models that established WAQFS for the Two Holy Mosques supported by numbers and statistics, for example, but not limited to, as we certainly did not list all of them.

As for now, no revenue reaches these Sacred mosques, for several reasons, the most prominent of which is the concept of the modern state, which enshrined the complete independence of each state by disposing of the resources on its lands, while the discussion over such revenues is now considered as an interference by other states as noted in the United Nations General Assembly declaration No. (103/36) dated (December 9, 1981 AD). It is worth noting that these WAQF assets allocated to the Two Holy Mosques were found several centuries before the establishment of this international organization.



### Section Three: WAQF assets allocated for Al Aqsa Mosque

We note that WAQF assets that are allocated for Al-Aqsa Mosque, were either located inside the city of Jerusalem, or located outside it, and we observed this as follows:

#### First: Islamic WAQF inside the city of Jerusalem

The Old City of Jerusalem is considered one of the "richest cities in the world with existing Historical places, which exceed (200) sites belonging to the Islamic civilization, including (46) historical schools, (39) zawiya, mausoleums and graves, (25) mosques, and 22 sabils (water supply). And public baths, and (35) domes, a mihrab and a door, and 18 roads sacred to Christians, 8 gates, and a large number of domes, sanctuaries, corridor areas and tombs, and the sites of this town were strengthened after the liberation of Salah al-Din al-Ayyubi in 583 AH / 1187 AD.

The record of the Sharia court in Jerusalem - the oldest in the Arab world - and which contains more than 100 thousand pages in 820 records, from the history of Jerusalem [936-1336 AH / 1530-1917 AD], - confirmed the size of WAQF assets in the area of the Old City, which does not exceed ( 900 acres, or 71.0% of the total area of the current city of Jerusalem).



As for the size of the WAQF assets in Jerusalem, which are supervised by the WAQF Department for the year (2020 AD), it is estimated at two billion US dollars, and its revenues amount to (000,438.1 million US dollars), while the revenues obtained from family WAQF assets amount to (000,132 thousand US dollars). Among the WAQF assets models in Jerusalem are: Al-Aqsa Mosque clinic, Al-Makassed Hospital, Al-Quds University, and WAQF colleges and schools.

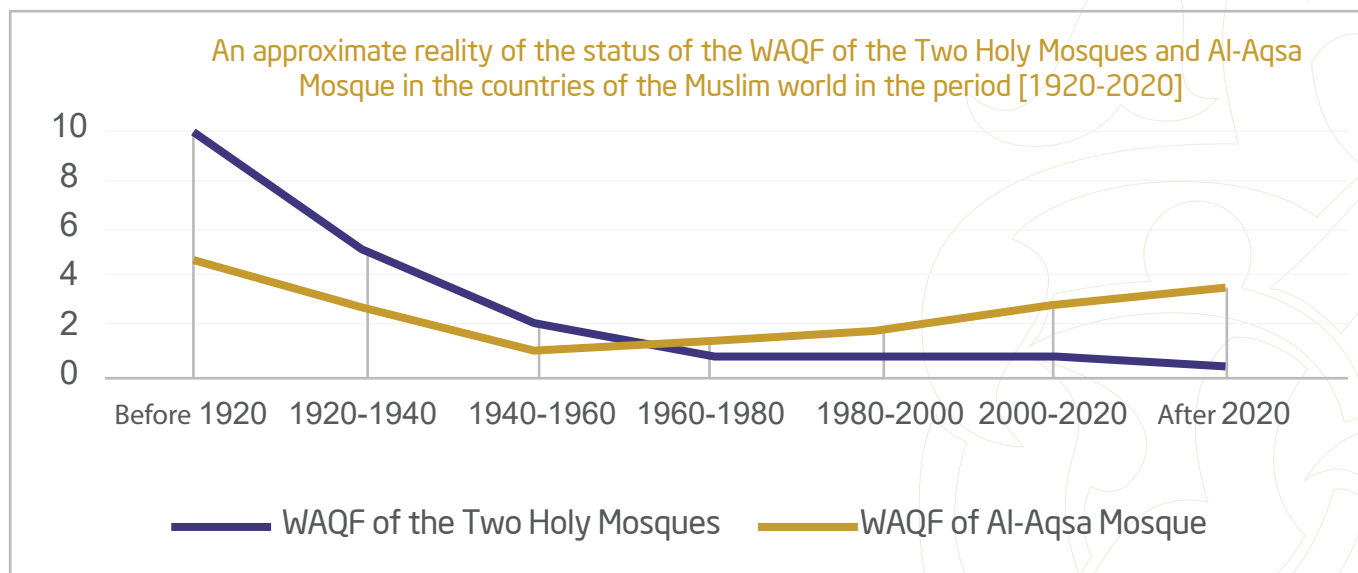
As it is clear, the amount of revenues is not proportional to the size of these WAQF assets, but the reason for this is due to the presence of the occupation and the arbitrary measures imposed on the movement of investing these assets.

#### Second: Islamic WAQF assets outside the city of Jerusalem

There are no accurate statistics of the size of WAQF assets allocated for Jerusalem in the world, for many reasons, the most prominent of which is that such WAQF assets are old, some of them are registered, and others are not, in addition to the absence of real information about some of them. Some of them are real estate WAQF while others are in cash, besides other reasons. Hence, it is difficult to reveal the true figure for the estimation of these assets.

#### The scope of WAQF projects allocated for the three holy mosques in the world:

This map provided us with a new reading of the reality of the WAQF projects allocated for the three holy mosques, as it became clear to us that the size of what was allocated for the Two Holy Mosques, was multiples of what was allocated in favor of the Aqsa Mosque, but in the quarter of a century that was monitored (1996-2021) the picture began to differ, for reasons and justifications we mentioned in details in the lengthy report.





### Third: WAQF in the Arabian Peninsula

#### Prospects of the WAQF experience in the Arabian Peninsula

The Arabian Peninsula is one of the most active places in the Muslim world in terms of the movement and activity in the WAQF sector. The reasons for this are multiple, but the most prominent one is that it is considered the landing place of revelation specially Mecca and Medina. These are two important places in the Muslim world as Muslims visit constantly during the Hajj and Umrah seasons.

Then came the era of oil and that contributed to the development of economic life in its countries, the strengthening of the Islamic banking movement in the late 70s until now and the governments in this region deal positively and clearly with the WAQF sector. Moreover most countries in this region moved towards the independence of the WAQF institution from the governmental administration and observation.

Although these WAQF institutions' independence are not considered complete, they are reinforced reinforced by the institutional and financial results that are positively reflected in figures. What increased the success of the WAQF file in this region was the ruling of many of these institutions by the principles of governance, transparency and control tools.

It has become clear that some countries were able to clearly develop their WAQF sector during the period (1996-2021), (Saudi Arabia, Kuwait, Qatar and the UAE can be considered among the countries that have strengthened this trend, Kuwait, which was the first to organize its official WAQF framework by establishing the General Secretariat for WAQF in (1993 AD), then it was able to be in charge of WAQF coordination in the Muslim world, which strengthened its presence and role in this region, with a role that was extended to many and Muslim communities.

While the experience of the Kingdom of Saudi Arabia considered a pioneer in private WAQF industry, not only in this region, but in the Muslim world, and indicators confirm that the recent development in the structure of the management of WAQF in the Kingdom will contribute to its leadership in this sector at both the public and private levels.



While the Qatari and Emirati experience, especially the experience of the Emirate of Dubai, represents a development by benefiting from the real estate boom, government support, and the development of the control systems and technologies to increase their assets.

Then the Bahraini and the Omani experiences that are in a state of advancement and development, and they are trying to benefit as much as possible from legislation, laws and the investment environment in order to develop their assets and revenues, but their movement is restricted by government procedures, and they need more work and framing to form an effective framework for Waqf work. As for Yemen, despite the large WAQF assets there, the political and military situation - especially the internal turmoil in the observed period



has affected the situation of WAQF assets in a negative manner, and even contributed to the - (1996-2021) elimination of some of these assets, along with cases of theft and assault gradually, and the imposition of guardianship over them, as well as the rampant cases of corruption in its institutions, which made the WAQF resources weak economically and socially.

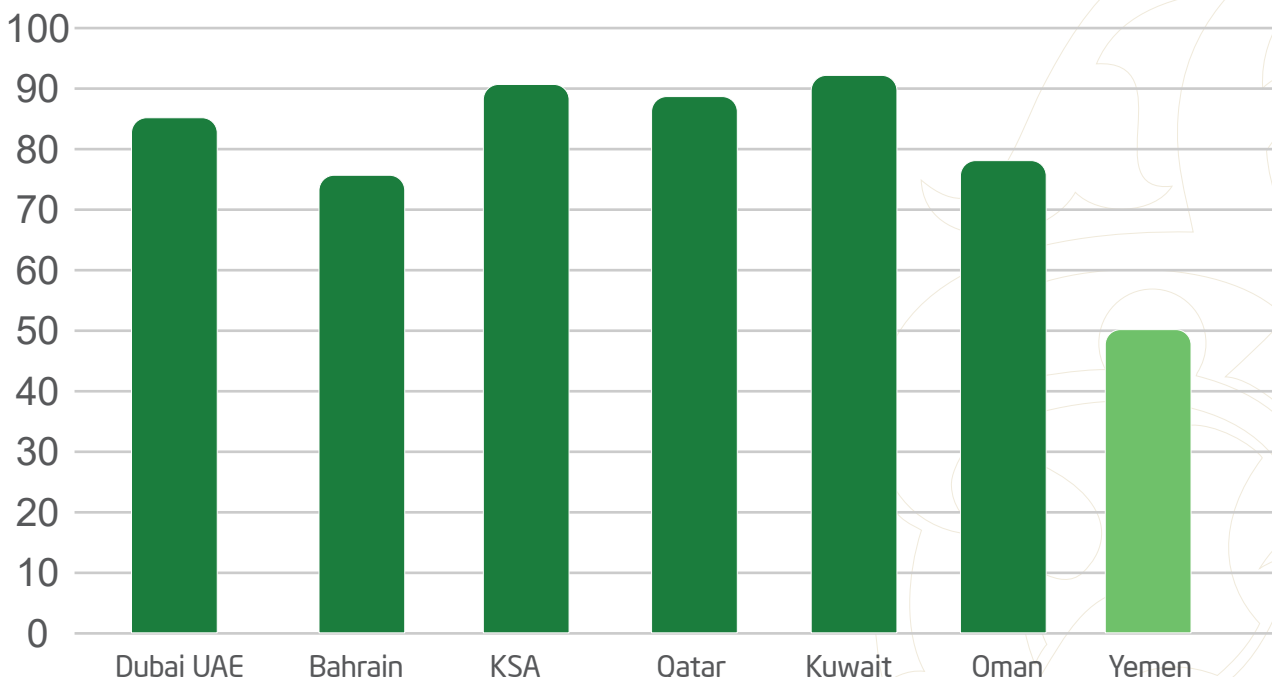
And our anticipation of the reality of the experience in this region, which is one of the pioneering regions in the Muslim world - with the exception of the experience of Yemen - can continue to be a pioneer in developing the WAQF sectors in it, if it is able to implement legislation and laws that facilitate the work of its institutions, especially private WAQF institutions, and strengthen the Partnerships and alliances with WAQF stakeholders in society, which constitute influential forces, whether in the public or private sector.

We hope that the WAQF financing sector will expand in this region by increasing consideration of modern technologies, and focusing on modern investment tools and formulas, especially since real estate and industrial opportunities can make a real leap in the WAQF assets and its ability for community development.

### Results of the WAQF Performance Assessment Standard for the Countries of the Arabian Peninsula

We have studied the reality of WAQF in the Emirates, Bahrain, Saudi Arabia, Oman, Qatar, Kuwait, and Yemen, in terms of the development of modern laws and administrations, the management of assets and yields, and the most important obstacles, challenges and prospects. Then we foresaw the future of WAQF in the region of the Arabian Peninsula. The percentage of these countries from the standard of BWP which is classified to ten total degrees - referred to previously - is clarified by this table based on numerical and statistical data and monitoring indicators:-

The reality of the institutional WAQF performance of the countries of the Arabian Peninsula for the year 2021



## Fourth: The reality of WAQF in Iraq and Levant



### The prospects of WAQF experience in Iraq and Levant

The new geographical shape of Iraq and the Levant was framed by the Islamic conquest of it, and specifically since the visit of Omar Ibn Al-Khattab, may Allah be pleased with him, to Al-Aqsa Mosque or what is known as the (Al-Fateh Al-Omari) the Omar conquest in the year 15 AH / 636 AD as it was an entrance to the culture of WAQF in the holy city of Jerusalem. The city has Al-Aqsa Mosque, which was the first Qibla for Muslims, most of the WAQF properties used to come to the city from various parts of the Muslim world, especially when people use to visit the holy city or plan to stay in.

Damascus, the capital of the Umayyad state [41-132 AH/662-750AD] also constituted a Waqf system, as did Aleppo, Hama, Ghouta and other cities during this period. Iraq, which was conquered before the Levant, formed WAQF cities such as Kufa, Baghdad, Basra and Mosul, especially during the Abbasid Caliphate [132-656 AH / 750-1258 AD] until the end of the Ottoman Empire.



Although this geographical spot was a major stronghold of WAQF in the Muslim world, yet the period of The British and French colonization of Iraq and the Levant - then the Zionist occupation of Palestine - contributed to the dismantling of this stronghold in different and varied ways and forms, which led to the situation to what it is now.

In the observed period from 1996-2021, it was noted that the distinguished experience among the countries of Iraq and the Levant is the Jordanian experience, not as the largest WAQF size within this region, but rather due to the state of political and social stability, then to the regularity and development of WAQF laws in it, and keenness to invest WAQF properties, despite some of the difficulties mentioned in the long report.

As for the other countries in the region, they have been subjected to wars and internal disputes. In Iraq WAQF properties are many and varied, but the political situation and the wars that took place affected the WAQF sector negatively, despite the importance and weight of WAQF assets and the diversity of its financial and economic base.

The Iran-Iraq war of 1980-1988, then the US occupation of Iraq in 2003 and its negative repercussions and effects, affected the structure of the WAQF institution and its properties, which encouraged others to seize many of these WAQF assets. The same applies to the Lebanese experience, when the civil war broke out in 1975-1990, and its'



devastating effects on the sector and properties of the Islamic WAQF, specifically in Beirut, and the loss of many of its assets. As for Syria, with the restrictions that were imposed on the movement of WAQF, the outbreak of the Syrian crisis, which began in March 2011 and continues, has almost completely negatively affected the structure of the WAQF institution.

Finally, Palestine, which stood out in the field of WAQF - not only in the Levant but in the Muslim world - prior to the British Mandate 1923-1948, and then the Zionist occupation 1948 until now, these two occupations have confiscated nearly 80% of the assets of Islamic WAQF in the Historic land of Palestine.

Thus, the exposure of the region of Iraq and the Levant to colonialism, wars and fighting was a major reason for the low effectiveness of the WAQF sector, in addition to that, some common factors contributed to its weakening, including the lack of accurate data for WAQF, weak investment efficiency, and the absence of oversight on institutional performance, and in some cases the state did not contribute to supporting the WAQF sector with laws and legislation that will develop its institutional and investment structure.

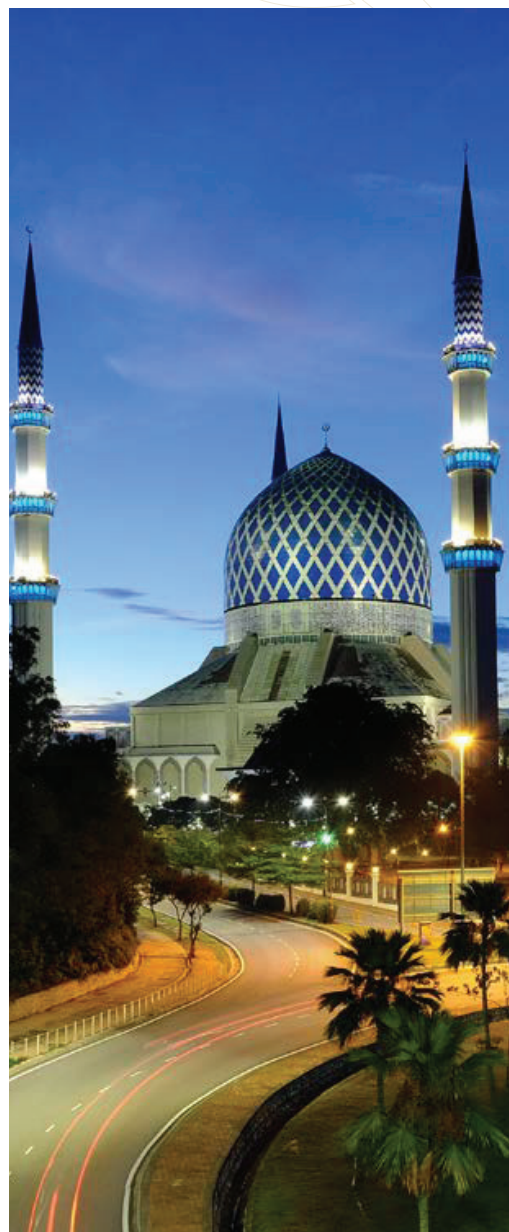
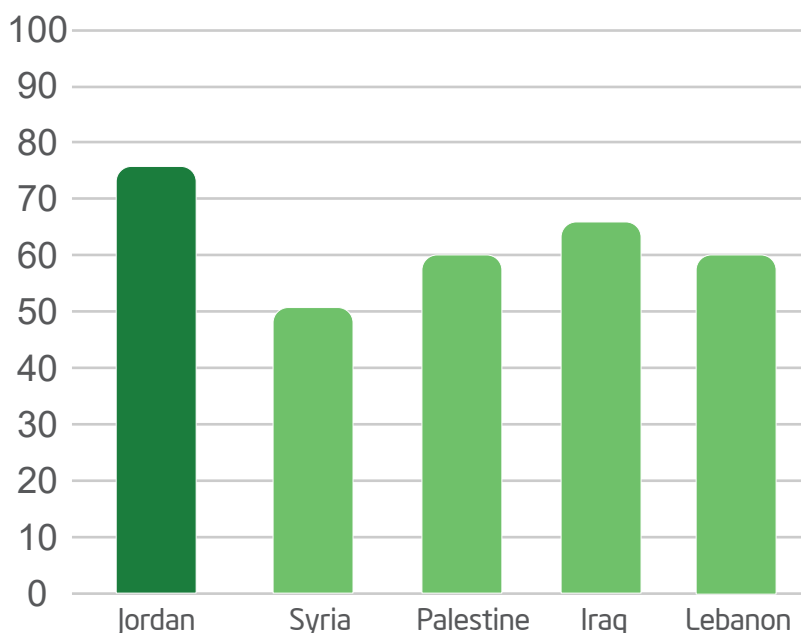
However, there is still hope for a continuous and effective Waqf movement in the Levant, despite all the difficulties and restrictions. One of the hope images shows that WAQF revenues in the besieged Gaza Strip - since 2006 and still - in 2020 reached nearly (2.1) million US dollars, equal to the same as the WAQF revenues in the Republic Lebanon for the year 2020.

This gives an indication that there is a WAQF movement that exists in the Levant and Iraq, despite the difficulties on the ground, especially the military wars and instability, but it is expected that part of the development in this sector will be achieved according to the efforts made by countries. These countries need an effective institutional model that knows how to invest in the historical WAQF assets in this region.

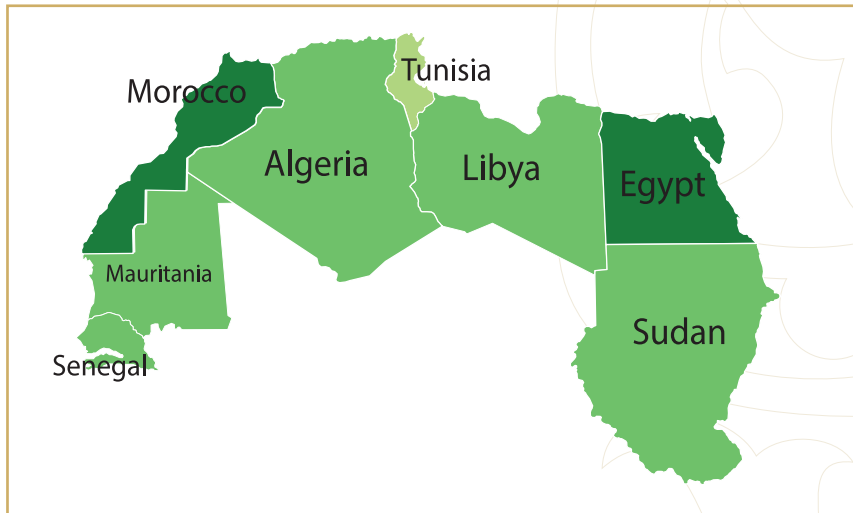
### Results of WAQF Performance Assessment Standard for the Iraq and Levant

We have studied the countries of Iraq and the Levant, which are Jordan, Syria, Palestine, Iraq, and Lebanon, and it became clear to us that they have a specificity like the rest of the peculiarities of some regions, especially Palestine, which has been under the Zionist occupation since 1948, and Lebanon, which entered a civil war 1975-1990 AD, which deeply affected the structure of WAQF in the country, and Iraq, which is still suffering from the scourge of instability since 2003 AD, and Syria, which has been going through an internal crisis since 2011, and here appears the available data within the following BWP criterion:

The reality of the institutional WAQF performance of the countries of Iraq and the Levant for the year 2021



## Fifth: The reality of WAQF in North African countries



## Fifth: The reality of WAQF in North African countries

The indicators and digital data about the reality of WAQF in North Africa prove to us several features, the most prominent of which are: that the size of WAQF is very large in this part of the Muslim world, and that the revenues obtained from them despite its weakness are also large. The Egyptian WAQF experience represents the ideal model in the size of WAQF assets when compared to other North African countries.

The Moroccan experience is also pioneering in North Africa in terms of applying the principles of governance and following the institutional pattern, by establishing the Supreme Council for the Control of Public Waqf Finance, which is concerned with supervising WAQF and monitoring their management. Government interest in WAQF sector in North African countries are

clearly visible through the legal system related to WAQF, and Algeria, Morocco, and Egypt are a living example of this legal strength.

On the other hand, we find that the WAQF experience in Tunisia was a victim of laws issued in the years: 1956 AD, 1957 AD; that eliminated the WAQF properties permanently. We can also note that investing in WAQF properties using modern methods is clearly visible in the Moroccan experience, including: the Moroccan, Sudanese, Algerian, and Egyptian experience in investing WAQF assets using modern commercial methods, similar to establishment of WAQF companies and partnership with the banking financial sector.

The state of Algeria clearly represented this when it stipulated in September 2020 AD the adoption of the Islamic banking system on the one hand and the issuance of Law 213/18 related to the investment of WAQF real estate funds on the other. In return for all this, we see that there is a weak institutional performance in the WAQF of the state of Mauritania, and a decline in its returns. Whereas the beginning of the Senegalese experience in institutional WAQF work is a glimmer of hope that it will benefit from these experiences, and strengthen this in West Africa, and in the reality of the Muslim African countries in it.

The North African region was one of the areas where WAQF increased and remained for long periods of time. This is what made us notice the phenomenon of monitoring and retrieving WAQF properties. Many WAQF properties were subjected to loss, robbery and transformation during the periods of colonial rule witnessed by the countries of the region; This necessitates the governments of these countries to adopt a real policy aimed at recovering these stolen properties, and developing them using modern methods that benefit the WAQF assets, but unfortunately administrative corruption is still apparent in many of these countries, especially in infringement of a large percentage of WAQF properties, and delaying the legal procedures for their recovery, as



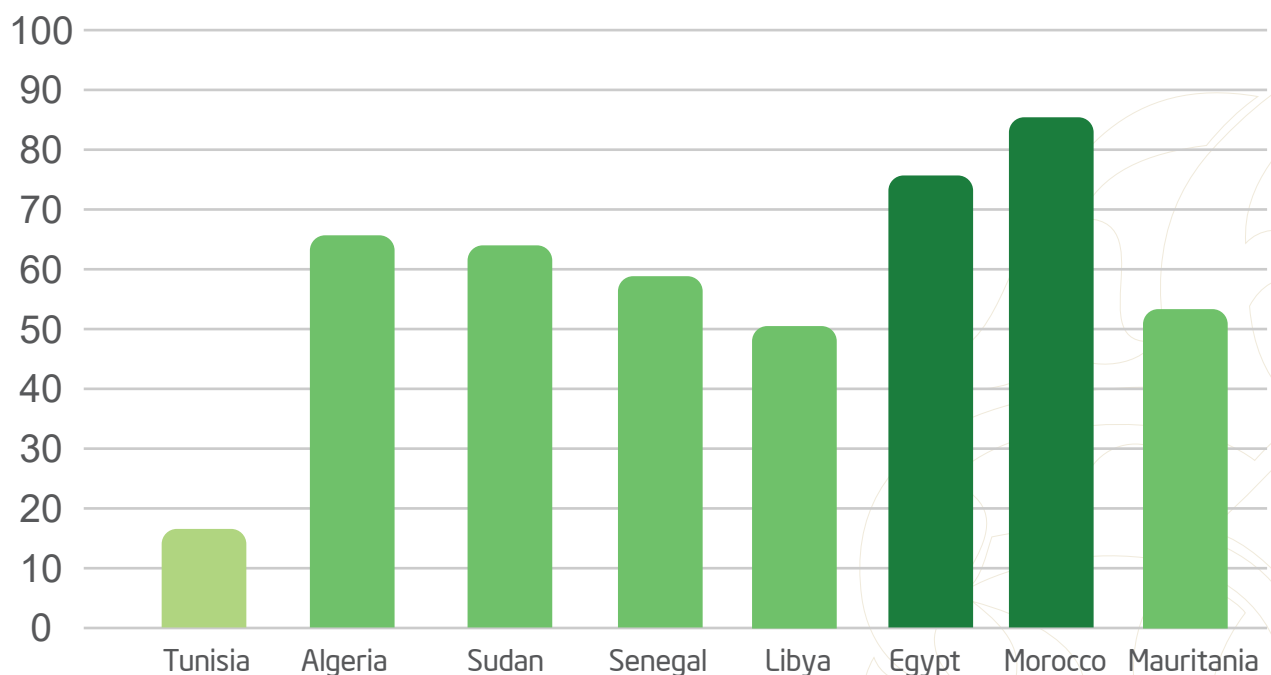
is the case in Egypt. There are also cases of political and social instability in some of these countries, which affected the institutional WAQF work, especially in Libya and Sudan.



### Results of WAQF Performance Assessment Standard for North African Countries

Eight countries have been studied: The Tunisian Republic, the Algerian Republic, the Sudanese Republic, the Senegalese Republic, the State of Libya, the Arab Republic of Egypt, the Kingdom of Morocco, and the Republic of Mauritania. and after looking at the data and statistical figures and the size of the challenges and obstacles, we found the following results using BWP criterion:

The reality of the institutional WAQF performance in North African Countries for the year 2021



## Sixth: The reality of WAQF in Turkey and Balkan countries



### Prospects of WAQF experience in Turkey and Balkan countries

There is no doubt that the WAQF experience in this region of the Muslim world abounds with a great deal of WAQF assets scattered in the cities, villages and districts, to constitute a real wealth that existed over several centuries. Perhaps the center in this is the Ottoman Caliphate, which spread the idea of WAQF throughout the Balkan countries, and during its administration and rule of these countries, it contributed to the strengthening of this system, and it became a heritage inherited by Muslim generations to the present day.

However, the fall of the Ottoman Caliphate in 1924 AD, weakened the communication between the center and its branches. Then came the communists' control and rule over the entire Balkan countries, and their confiscation of many Muslim WAQF properties under false reasons namely nationalization, which greatly affected the reality and size of WAQF assets, then the war came against the Muslims in these countries in the 1990s which also led to the weakening of the WAQF institutions in them.

Turkey was - and it still is - the pioneering party in the WAQF sector, due to its geographical location and the rich history of its management of WAQF Assets, not only in the Balkan countries, but in the Muslim world, and this is clear by virtue of the experience and practical experience of its WAQF institutions.

Then comes the experience of Bosnia and Herzegovina, which was subjected to a fierce attack during the war of the nineties, but because of the huge amount of WAQF assets in it historically, the institutional efforts began to recover and restore its WAQF properties actively.

The same can be applied to the Bulgarian experience, which is trying hard to focus on two very important issues: preserving the Islamic identity by strengthening religious WAQF assets, and also working to develop its WAQF assets in terms of investment, and recover some of its confiscated assets.

While the Kosovo experience constitutes an attempt to recover its confiscated assets and WAQF documents, it actively works to expanding the scope of its WAQF assets, especially religious ones, and is trying hard to enter into WAQF investments to maximize its assets and revenues.

The WAQF experience in Montenegro comes as an attempt to get out of the conditions it suffered from just like the rest of the Balkan countries, especially in recovering its WAQF assets, but in practice it is trying to develop what can be developed in light of a clear deficit in the administration and allocated budgets.

As for the Muslim minority in Serbia, it benefited from the stability of the situation there, and worked on two parallel lines, namely, the establishment of religious and investment WAQF properties, despite the



difficulties in recovering many of its assets, but it began to establish the legal framework, and is working on a policy to save what can be saved, liberated and activated.

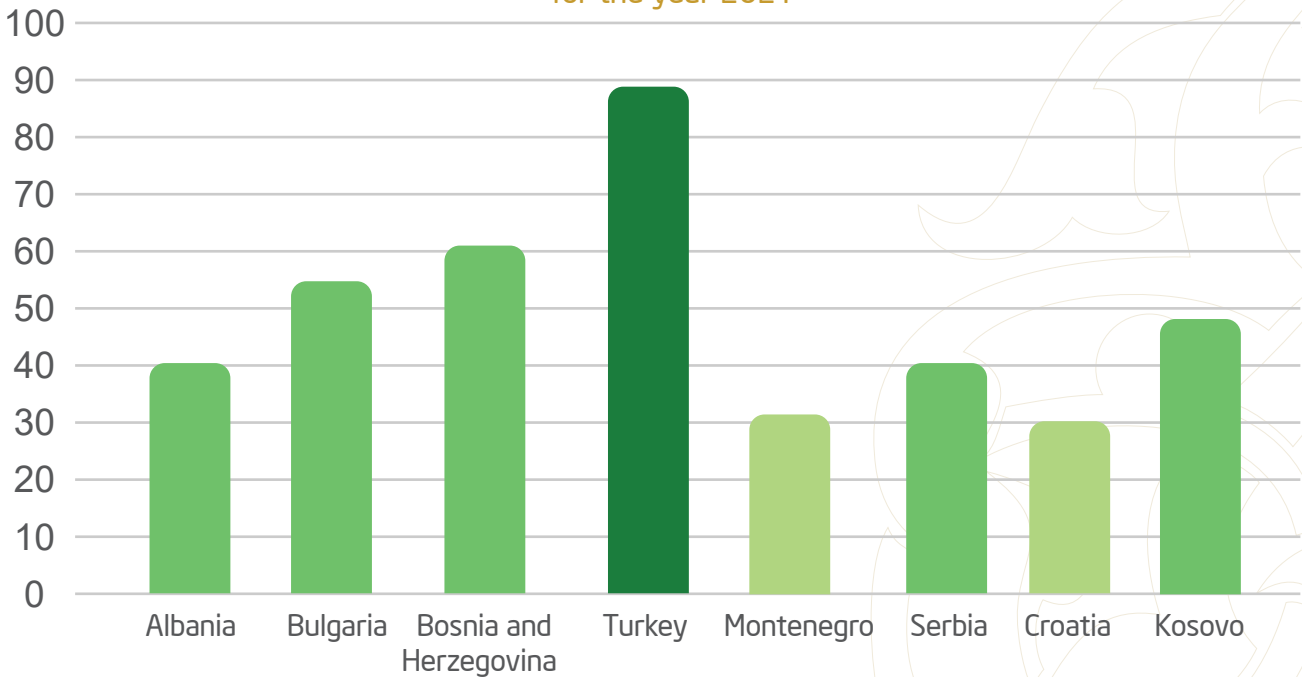
The experience in Croatia, is the weakest among the Balkan countries, because Muslims are a minority, not to mention that their assets were also confiscated by the communists and then from those who attacked Muslims in the middle of the nineties, the Croatian Muslim community was a victim, as it was unable to establish religious WAQF properties for the purpose of preserving Muslim generations and preserving their Islamic identity.



### Results of WAQF Performance Assessment Standard in Turkey and Balkan countries

By researching the WAQF experience in Turkey and the Balkan since this region includes both Muslim and non-Muslim countries, we arrived according to the BWP criterion to the following scheme:

The reality of WAQF institutional performance in Turkey and the Balkan countries for the year 2021





## Seventh: The reality of the WAQF in East Asia



### Prospects of WAQF experience in East Asia

WAQF properties in East Asia are not on the same level of performance, for the main reason that:

There are Muslim countries, including Indonesia, Malaysia, and Brunei, where Islam is the main religion in the state, and therefore the WAQF system in them was subject to laws and a stable environment, and official government departments emerged with the direction of countries to support Islamic rituals.

While there are non-Muslim countries, which have Muslim minorities in varying proportions, namely Thailand, the Philippines, and Singapore. We note another reason, which is not apparent, that is the supervision authority on WAQF in the Muslim countries is the government or the Islamic religious council appointed by the state, while the one who supervises the WAQF properties for minorities in Muslim communities is the (fatwa) sheikhdoms or private religious councils, which reflects the size of the capabilities in the administrations supervising WAQF properties. However, we also found that the WAQF performance among Muslims themselves has disparities in performance and achievement, and the same is measured against Muslim societies in non-Muslim countries.

If we look at the largest experience in East Asia in general, which is the Indonesian experience, we see that WAQF properties size does not reflect the large size of the population, despite the abundance of WAQF properties, which abound in religious Waqf at the expense of investment WAQF, and this is due to the weakness of Islamic financial institutions, and the lack of encouraging laws for the development of WAQF assets.

While the Malaysian experience is a model that can be emulated in East Asia - despite some of the obstacles mentioned, - especially as they benefited from the power of Islamic banking and finance, and the support of the



federal state for WAQF sector through the establishment of a coordinating office and the presence of a special institution for the monetary WAQF, but it suffers from the states' control over the management of their own WAQF properties according to the approval of the constitution, which resulted in a clear disparity between the different states in terms of performance. The states of Johor Bahru and Selangor - which contains the federal capital, Kuala Lumpur - can be considered among the best performing states and in investing in their WAQF assets.

As for the Brunei experience, it is a small one and is subject to the authority of the religious council, and it needs to develop laws and diverse financial formulas, especially since it is an experience that can stand out and make a difference in East Asia, if investments were taken into account in developing WAQF assets.

As for the WAQF of Muslim communities in non-Muslim countries, the best is definitely the Singaporean experience, which has benefited from the business environment and developed the structure of its WAQF properties despite its limitations and benefited from modern formulas such as sukuk and WAQF of cash.

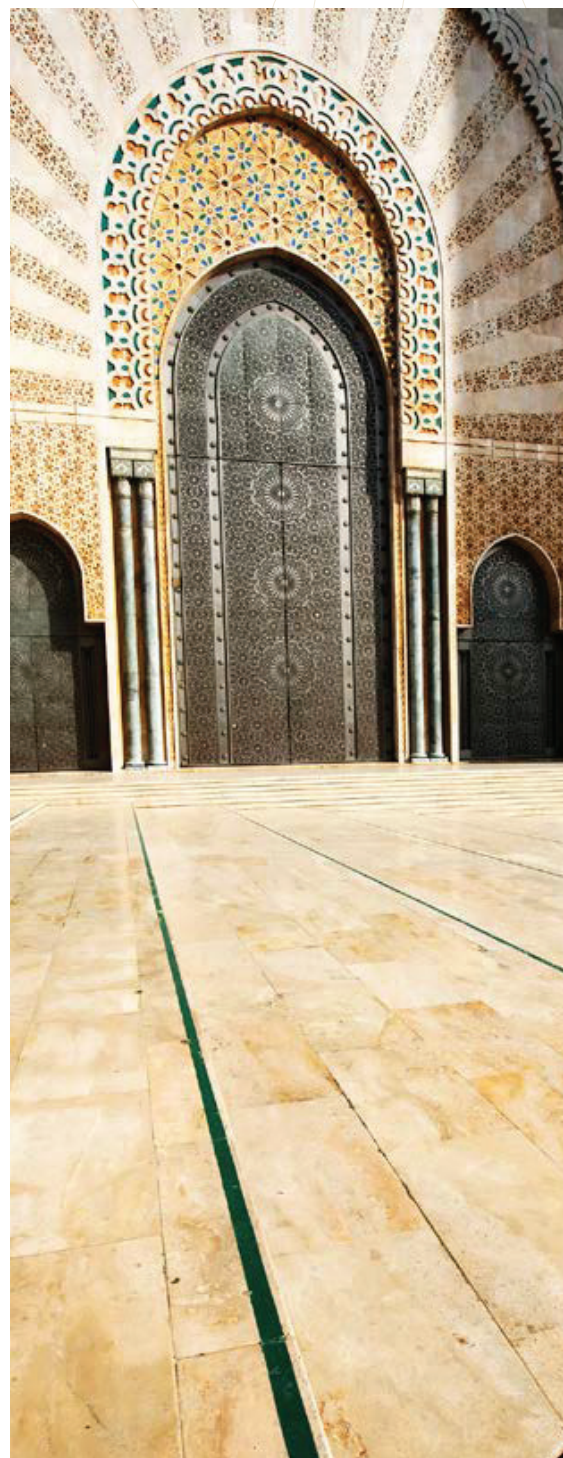
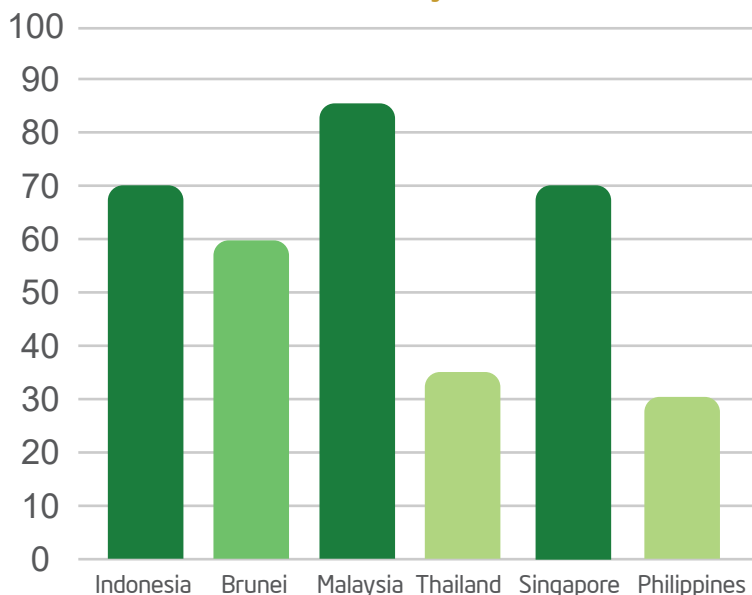
As for the Thai experience, it needs to develop communication between Waqf departments, and to control WAQF laws and the administrative structure, so that it can benefit from all its assets. The Filipino experience, which suffers from a lack of societal awareness about WAQF on one hand, and the war factor that led to the loss of many WAQF assets on the other hand, it requires the establishment of a competent professional institution to work on the advancement of the WAQF at a basic level.

We found that East Asian Muslims have a major problem with regard to the Waqf, which is that they need to list and register all the sprawling WAQF properties, and this is a problem that occurs in stable Muslim countries, and is also strongly visible in non-Muslim countries, and this has led to the loss of many WAQF assets, such as the properties in the capital Bangkok, or the properties of the Philippines, especially the Marawi region.

### Results of WAQF Performance Assessment Standard in East Asia

We examined the experience in East Asia, and we discussed the experience of the Republic of Indonesia, the Sultanate of Brunei, and Malaysia, as Muslim countries in this region, and then we studied the case of Muslim communities in non-Muslim countries in this region, such as Thailand, Singapore, and the Philippines. , According to the BWP standard we found the following:

The reality of institutional WAQF performance in East Asian countries for the year 2021



## Eighth: The reality of WAQF performance in the Indian subcontinent

### Prospects for WAQF experience in the Indian subcontinent

There is no doubt that the large number of WAQF properties in this geographical region of the world are commensurate with the large number of Muslims residing in it. There are approximately 600 million Muslims in "Pakistan, India, and Bangladesh", and other Muslim communities and societies, and they constitute a large population force in this region. This explains to us the history and antiquity of WAQF properties scattered there throughout the subcontinent.

But, aside from the enormity of these WAQF assets, we find that the revenues of these assets are considered weak and insignificant if compared to this size, and perhaps the reason is due to the factors and peculiarities of each country, but it appears to us that there are common factors, most notably the lack of awareness in Muslim societies of the importance of this financial resource, which Muslims inherited from their fathers and grandfathers, as well as the weakness of institutional management and investment efficiency and the lack of qualification of people working in WAQF institutions, as well as their failure to list, document and register those properties as needed.



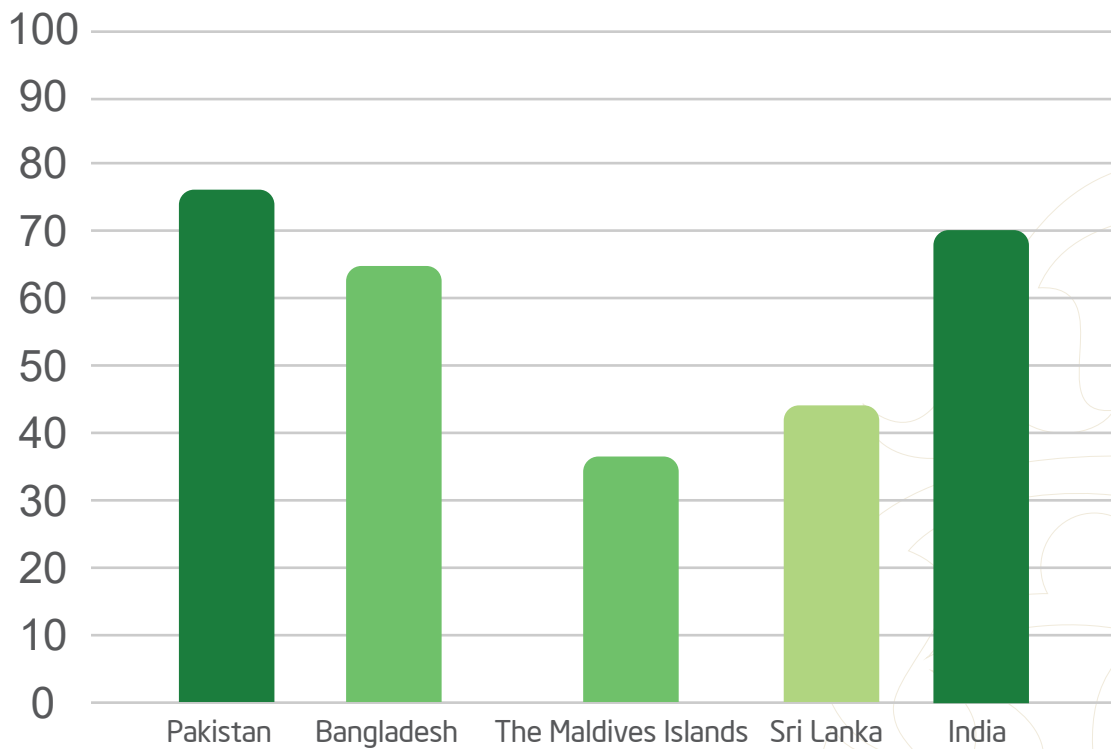
The central administration of the governmental authority in which WAQF properties are administered, especially in Pakistan and Bangladesh, and to some extent among the Muslims of India, has weakened other institutional capacities in the regions and states. The headquarters control the work of WAQF institutions in general. Moreover, the analysis of the development of WAQF in these countries highlights the need to apply the provisions of Islamic Sharia, principles of governance and control tools on the work of WAQF institutions, if they seek to develop the current reality of their properties. While the efforts of the Muslim minority in Sri Lanka represent an attempt to develop WAQF, despite that they suffer from the same previous factors, in addition to the difficulty of financing and establishing new properties. The same applies to the situation in the Maldives, which suffers from clear cases of corruption that negatively affected the reality of WAQF through many Substitution of WAQF properties that took place and were not in favor of the WAQF sector and properties.



### Results of WAQF Performance Assessment Standard in the Indian subcontinent

When we moved to the countries of the Indian subcontinent, namely the Islamic Republic of Pakistan the Republic of Bangladesh, and the Republic of Maldives, and to Muslim communities in non-Muslim countries such as the Republic of Sri Lanka, and the Republic of India, according to the BWP criterion, we show the following results:

The reality of institutional WAQF performance in the countries of the Indian subcontinent for the year 2021



## Ninth: The reality of the WAQF performance in Central and Southern Africa

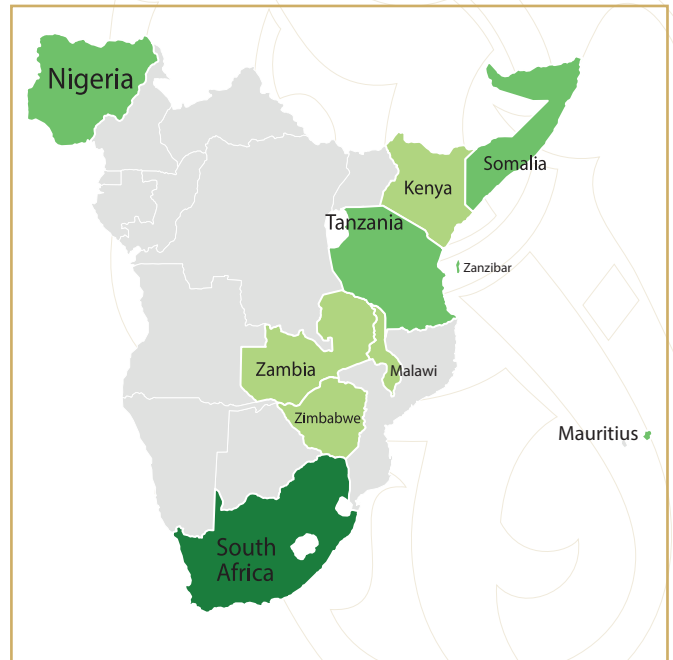
### The prospects of WAQF experience in the countries of Central and Southern Africa

Looking at the reality of WAQF in central and southern African countries, namely: Tanzania, South Africa, Zambia, Zimbabwe, Zanzibar, Somalia, Kenya, Malawi, Mauritius, and Nigeria. Those countries were introduced to the WAQF culture in the past centuries, but the WAQF movement in them is weak mostly because of the economic situation, the lack of awareness of the importance of the WAQF as a resource, as well as administrative and financial problems.

Tanzania, which clearly suffers from weak institutional performance, as well as the development of the tools used, despite the fact that Islam spread there a long time ago. The same applies to the WAQF administration in Zambia, Zimbabwe, Zanzibar, Somalia and Kenya as well. Malawi is considered the least fortunate in terms of performance and WAQF properties' abundance.

Whereas the WAQF experience in Mauritius, despite its small area, is more active and present in the region, and it is in general in contrast to the Waqf experience in Nigeria, the most populous country, which was originally more suitable to constitute a WAQF presence among African countries, especially the central part of the continent, but unfortunately it suffers from several financial, administrative and legal difficulties and challenges.

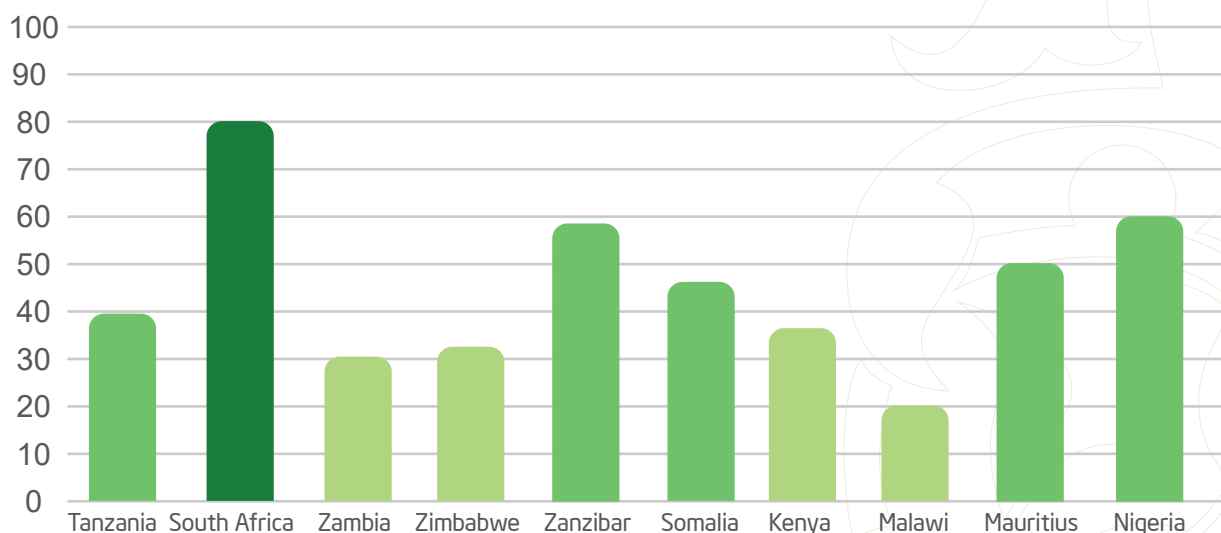
The Muslim minority in South Africa shows us a pioneering movement in the institutional WAQF sector, and undoubtedly contributed to the revitalization of the WAQF movement in the countries of Southern Africa, despite the difficulties in this region.



### Results of WAQF Performance Assessment Standard in Central and Southern Africa

Moving to the countries of West and Central Africa: Tanzania, South Africa, Zambia, Zimbabwe, Zanzibar, Somalia, Kenya, Malawi, Mauritius, and finally Nigeria, according to the BWP criterion, we show the following results:

The reality of institutional WAQF performance in South and Central Africa for the year 2021



## Tenth: Prospects for WAQF experience of some Muslim Communities



### Prospects for WAQF experience of some Muslim Communities

After we have examined the experiences of several Muslim communities in non-Muslim countries and in different places, namely: Germany, Australia, Sweden, Canada and New Zealand, we see that the cultural peculiarities and interdependence between members of society, the laws of these non-Muslim countries, and the degree to which Muslims believe in the importance of WAQF as a resource and its social and economic role, all of which constitute important indicators of the WAQF movement in these countries.

The experience can be considered emerging and successes may occur, and the reason for this is due to their belief in the importance of the WAQF resource for the Muslim community, their ability to enhance solidarity among the members of the Muslim community, their orientation towards investing in some of their assets, their benefit from the experiences of some Muslim countries in this field, and their leadership of the reality of WAQF in the Muslim communities surrounding them.

The experiences of Germany, Sweden and Canada constitute a clear movement despite the limited number of Muslims, but it can be said that Muslims have benefited from the legislative environment, the activity of civil society institutions, and the state's support for charitable work, and it was among them that they established an acceptable base in a promising WAQF environment.

While the WAQF experience in Australia represents an attempt to promote sustainable development in the Muslim community, to benefit as much as possible from the laws and legislation in force in favor of practicing the WAQF ritual, and to develop



strategies towards establishing investment WAQF properties, the WAQF experience in New Zealand can present a distinct paradox between these minorities, especially after the establishment of the WAQF foundation in 2011, The foundation could have constituted a real breakthrough in the world, through the idea of the (Udhia) project and to benefit from its position in the availability of livestock and frame it in the project of issuing WAQF bonds to establish WAQF farms in New Zealand, but unfortunately the absence of governance and transparency in its work led to the stumbling of the project, if not finishing it.

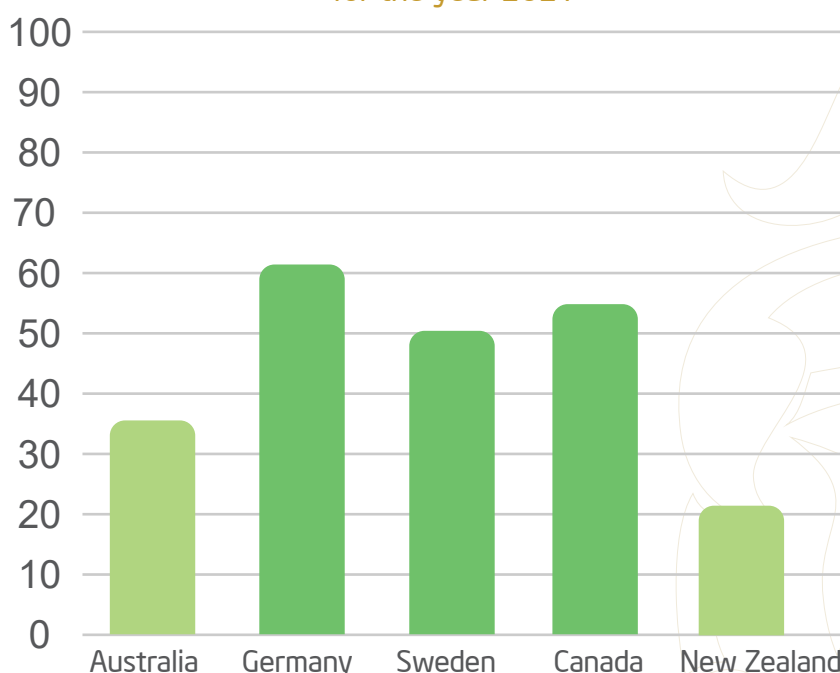
In summary, all these communities unanimously agree on the need to adopt comprehensive awareness strategies for the members of the Muslim community regarding the WAQF culture and its social and economic role, and how a generation will arise capable of developing the WAQF structure in these societies, and working to harmonize the laws and legislations in their countries and to match the needs of the WAQF movement and its ability to influence.



### Results of WAQF Performance Assessment Standard of some Muslim minorities

When selecting some Muslim communities in non-Muslim countries such as Australia, Sweden, Canada, and New Zealand, we are shown results according to the ten degrees of the BWP criterion as follows:

The reality of institutional WAQF performance in the experiences of some Muslim communities for the year 2021



This executive summary is a summary of what was stated in:  
1- A book of "The reality and strategies of WAQF in the world"  
2- WAQF Strategic Report (1996-2021)  
These are two publications of the International Institute of Islamic  
WAQF. You can refer to them for those who want more  
information and data

Allah is the Arbiter of Success

On behalf of the team  
Dr. Sami Al-Salahat  
Report's chief editor