

Research



The Gulf Waqf-Endowment Between Reality and Aspiration

الوقف الخليجي بين الواقع والمأمول

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ABSTRACT

This study analyzes the condition of the Gulf religious endowment sector between its present reality and its aspired future. It examines, through systematic investigation and critical analysis, the current state of the *waqf* in the Gulf states, which reveals varying levels of development among them. The level of cooperation—whether bilateral or multilateral—in the field of *waqf* remains limited and calls for further advancement.

The study also explores the key factors likely to influence the future and their impact on the development of the *waqf* in these countries. Among the most significant of these factors are the growing use of technology, increased digital transformation within *waqf* institutions, and the empowerment of women and vulnerable groups.

Accordingly, the study proposes eleven recommendations aimed at realizing the aspired development of the *waqf* across these states, enhancing cooperation—whether bilateral or collective—and anticipating future trends and challenges facing the Gulf *waqf* sector in this domain.

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KEYWORDS

Gulf *waqf* (religious endowment); reality; aspiration; cooperation; partnership; governance; future foresight

الملخص:

تركز الدراسة على تحليل الوقف الخليجي بين الواقع والمأمول؛ حيث تناولت بالبحث والتمحيص واقع الوقف في الدول الخليجية الذي يظهر تبايناً في مستوى تطوره فيما بينها، بينما كان مستوى التعاون - سواءً أكان ثنائياً أم مشتركاً - في مجال الوقف محدوداً، ويدعو إلى مزيد من التطوير. كما تم استشراف عوامل التأثير في المستقبل وأثرها في تطور الوقف في هذه الدول، ومن أهمها تنامي استخدام التكنولوجيا وزيادة التحول الرقمي لدى مؤسسات الوقف، وتمكين المرأة والفئات الضعيفة. وبناءً على ذلك فقد تم اقتراح إحدى عشرة توصية لتحقيق المأمول في تطوير الوقف بين هذه الدول، وتنمية التعاون سواءً أكان ثنائياً أم مشتركاً، واستشراف اتجاهات تطور الوقف الخليجي وتحدياته في هذا المجال.

الكلمات المفتاحية:

الوقف الخليجي - الواقع - المأمول - التعاون - الشراكة - الحوكمة - استشراف المستقبل.

INTRODUCTION

The institution of the religious endowment (*waqf*) in the Arabian Gulf region is as ancient and deeply rooted as the Muhammadan Message itself, which established the *waqf* as an act of devotion (*qurbah*) to God, Exalted be He. Endowments dedicated to the Two Holy Sanctuaries flourished and expanded, both within the cities of the Arabian Peninsula and across other Muslim societies and lands.

In other urban centers of the Arabian Peninsula, however — apart from the Two Holy Sanctuaries — the *waqf* remained limited, owing to modest wealth and scarce natural resources.

In the twentieth century, the prevailing reality of the *waqf* in most

member states of the Gulf Cooperation Council (hereafter “the Gulf states”) was characterized by increasing state control. Governments sought to regulate endowments by assuming authority over their assets: administering endowed properties, investing their capital, allocating their revenues, and issuing legislation that placed non-governmental endowments under state supervision while restricting their activities. Experience has shown that modern state control over *waqf* administration did not necessarily lead to its growth, nor did it contribute meaningfully to rationalizing its trajectory.

Accordingly, the *waqf* cannot achieve its desired development except through a carefully calibrated balance between the state’s supervisory role and the autonomy of endowers and administrators (*nuzzār*) in managing their endowments. Such balance requires a genuine and equitable partnership in the governance and sound administration of the *waqf* among all stakeholders: government bodies, the private sector, and civil society institutions. This partnership must provide legal protection for the components of the *waqf*, rest upon firm institutional foundations, and apply the highest standards of governance (*ḥawkamah*) and best practices in oversight and management, while remaining faithful to the stipulations of the endowers and the objectives of the *waqf*.

Numerous scholars have documented the contributions of the *waqf* across social, educational, cultural, and other spheres within Muslim societies.⁽¹⁾ For further elaboration, readers may consult the specialized literature. Historically, the *waqf* also initiated many efforts to address social problems. A notable example is the establishment of endowments for vulnerable women, such as the Ribat of Lady Āminah bint Muḥammad (d. 595 AH / 1199 CE) in Damascus, which was dedicated to impoverished women lacking shelter or facing adverse social circumstances.⁽²⁾

This distinguished legacy underscores the enduring significance of the *waqf* in the contemporary period, particularly in its capacity to provide essential public services—such as education and healthcare—often at lower cost

(1) Yahyā Maḥmūd Sā’atī, *al-Waqf wa Binyat al-Maktabah al-‘Arabiyyah: Istibṭān li al-Mawrūth al-Thaqāfi* (Riyadh: Markaz al-Malik Fayṣal lil-Buḥūth wa al-Dirāsāt al-Islāmiyyah, 1408H/1988); Fu’ād ‘Abd Allāh al-‘Umar, *Idārat al-Awqāf: al-Wāqī’ wa al-Namūdḥaj al-Mu’assasī al-Fa’‘āl* (Kuwait: Dār Iqrā, 1440H/2019).

(2) Mubārak ‘Ashwī Jāzi’, *al-Waqf wa al-Ḥayāh al-Ijtīmā’iyyah fī Madīnat Dimashq Khilāl al-‘Aṣr al-Ayyūbī* (570–658 AH/1174–1259 CE), *Silsilat al-Rasā’il al-Jāmi’iyyah* 23 (Kuwait: al-Amānah al-‘Āmmah lil-Awqāf, 1438 AH/2017 CE), p. 122.

than the state. Over time, the objectives of the *waqf* have diversified and its benefits multiplied.

The growth of religious endowment (*waqf*) is linked to a set of interrelated factors, the most significant of which include:

- 1- The availability of appropriate legislation governing charitable activity and the provision of a supportive legal and institutional environment for the *waqf*.
- 2- The expansion of philanthropic culture among individuals and institutions, alongside the maturation of civil society's awareness of social needs and the readiness of its institutions to meet those needs.
- 3- Economic growth, increased wealth, and the relative affordability of assets intended for endowment—particularly real estate—so as to facilitate the establishment of *waqf* properties.
- 4- The existence of a system that safeguards private property rights, coupled with tax exemptions and fiscal incentives.
- 5- Strong cooperation and integration among the public, private, and civil sectors, with a clear distribution of developmental roles among them.
- 6- The effective use of technology in ways that enhance awareness of the *waqf*, broaden participation to include new actors—such as charitable organizations, private-sector entities, and family endowments— increase the contribution and empowerment of vulnerable groups, facilitate access to beneficiaries, reduce costs, and improve outreach and marketing.

After centuries of relative stagnation and slow development in the Gulf states, the trajectory of the *waqf* witnessed renewed expansion in the twentieth century, coinciding with the emergence of new sources of wealth—most notably oil and gas. As a result, these states have become a focal point of *waqf* activity in the Muslim world and a central axis of its contemporary development.

As observed more generally, the expansion of the *waqf* in any state or society is strengthened by the availability of wealth, the growth of religious commitment and charitable giving, a supportive legal environment, a

conscious and active civil society, and the presence of independent *waqf* institutions. All of these factors are present—albeit to varying degrees—within the Gulf states. This reality necessitates a careful analysis of the development of the Gulf *waqf* between its present condition and its future aspirations, with a view toward anticipating future trajectories and advancing its growth.

Within the analysis of the current reality, the study briefly examines the following dimensions: the integration of the *waqf* into national visions and strategic plans; the suitability of legislative frameworks; the availability of institutional governance structures; the application of performance indicators; the adoption of best practices in legislative and administrative environments at the official state level; the investment of endowed funds; the diversity of services provided and the equitable distribution of revenues; and public awareness of the *waqf*.

Methodologically, the study employs a descriptive approach, complemented in certain sections by analytical examination. It relies on library-based research and a review of relevant scholarly literature in both Arabic and English. Key concepts and technical terms are defined where they appear throughout the study.

The study seeks to answer the following questions:

First: What is the current state of the *waqf* in the Gulf states? What are the principal challenges it faces? And what are the most effective methods for enhancing its growth?

Second: What is the current level of cooperation among these states in the field of *waqf*, and what are the most appropriate means for strengthening such cooperation in accordance with best practices and sound scientific approaches?

The study is structured into four main sections:

- (1) The current state of the *waqf* in the Gulf states;
- (2) The state of cooperation in the field of *waqf*;
- (3) Influencing factors shaping the future; and
- (4) Aspirations and recommendations—preceded by this introduction and followed by a conclusion.

First: The Current State of the *Waqf* in the Gulf States

As previously noted, the religious endowment (*waqf*) in the Gulf states—apart from the Two Holy Sanctuaries—was historically modest in scale, limited in assets, and locally administered by members of the community. It primarily addressed immediate communal needs, such as food distribution, sacrificial offerings (*aḍāḥī*), and the maintenance of mosques.

With the economic growth of Gulf societies and the concurrent rise in religious commitment, the *waqf* sector expanded both materially and institutionally within the broader framework of modern state formation. This development, however, led to increased state intervention in the administration of endowments, driven by the desire for oversight and control, particularly in light of certain questionable practices that had emerged.

Despite this intervention, most Gulf states did not incorporate the *waqf* into their national visions and strategic development plans. Notable exceptions include Saudi **Arabia**, which adopted the *waqf* as a developmental instrument through its emphasis within **Saudi Vision 2030** beginning in 2016, and **Kuwait**, which institutionalized its *waqf* sector through the establishment of the **Awqaf Public** Foundation and the formulation of a dedicated strategic vision.

In terms of legislative adequacy, *waqf* laws across the Gulf states have largely emphasized supervision and regulatory control over *waqf* activities. Over time, these frameworks have become increasingly restrictive, offering limited flexibility for the development of new forms of endowment, specialized *waqf* initiatives, or related services such as consultancy and asset management.

With respect to institutional governance, experiences in *waqf* management vary considerably across the region. Although the *waqf* sector has expanded and diversified in its activities within the Gulf states, it has not fully realized the aspirations of local populations nor aligned effectively with governmental development strategies. Consequently, society has not maximally benefited from charitable resources that, in other contexts, have significantly contributed to social and economic development.

One study has identified several factors underlying the limited effectiveness of existing *waqf* institutions in achieving their founding objectives, foremost among them institutional weakness in organizational structure and governance.⁽¹⁾

It has also been observed that some *waqf* institutions lack performance indicators that would enable them to assess the effectiveness and soundness of their management. This is particularly significant given ongoing criticisms regarding administrative inefficiency and mismanagement in certain *waqf* bodies.

It should be noted, however, that administrative shortcomings are not unique to *waqf* institutions; they are characteristic of any organization that lacks sustained accountability and continuous oversight. In this regard, a study examining incidents of corruption in charitable and religious institutions—such as churches in the United States between 1995 and 2002, as reported in American newspapers—identified 152 documented cases of corruption.⁽²⁾

With regard to the application of sound administrative practices—such as governance, transparency, and disclosure—it is evident that many *waqf* institutions fall short of the level of openness expected from financial entities whose policies and activities affect various stakeholders. Disclosure and transparency constitute fundamental principles of governance in the administration of the *waqf*.⁽³⁾ Accordingly, the growing trend toward establishing institutional *waqf* entities necessitates the adoption of robust governance systems, which in turn enhance transparency and accountability.⁽⁴⁾

Although some institutions have begun to implement governance frameworks, these efforts have not yet achieved their intended objectives. For example, the **Awqaf Public Foundation in Kuwait** has issued administrative and financial reports detailing its performance.

(1) Fu'ād 'Abd Allāh al-'Umar, *Idārat al-Awqāf: al-Wāqī' wa al-Namūdḥaj al-Mu'assasī al-Fa'āl*, p. 432.

(2) Marion Fremont-Smith and Andras Kosaras, "Wrongdoing by Officers and Directors of Charities: A Suevry of Press Reportfo loohcS ydenneK ehT ,snoitazinagrO tfiorpnoN rof retneC resuah ehT ", 2002–5991 s .3 , (3002 rebmetpeS) 02 .on repaP gnikroW ,ytisrevinU dravraH ,tnemnrevoG

(3) Fu'ād 'Abd Allāh al-'Umar and Bāsima 'Abd al-'Azīz al-Ma'ūd, *Qawā'id Ḥawkamāt al-Waqf: Nizārat ta'imāj ,fāqwa-la tāsāriD-il liyāD nib dihsāR hkyahS-la t̄sruK :hdayiR) najahdūmaN fqaW-la tasassa'uM al-Imām Muḥammad bi.471 .p , (EC 5102/HA 6341 ,hayyimālsI-la dū'uS n*

(4) *A fqaW* ,nandA rayhkA dammahuM dna nashI lutayadiH ccounting and the Construction of Accountability," *Waqf Laws and Management Conference, International Islamic University Malaysia*, 20.1 .p ,90

Nevertheless, the absence of minimum standards of transparency and disclosure has rendered certain *waqf* institutions vulnerable to instances of mismanagement and potential corruption—much like other organizations. Moreover, state supervision has not necessarily mitigated administrative inefficiencies or prevented anticipated misconduct. Consequently, one of the principal challenges facing *waqf* administration in the Gulf states lies in enhancing transparency concerning *waqf* assets and their disposition.

In terms of investment practices, the prevailing reality indicates that *waqf* institutions across the Gulf states generally manage and invest endowed assets internally, although some delegate portions of their investment portfolios to external managers. The experiences of the **Awqaf Public Foundation** in Kuwait and the **Awqaf General Secretariat in United Arab Emirates** demonstrate growth in financial and investment performance indicators.⁽¹⁾

Despite this progress, *waqf* investment in these states remains in need of substantive development, particularly with respect to diversified investment strategies and the systematic measurement of performance.

Regarding the services provided and the distribution of *waqf* revenues, allocations have largely continued to focus on traditional charitable sectors. While innovative models—such as endowment funds and project-based *waqf* initiatives—have been introduced, they have not yet gained widespread adoption. This indicates the need for greater innovation in mechanisms for reaching beneficiaries, especially through collaborative models such as partnerships and joint initiatives.

Public awareness of the *waqf* varies across the Gulf states, but in most cases remains below aspirational levels. Further development is needed in terms of content, communication strategies, and target audiences.

Efforts to ascertain the scale of Gulf *waqf* assets—both in terms of capital value and endowed properties—face significant limitations due to the scarcity of comprehensive data. The absence of consolidated asset registries, coupled with the lack of publicly available financial disclosures from some *waqf* institutions, complicates accurate assessment.

(1) Fu'ād 'Abd Allāh al-'Umar, *Idārat al-Awqāf: al-Wāqī' wa al-Namūdḥaj al-Mu'assasī al-Fa'āl*, p. 301.

In **Saudi Arabia**, the number of endowments administered by the General **Authority for Awqaf** has reached 29,507.⁽¹⁾ The total value of *waqf* assets in the Kingdom was estimated in 2021 at approximately one trillion Saudi riyals.⁽²⁾ However, another report—issued jointly by the **Islamic Corporation for the Development of the Private Sector** and the United Nations—estimated the value of *waqf* assets in Saudi Arabia at 235 billion Saudi riyals in 2020.⁽³⁾

In **Kuwait**, the fair value of *waqf* assets managed by the Awqaf Public **Foundation**, according to its 2020 annual report, amounted to 1,166 million Kuwaiti dinars.⁽⁴⁾

In the Kingdom of **Bahrain**, the Ja'farī (Shī'ī) *Waqf* Administration oversees substantial endowed assets, including 1,929 plots of land, 422 buildings, 187 villas and houses, and 223 additional *waqf* properties. It also supervises 757 mosques and 619 ḥusayniyyahs (ma'ātim) dedicated to religious gatherings.⁽⁵⁾

In Qatar, the value of endowments administered solely by the Awqaf Directorate has been estimated at approximately five billion Qatari riyals.⁽⁶⁾ By contrast, no comprehensive or precise statistics are available regarding the size of *waqf* assets managed in some of the other Gulf states. Nevertheless, the data cited above provides a general indication of the scale of these endowments and underscores the need for their continued development in order to fulfill the conditions stipulated by their endowers and to maximize their intended spiritual and social impact.

With respect to legislation governing the *waqf* sector, Kuwait issued an Amiri Decree in 1951 mandating the application of specific Sharī'ah provisions relating to endowments. This was followed by the establishment of the **Awqaf Public Foundation** in 1993.

Similarly, the **General Authority of Islamic Affairs and Endowments** was established in the **United Arab Emirates** in 2006. In **Saudi Arabia**,

(1) <<https://www.awqaf.gov.sa/>>, accessed on 1/12/2021.

(2) Al-Riyadh newspaper, 22/10/2021, which reported the estimated value of *waqf* according to a report issued by the *Waqf* Center at the Riyadh Chamber of Commerce.

(3) Dawr al-Awqāf fī Taḥqīq Ahdāf al-Tanmiyah al-Mustadāmah wa Ru'yat al-Mamlakah 2030 (KSA: al-Mu'assasah al-Islāmiyyah li-Tanmiyat al-Qiṭā' al-Khāṣṣ and the United Nations, 2021).

(4) Al-Taqrīr al-Mālī li al-Amānah al-'Āmmah lil-Awqāf (Kuwayt, 2020).

(5) Akhbar Al-Khaleej newspaper, 14/5/2017.

(6) Al-Sharq newspaper, 9/7/2014.

the regulatory framework of the **General Authority for Awqaf** was promulgated by Royal Decree in 1437 AH (2015 CE).

In Qatar, *Waqf* Law No. (8) was enacted in 1996. In certain countries—such as Bahrain and **Oman**—*waqf* administration operates as a department within a ministerial structure that also oversees Islamic affairs.

Case Studies: Kuwait and Saudi Arabia

Given space constraints and in the interest of providing a focused analysis of *waqf* development in the Gulf states, this study concentrates on two representative cases: the State of Kuwait and the Kingdom of Saudi Arabia. These two states have witnessed significant dynamism in the *waqf* sector in recent years, offering valuable lessons and best practices that may inform other contexts.

1. The Kuwaiti Experience

The Kuwaiti *waqf* experience has been selected for detailed analysis due to the diversity of its activities, the multiplicity of challenges it has encountered, and the institutional transformations it has undergone since formally operating as a structured *waqf* institution in 1994.⁽¹⁾

The development of the *waqf* in Kuwait may be divided into three principal phases:

1- Community-based administration;

2- Government administration, whether through a dedicated department or ministry;

The establishment of the **Awqaf Public Foundation**, marking a new institutional phase.

The creation of the Secretariat revitalized the *waqf* sector after a period of relative stagnation. It achieved notable successes in several areas, including:

(1) ‘Alī Fahd al-Zamī’, al-*Waqf* wa Tafīl Ṭaqāt al-Mujtama’: Tajribat Dawlat al-Kuwayt, Majallat Awqāf, no. 14, 8th year, Jumādā al-Ūlā 1429 AH/May 2008 CE, p. 17.

- Innovation in mechanisms for distributing *waqf* revenues, particularly through the creation of *waqf* funds and project-based endowment models;⁽¹⁾
- Effective investment of *waqf* resources;
- Public awareness initiatives promoting the culture of endowment;
- Emphasis on training, professional development, and academic research in the field of *waqf*.

Perhaps one of its most significant achievements was its role as the coordinating state authority for *waqf* affairs within the Islamic world, as endorsed by the Executive Council of the Council of Ministers of Awqaf of Islamic Countries during its meeting in Jakarta in October 1997.

2. The Saudi Experience

Without assigning rigid chronological boundaries, the development of *waqf* in **Saudi Arabia** during the era of the modern Saudi state—established in 1902—may likewise be divided into three phases.

The first phase was characterized by traditional growth of the *waqf*, marked by limited public awareness, modest participation, and concentration on conventional charitable domains. Oversight during this period was exercised primarily by the judiciary, courts, and relevant ministries.

The second phase witnessed notable expansion in family endowments, as well as endowments established by private-sector actors and corporations. Endowments founded by the ruling family and by universities—particularly endowed academic chairs—also emerged. During this period, diverse

(1) Ghanim 'Abd Allāh al-Shāhīn, *Athar al-Waqf fī Da'm al-Qiyam al-Islāmiyyah*, Majallat Awqāf, 2nd year, no. 2, Rabi' al-Awwal 1423 AH/May 2002 CE, p. 79; Muḥammad 'Uthmān Shubayr, *Tāsīl Ri' al-Waqf fī al-Fiqh al-Islāmī*, (Kuwait: al-Amānah al-'Āmmah lil-Awqāf, 1437 AH/2016 CE), pp. 50–56. Many researchers have also concluded the prominence of the Al-Amānah as a distinguished *waqf* institution. See: Nūbī Muḥammad Ḥasan, *Qiyam al-Waqf wa al-Nazariyyah al-Mi'māriyyah*, Majallat Awqāf, 5th year, no. 8, Rabi' al-Awwal 1426 AH/May 2005 CE, pp. 13–45; Kamāl Maṣṣūrī, *al-Isḥāh al-Idārī li Mu'assasāt Qiṭā' al-Awqāf* (Dirāsah Ḥālat al-Jazā'ir), *Silsilat Rasā'il Jāmi'iyyah* 15 (Kuwait: al-Amānah al-'Āmmah lil-Awqāf, 1432 AH/2011 CE); 'Alī Fathī 'Abd al-Raḥīm 'Alī, *Al-'Awāmil al-Binā'iyyah al-Mu'aththirah fī Dawr al-Waqf al-Khayrī fī Tanmiyat al-Mujtama'*; *Dirāsah Sūsiyūlūjiyyah*, Majallat Awqāf, 4th year, no. 7, Shawwāl 1425 AH/November 2004 CE, pp. 127–136; Yāsir 'Abd al-Karīm al-Ḥawrānī, *Tajribat al-Waqf fī Iṭār 'Ālamī*: *al-Bimāristān al-Nūrī bi-Ḥalab wa Waqfiyatuh*, Majallat Awqāf, 3rd year, no. 6, Rabi' al-Ākhir 1425 AH/June 2004 CE, pp. 177–198.

institutional models developed outside the formal government sector.

Several *waqf* consultancy firms were established to provide technical and advisory services, including entities such as Waqif Center (Experts in Wills and Endowments). Concurrently, academic research related to *waqf* began to expand within universities and research centers.

The third phase commenced with the formal adoption of the *waqf* as a developmental instrument within **Saudi Vision 2030** in 2016. This phase was institutionalized through the establishment of the **General Authority for Awqaf** in 1437 AH / 2015 CE, marking a structural transformation in the governance and strategic direction of the *waqf* sector in the Kingdom.

This transformation created a conducive environment for the development of various *waqf*-based financial instruments, most notably **endowment investment funds** established primarily for investment purposes rather than for the direct distribution of revenues. These instruments were further developed and integrated into the capital market. The first publicly offered *waqf* investment fund—the *Alinma Wareef Waqf Fund*—was launched by **Alinma Investment Company** in 2018.⁽¹⁾

The number of approved *waqf* investment funds licensed by the **General Authority for Awqaf in Saudi Arabia** continued to grow, reaching fourteen funds by mid-2021.

In addition, there has been a noticeable increase in the engagement of civil society institutions in utilizing the *waqf* across diverse sectors. Of particular note is the role of the **Federation of Saudi Chambers**, whose regional branches have established dedicated *waqf* committees. Charitable societies and family endowments have likewise demonstrated growing interest in this field.

If the current momentum in *waqf* development continues, the Kingdom is expected to become a central hub of *waqf* activity and a primary driver of its future growth.

From the foregoing analysis, it may be concluded that the principal

(1) Ṭalāl bin Sulaymān al-Dawsarī, Al-Tāṣīl al-Fiqhī li al-Ṣanādīq al-Istithmārīyah al-Waqfiyyah, Majallat Kulīyyat al-Dirāsāt al-Islāmiyyah wa al-‘Arabiyyah lil-Banāt bi-Damanhūr, no. 5, vol. 10, 2020, pp. 742–782.

enabling factors and developmental drivers of the *waqf* sector in the Gulf states include:

- A supportive and facilitative role of the state in nurturing the *waqf* sector;
- The availability of financial resources and wealth;
- The presence of an effective institutional body dedicated to *waqf* development;
- Appropriate and encouraging legislation, particularly measures that empower non-governmental endowments;
- Societal awareness of the importance and developmental role of the *waqf*;
- The diversification of *waqf* revenue allocations in response to evolving social needs;
- A strong emphasis on research and development, especially in relation to innovative financing instruments;
- The application of governance principles, transparency, and disclosure standards.

Second: The Reality of Cooperation in the Field of *Waqf*

Although cooperation—whether bilateral or multilateral—among the Gulf states is both a practical necessity and a principle affirmed by regional integration practices, and further reinforced by the charter and framework of the **Gulf Cooperation Council**, the actual level of cooperation in the field of *waqf* remains below the aspired and expected standard.

This imperative is also grounded in Islamic ethical guidance, as reflected in the Qur’anic exhortation to cooperate in righteousness and piety,⁽¹⁾ and in the Prophetic tradition likening believers in their mutual compassion and solidarity to a single body—such that when one limb suffers, the rest of the body responds with wakefulness and fever.⁽²⁾

Nevertheless, while prior and ongoing efforts to enhance cooperation in the *waqf* sector should be acknowledged, they remain modest when

(1) Qur’an 5:2.

(2) Ṣaḥīḥ al-Bukhārī, Kitāb al-Adab, Bāb Raḥmat al-Nās wa al-Bahā’im, ḥadīth no. 6011.

measured against the potential capacities and opportunities available within the Gulf region. This necessitates a closer examination of existing initiatives, the identification of influencing factors, and an assessment of regional and global trends that call for uncovering latent areas of collaboration and determining appropriate mechanisms for strengthening them.

At the bilateral level, no substantial or impactful cooperative projects have been observed. Interaction has largely been limited to reciprocal visits and the exchange of information among relevant authorities, without producing meaningful joint initiatives of lasting value.

At the broader Islamic level, the **Islamic Development Bank** established the World *Waqf* Foundation in 1422 AH (2001 CE) with the objective of encouraging and supporting *waqf* institutions in achieving economic and social development. The foundation aims to enhance the management and investment of endowed assets and to ensure that their revenues are expended in accordance with Shari'ah principles.

At the Gulf level specifically, coordinated efforts have been undertaken through the Secretariat General of the Gulf Cooperation Council. In its 122nd session, held on 4 March 2012, the GCC Ministerial Council approved the convening of periodic meetings of ministers responsible for *waqf* affairs in member states, preceded by preparatory meetings at the level of undersecretaries or their equivalents.

Pursuant to this resolution, several meetings were held, the first on 16 Jumādā al-Ākhirah 1435 AH (16 April 2014) in Kuwait, and the seventh on 13 October 2021.

During these meetings, a number of constructive proposals were presented, including:

- The exchange of visits among *waqf* authorities;
- The organization of seminars and workshops for *waqf* professionals;
- Joint training programs for personnel in the *waqf* sector;
- The establishment of an annual “Gulf *Waqf* Week” under the theme “*Waqf*: Construction and Development”;

- Approval in principle of the creation of a GCC *Waqf* Fund, with voluntary participation by member states;
- The establishment of a joint Gulf center for *waqf* studies and scientific research;
- Consideration of a proposal to establish a GCC *Waqf* Organization (tentatively named Naf’);
- The implementation of joint *waqf* projects;
- The formulation of a unified strategic vision and plan for ministries of *waqf* and Islamic affairs;
- The allocation of *waqf* resources to support research development and inter-state cooperation in the *waqf* field.

It is noteworthy that several of these proposed cooperative initiatives have either stalled or experienced prolonged delays in implementation. Only a limited number have materialized, typically when one member state assumed responsibility for adopting, financing, and overseeing the initiative.

In some instances, proposals appear not to have undergone sufficient technical scrutiny and feasibility assessment prior to approval. Rather, they were endorsed out of diplomatic courtesy, particularly where no binding commitments were entailed.

Accordingly, a commendable practice for future cooperation would involve assigning each proposed project to a specific member state for execution, establishing a defined implementation timeline, and conducting detailed technical studies before formal presentation. Member states should then be encouraged to contribute and participate in well-structured initiatives grounded in careful planning and shared responsibility.

Third: Factors Influencing the Future

Before looking ahead to the anticipated roles of *waqf* in the Gulf states, it is useful to briefly identify the main factors that are likely to drive change in the coming years. Understanding the activities and influence of these forces of change allows us to leverage them in developing the *waqf* sector in each country and in expanding opportunities for inter-state cooperation

in this field. These trends remain strong and influential, and in some cases, their importance has increased—particularly the use of technology in *waqf* activities, such as awareness-raising, streamlining procedures and transactions, distributing revenues to beneficiaries, reducing costs, improving administrative efficiency, and mobilizing resources for *waqf*.

The most significant influencing factors can be summarized as follows:

1) Limited State Financial Resources for Basic Services

Economic trends and forecasts indicate that most Gulf states face pressures for economic reform due to limited financial resources and structural imbalances.⁽¹⁾ This will likely reduce the ability of states to fully fund essential services, particularly in **education, healthcare, and social security**.

This constraint creates an opportunity for the *waqf* sector to expand into these areas through **specialized endowments**, such as university *waqf*, educational *waqf*, and healthcare *waqf*. It also encourages governments to promote *waqf*, as well as other civil society and private sector institutions, to fill service gaps.

Moreover, this dynamic can strengthen public-private partnerships by allocating a substantial portion of state-provided social services to the nonprofit sector, such as care for the elderly or support for certain groups of persons with disabilities. It also highlights the growing importance of measuring efficiency and effectiveness in *waqf* institutions through performance indicators, recognizing them as effective instruments for delivering essential services.

2) Growing Civil Society Participation

Another emerging trend is the increasing role of civil society and its institutions in promoting development and actively engaging *waqf* beneficiaries. For example, one of the objectives of **Saudi Arabia's Vision 2030** is to enhance social development, strengthen the nonprofit sector, and empower nonprofit organizations to achieve deeper social impact.

(1) Karen E. Young, "The Difficult Promise of Economic Reform in the Gulf," The Center for Middle East, James A. Baker III Institute for Public Policy, Rice University, September 2018.

In line with this, the **General Authority for Awqaf** in Saudi Arabia has conducted public and expert consultations regarding the draft regulations for **supervisory waqf management** and the draft **principles of waqf governance** via the National Competitiveness Center’s consultation platform.

This trend also highlights the growing importance of the nonprofit sector, with new actors adopting the *waqf* model in their activities. These include:

- Nonprofit universities and educational institutions;
- Family *waqf* funds;
- Workplace solidarity funds;
- Charitable organizations and civil society institutions;
- Nonprofit hospitals and healthcare institutions;
- Other nonprofit entities and organizations.

Additionally, corporate social responsibility is being encouraged among companies and wealth holders, particularly alongside the introduction of tax incentives designed to promote charitable giving.

3) The Impact of the COVID-19 Pandemic

Although the **COVID-19 pandemic (Corona)** spread across the globe, its multiple impacts on various sectors—including the *waqf* sector and its institutions—have not been thoroughly analyzed or studied scientifically. Observations indicate that the pandemic negatively affected the United Nations’ 2030 goal of achieving global economic sustainability, setting back poverty reduction efforts by a decade. It contributed to declining economic growth and increased poverty, particularly among women in Islamic countries such as Indonesia.⁽¹⁾

While future forecasting generally does not take sudden crises into account, the COVID-19 pandemic had a radical effect in some areas and

(1) Asep Suryahadi, Ridho Al Izzati, and Daniel Suryadarma, “Estimating the Impact of Covid-19 on Poverty in Indonesia,” *Bulletin of Indonesian Economic Studies* 56, no. 2 (2020): 175–192, <https://doi.org/10.1080/00074918.2020.1779390>.

accelerated change in others. The pandemic's impact on institutional performance was clear,⁽¹⁾ particularly for smaller *waqf* institutions with limited operational sectors and investments concentrated in a single field, such as real estate, where the effects were expected to be more pronounced.

The pandemic also highlighted the critical role of **technology** in *waqf* activities, including awareness-raising, promoting *waqf* participation, facilitating administrative procedures, and distributing endowment revenues. These technological applications contributed to cost reduction, increased administrative efficiency, and improved resource mobilization for *waqf*.

Additionally, there was a notable rise in **E-Learning and distance education initiatives**, including training workshops, conferences, and meetings focused on *waqf*-related issues in the Gulf states. It may not be an exaggeration to say that the number of *waqf* activities conducted during the pandemic exceeded those in normal circumstances, thanks to the increased use of technology, ease of virtual participation, and higher numbers of beneficiaries.

4) Empowerment of Women and Affected Groups

A key emerging trend is the economic and social **empowerment of women**.⁽²⁾ Women's empowerment is closely linked to rising educational levels. As illustrated in Table 1, the educational attainment of women in the Gulf states has increased: in 2019, the rates were approximately 53% in Kuwait and 64.8% in Saudi Arabia, compared to 53% in developed countries.

Employment opportunities for women have also improved. In 2019, women's participation in the labor force was 49.7% in Kuwait and 22.1% in Saudi Arabia, compared to 45.6% in developed countries.⁽³⁾

Within the *waqf* sector specifically, the representation of women

(1) Huayu Shen, Mengyao Fu, Hongyu Pan, Zhongfu Yu, and Yongquan Chen, "The Impact of the COVID-19 Pandemic on Firm Performance," *Emerging Markets Finance and Trade* 56, no. 10 (2020): 2213–2230, <https://doi.org/10.1080/1540496X.2020.1785863>.

(2) Shaista Noor, Filzah Md Isa, and Leilane Mohd Nor, "Women Empowerment Through Women Entrepreneurship: A Comparison Between Women Entrepreneurs and Fulltime Housewife in Pakistan," *Iranian Journal of Management Studies* 14, no. 2 (Spring 2021): 347–363, <https://doi.org/10.22059/IJMS.2020.302633.674074>.

(3) Gender Equality Strategy, 2020 Annual Report, United Nations Development Programmed (UNDP) 2020, New York, p.364

appears particularly encouraging. In the **General Authority for Awqaf**, women comprised 78% of total staff in the last quarter of 2021—a high proportion demonstrating their capacity to assume executive roles in *waqf* administration when given the appropriate opportunities.

Nevertheless, women still face challenges in accessing the financial resources required to launch and sustain entrepreneurial or business activities within the sector. This highlights the ongoing need for targeted financial support and institutional mechanisms to empower female participants in *waqf* initiatives.

Table 1: Selected Indicators on the Advancement of Women in Certain Areas as a Percentage of Men (2019)⁽¹⁾

Country	Gap between Men and Women	Ratio of Those with Preparatory Education (Female/ Male)	Unemployment (Female/ Male)	Percentage of Males with Preparatory Education	Percentage of Females with Preparatory Education	Labor Force Participation (Men)	Labor Force Participation (Women)
Kuwait	0.242%	1.05%	5.19%	49.1%	56.6%	87.5%	49.7%
Saudi Arabia	0.252%	0.9%	7.67%	72.4%	64.8%	78.4%	22.1%
Developed Countries	0.463%	0.85%	1.18%	63.3%	53%	75.7%	45.6%
Industrial Countries	0.205%	0.97%	1.03%	87%	84.1%	69.1%	52.1%
Arab Countries	0.518%	0.88%	1.79%	55.8%	49.3%	73%	20.7%

(1) Gender Equality Strategy, 2020 Annual Report, United Nations Development Programme (UNDP).

5) Use of Technology, Modern Applications, and Social Media:

Although there is variation among *waqf* institutions in the Gulf countries in their use of technology for *waqf*-related activities, the overall use remains limited compared to the potential that modern technology offers for developing *waqf*.⁽¹⁾ The growing use of modern communication tools for awareness and engagement with *waqf* beneficiaries is also an influential factor in enhancing cooperation among *waqf* institutions in these countries.

It has been observed that, during the COVID-19 pandemic, Gulf countries relied on technology for knowledge exchange and the execution of governmental procedures and transactions. Moreover, the pandemic catalyzed a global shift toward remote education via the internet.⁽²⁾ If technology were optimally applied in *waqf* management, it could become a highly efficient and effective tool, reducing costs while increasing effectiveness. This approach also enables innovative individuals with pioneering ideas or projects linked to *waqf* to disseminate them widely and at lower cost.

The use of technology can be expanded in numerous areas, including: conducting training workshops, awareness conferences, distance learning, raising awareness about *waqf* and its Shari‘ah rules, transferring knowledge, and providing *waqf* services using modern technological tools and internet platforms.

6) Focus on Good Practices in Management Maturity:

Management maturity—which refers to proper governance, sound financial stewardship, and operational prudence⁽³⁾—is a prevailing global trend. This includes the application of governance, transparency, and disclosure.

(1) Taufik Faturohman, Irfan Hassandi, and Y. Yulianti, “User Acceptance of Online *Waqf* Application: Evidence from Indonesia,” *Journal of Islamic Monetary Economics and Finance* 6, no. 3 (2020): 503–530, accessed on 13 Oct. 2021, <https://doi.org/10.21098/jimf.v6i3.1117>.

(2) G. Basilaia, M. Dgebuadze, M. Kantaria, and G. Chokhonelidze, “Replacing the Classic Learning Form at Universities as an Immediate Response to the COVID-19 Virus Infection in Georgia,” *International Journal for Research in Applied Science and Engineering Technology (IJRASET)* 8 (2020): 101–108, accessed on 13 Oct. 2021, <https://doi.org/10.22214/ijraset.2020.3021>.

(3) Shams al-Dīn Muḥammad ibn Abī al-‘Abbās al-Ramlī, *Nihāyat al-Muḥtāj ilā Sharḥ al-Minhāj* (Beirut: Dār al-Fikr, 1404H/1984), vol. 4, p. 350.

The rationale for applying governance in *waqf* management is clear: studies show that many *waqfs* deteriorate or lose effectiveness over time due to several factors, including mismanagement by *waqf* administrators, weak oversight, and the absence of effective monitoring tools.⁽¹⁾

As a result of the benefits of governance, some *waqf* institutions have begun implementing it. For example:

- The *waqf* of the Islamic Development Bank for Islamic Solidarity, with capital of up to USD 10 billion.
- Private *waqfs*, such as the Sheikh Mohammed bin Abdulaziz Al-Rajhi *Waqf* in Saudi Arabia, established in 1429H, which adopted governance principles through specialized committees such as the Internal Audit Committee and the Investment Committee, contributing to significant growth in *waqf* revenues.⁽²⁾

In this context, governance rules refer to the principles, systems, and procedures that achieve the best balance and protection among the priorities of the state, the authorities, the interests of donors, the beneficiaries, executive management directives, and other stakeholders.

Transparency entails complete clarity in data and information, which should be accurate, comprehensive, and published at appropriate times. Transparency also requires that the reasoning behind any decision be open to scrutiny by affected parties, allowing them to understand its basis and rationale.

Disclosure refers to reporting material changes in *waqf* policies regarding revenue distribution, activities, financial statements, or investments.

In addition to the above future-impact factors, there are other components that must continue to receive attention, such as:

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- (1) Aḥmad Muḥammad al-Sa'd and Muḥammad 'Alī al-'Umrī, *Al-Ittijāhāt al-Mu'āṣirah fī Taṭwīr al-Istithmār al-Waqfī*, from the series *Al-Dirāsāt al-Fā'izah fī Musābaqat al-Kuwayt al-Dawliyyah li Abḥāth al-Waqf* (Kuwait: al-Amānah al-'Āmmah lil-Awqāf, 1421H/2000), p. 73; S.H. Ibrahim, H. Ihsan, and A.M. Ayedh, "Towards the Betterment Management and Transparency of *Waqf* Institutions: Lessons from the Charity Commission," 2009, UK, available from <http://www.scribd.com/mishahul/documents>.
 - (2) Fu'ād 'Abd Allāh al-'Umar and Bāsima 'Abd al-'Azīz al-Ma'ūd, *Qawā'id Ḥawkamāt al-Waqf: Nizārat Mu'assasat al-Waqf Namūdhan*, pp. 153–154.

- Islamic jurisprudential reasoning (*ijtihād*),
- Institutional development of *waqf* authorities,
- Enhancement of financial resources,
- And other related factors contributing to the sustainability and growth of *waqf*.

Fourth: Aspirations and Recommendations

1) *Waqf* as an integral part of community development:

Waqf should be embedded within the culture and values of the nation and state, supported by civil society and the private sector, with the spirit of giving becoming a core social norm. Indicators of this include:

- Inclusion of *waqf* in the state's vision or strategic plans.
- Growing awareness among community members of the values of giving and *waqf*.
- Active societal participation in developing *waqf*, with impact extending to multiple sectors, such as: the private sector, civil society (e.g., *waqf* committees in chambers of commerce), charitable and non-profit sectors, and government agencies.

For example, in Saudi Arabia, the number of *waqf* committees and centers in chambers of commerce reached 16, which organized over 1,000 activities over the past decade, mobilizing substantial financial resources toward *waqf* and raising awareness and encouragement for giving.

It is hoped that *waqf* will be adopted as a component of each Gulf state's vision and strategy, with efforts to strengthen giving values through its inclusion in educational curricula, alongside a focus on good *waqf* management via effective *waqf* institutions. Coordination with active societal sectors, such as chambers of commerce, influential private institutions, and civil society organizations, is essential to create a dynamic *waqf* ecosystem within the community guided by a structured plan.

2) Establishment of an effective *waqf* institution with administrative independence and legal protection:

A key factor in developing *waqf* is having an independent and active institutional entity to manage *waqfs*, free from affiliation with any ministry or other governmental entity. This independence allows focused effort on *waqf* development, effective cooperation, and rapid responsiveness to stakeholders.

It has been observed that countries with independent *waqf* institutions, such as Kuwait and Saudi Arabia, demonstrate higher *waqf* activity, development, and both bilateral and multilateral cooperation.

It is hoped that other Gulf countries without independent *waqf* institutions—such as Bahrain, Oman, and Qatar—will take the initiative to establish them.

The diversity of *waqf* institutional models provides ample options for tailoring structures according to each country's circumstances and legislation. This flexibility not only drives *waqf* development into future stages but also offers benefits such as reduced investment risk and the potential for enhanced bilateral and multilateral collaboration.

3) Development of practical mechanisms for *waqf* investment and financing:

Given the anticipated decline in government resources, ongoing economic reforms, and the need to develop *waqf* assets, *waqf* institutions are expected to adopt new financing methods to mobilize resources and enhance asset utilization.

It is recommended that *waqf* institutions, through research and development and in collaboration with Islamic financial institutions and others, focus on creating innovative financing mechanisms and investment instruments to enhance the investment efficiency of *waqf* assets. Examples include:

Establishing *waqf* investment funds with support from regulatory bodies such as the Capital Market Authority and listing them on financial markets. The first public offering was the Al-Inma Wareef *Waqf* Fund by Al-Inma Investment Company in Saudi Arabia in 2018.⁽¹⁾

(1) Ṭalāl bin Sulaymān al-Dawsarī, *Al-Taṣīl al-Fiqhī li al-Ṣanādīq al-Istithmārīyah al-Waqfiyyah*, pp. 742–782.

By mid-2021, ten *waqf* investment funds had been approved by the relevant authority.⁽¹⁾

Looking ahead, it is hoped that *waqf* asset investment will be managed through a specialized and independent *waqf* investment institution, as practiced in Egypt and Jordan, or through a competent investment company in Saudi Arabia, or by contracting with highly competent investment entities. This approach ensures optimal asset utilization, maximizes returns while minimizing risks, and provides legal safeguards and improved governance.

4) Digital transformation in waqf institutions:

Given the importance of maximizing technological advancements in the modern era and the growing use of applications and platforms, it is hoped that continuous development toward digital transformation will take place. This could include:

- Developing technological programs and applications that enable waqf institutions to communicate with one another.
- Integrating their services with other institutions.
- Providing shared services through these applications or developing unified platforms and electronic services.

Digital transformation enhances the efficiency of *waqf* activities, reduces the cost of inter-institutional cooperation programs, and increases their effectiveness.

It is anticipated that electronic platforms will be increasingly used in the future to facilitate *waqf* activities and services and to simplify donations due to their efficiency and low cost. Examples include:

- **Shifa Platform for Charitable Healthcare in Saudi Arabia**, an electronic crowdfunding platform that provides medical treatment for needy patients, including visitors and those without insurance, in collaboration with non-profit health associations across the Kingdom.

(1) <<https://www.awqaf.gov.sa>>, accessed on 21/9/2021.

- **The General Authority for Awqaf in Saudi Arabia** offering a service to register *waqf* through an electronic platform that issues officially recognized certificates by government departments.⁽¹⁾

Waqf institutions are expected to allocate more financial resources in their operational budgets to achieve the following goals:

- Digital transformation of all *waqf* transactions and procedures.
- Improving the quality of remote content and materials.
- Facilitating the use of electronic libraries and other scientific resources.
- Using technology to consult with a larger number of beneficiaries regarding policies or changes implemented by the *waqf* institution.
- Enhancing financial resource mobilization.

This also includes revising the cultural content offered by *waqf* institutions to ensure it is appropriate for the beneficiaries, simplifying the forms used to request services, and sharing successful experiences in building platforms and knowledge exchange.

5) Diversification and development of *waqf* in society:

It is recommended to focus on developing various types of *waqf*, especially *waqf* funds, as well as specialized *waqfs* such as universities, schools, institutes, and hospitals. This follows the emergence of successful models for such specialized *waqfs* and the sharing of experiences and best practices.

In his study on university endowments, Tareq Abdullah analyzed Harvard University and its peers in the United States, highlighting the success of the educational *waqf* model.⁽²⁾ Similarly, in Turkey, the number of private *waqf* universities increased from 23 in 2002 to 62 in 2011.⁽³⁾ These universities rely primarily on two revenue sources: tuition fees and

(1) <<https://www.awqaf.gov.sa>>, accessed on 22/9/2021.

(2) Tāriq ‘Abd Allāh, Hārfard wa Akhawātuhā: Dalālāt al-*Waqf* al-Ta’līmī fī al-Wilāyāt al-Muttaḥidah al-Amrīkiyah, Majallat Awqāf, 11th year, no. 20, Jumādā al-Ūlā 1432H/May 2011, pp. 59–62.

(3) Aḥmad ‘Alī Sulaymān, Dawr al-Awqāf fī Naḥḍat Turkiyā al-Ḥadīthah: al-Jāmi’āt al-*Waqfiyyah* Namūdḥajan, Majallat Awqāf, 13th year, no. 24, Jumādā al-Ākhirah 1434H/May 2013, p. 136.

the returns from endowed *waqfs*.⁽¹⁾

Of particular note are the *waqfs* of Saudi universities, which were established in three universities under challenging conditions without relying entirely on government funding, achieving higher returns than comparable models.⁽²⁾

Looking ahead, it is hoped that the focus will be on creating specialized *waqfs*, such as funds financed by non-governmental resources. An example is the **Health Waqf Fund in Saudi Arabia**, established in 2008 to involve the community in achieving sustainable health development. Among its major accomplishments during 2020, particularly in combating COVID-19, the fund implemented 12 national health initiatives benefiting over 810,000 individuals across different regions of the Kingdom, with an approximate economic value of one billion Saudi riyals in cash and in-kind donations. Additionally, it supported and empowered non-profit health associations with over 33 million riyals to implement six community health initiatives nationwide.⁽³⁾

6) Expanding cooperation in waqf among Gulf countries:

The previous analysis shows that cooperation between Gulf countries in the field of *waqf* remains below expectations, and no projects or practical activities have yet yielded a significant impact on *waqf* development.

It is hoped that future efforts will focus on cooperation in areas with the greatest and fastest impact that do not require financial costs beyond the capacity of *waqf* institutions. Examples include:

- Exchanging successful experiences of each country, as well as lessons learned from failures.
- Discussing best practices and effective methods that have increased efficiency, such as using performance indicators. This aligns with the Quranic directive: “So for this let the competitors compete.”⁽⁴⁾

(1) Aḥmad ‘Alī Sulaymān, *Dawr al-Awqāf fī Nahḍat Turkiyā al-Ḥadīthah: al-Jāmi‘āt al-Waqfiyyah Namūdḥajan*, p. 133.

(2) Muḥammad Sharīf Bashīr al-Sharīf, *Taqwīm Tajārib al-Jāmi‘āt al-Sa‘ūdiyyah fī Idārat Istithmārāt al-Awqāf al-Ta‘līmīyyah*, *Majallat Waqf*, no. 3, Jumādā al-Ūlā 1442 AH/January 2021 CE, p. 98.

(3) <<https://www.awqaf.gov.sa>>, accessed on 21/9/2021.

(4) Qur’an 83:26.

- Establishing awards for the best successful project or innovative approach in serving the local community through *waqf*. The winning project could present its structure and key success factors at a conference attended by *waqf* institutions.

It is also recommended to designate one Gulf country, such as Saudi Arabia, as the coordinating state for *waqf* affairs among Gulf countries, which would ensure role distribution on various issues and the implementation of proposed recommendations.

7) Encouraging *waqf*:

Observers of *waqf* activities notice that *waqf* has often slowed or halted due to:

- The absence of an attractive legislative environment.
- Negative administrative practices.
- Poor governmental reputation in managing *waqf*.
- Lack of facilitation and incentives for establishing *waqf*.
- Excessive conditions for creating *waqf*.

It is hoped that Gulf countries will review their legislation and regulations to provide an attractive and encouraging environment for establishing *waqf*, thereby contributing to their growth and development.⁽¹⁾ To achieve this, a stimulating environment should be created where *waqf*-related laws are developed according to Shariah principles and within frameworks of high governance and transparency.

Effective legislation from countries where *waqf* has grown can be used as a model, or lessons can be drawn from Western experiences in trust law, or from the 2014 Guiding *Waqf* Law issued by the General Secretariat for Awqaf in Kuwait.

It is important that *waqf* institution laws include provisions that allow for:

(1) 'Abd al-Razzāq Aṣḥbīḥī, Ḥājat al-Awqāf ilā Bī'ah Tashrī'iyah Dā'imah, Majallat *Waqf*, no. 3, Jumādā al-Ūlā 1442 AH/January 2021 CE.

Proper management of *waqf* through administrative independence.
 Flexibility in procedures and oversight over other *waqf* entities.
 Encouraging philanthropists to donate to *waqf*.
 Making fundamental decisions to develop and protect *waqf* without the need to consult the judiciary in most matters.

8) Implementing best practices in governance and oversight:

The current reality shows that the application of good governance and oversight practices in Gulf *waqf* institutions remains below the required standard.

It is hoped that, as in the UK's trust or charitable associations system, individual trustees or *waqf* boards (who are not part of the *waqf* institution management) will apply governance and oversight rules and inform regulatory authorities of any substantial changes to the *waqf* or its assets.

A modern example in legislation is the Saudi General Authority for Awqaf Law, Article 5, which stipulates supervisory oversight over the work of trustees and taking regulatory measures to achieve the objectives of the *waqf* without intervening in their operational activities.⁽¹⁾

Greater emphasis is expected on ensuring sound decision-making through:

- Applying governance rules.
- Risk management.
- Compliance in institutional development.

These methods contribute to accountability and responsibility, provide increased protection for *waqf* assets, and establish an appropriate oversight framework for the *waqf* institution.⁽²⁾

Good Practices in Transparency and Disclosure:

(1) <<https://www.awqaf.gov.sa>>, accessed on 21/9/2021.

(2) Fu'ād 'Abd Allāh al-'Umar, *Idārat al-Awqāf: al-Wāqī' wa al-Namūdhaj al-Mu'assasī al-Fa'āl*, pp. 285–286.

Among the commendable trends in transparency and disclosure is the publication of open data on websites,⁽¹⁾ which is practiced by some *waqf* institutions such as the **General Authority of Islamic Affairs and Endowments in Dubai** and the **Saudi General Authority for Awqaf**, which disclose specific activities and data related to *waqf* operations.

To achieve transparency and disclosure, *waqf* institutions should be requested to issue regular financial reports on their activities, assets, revenues, and all financial data, as such information is lacking in most institutions. It is also recommended to designate one Gulf country, such as Kuwait, to prepare a guiding code for governance and disclosure rules, which *waqf* institutions would follow according to their circumstances and working environment.

Another good practice is the use of **performance indicators, achievement rates, and efficiency measures**. Many charitable organizations and *waqf* institutions in the United Kingdom, for example, measure the charitable impact of the assistance they provide.⁽²⁾ Global successful practices can also be used to measure returns, such as educational returns, social returns, and other contemporary indicators and measurement tools. These can be adapted to design a tangible tool for measuring the impact or outcomes of *waqf* revenue distribution, with the aim of evaluating its effect and achieving the intended social benefit.

It is hoped that such indicators will be developed to serve as standard benchmarks, helping to measure the performance of trustees in achieving the objectives of the *waqf*, enhancing public trust, and encouraging further donations. Researchers have proposed several such indicators, including **financial capacity and sustainability**,⁽³⁾ **concentration of revenues, administrative expenses, and operating margins**,⁽⁴⁾ which can be

(1) 'Imān bint Muḥammad 'Asīrī and Munā bint Dākhl al-Surayh, "Minaṣṣat al-Bayānāt al-Maftūḥah wa Taḥṭilūhā 'Abr Bawwābāt al-Ḥukūmah al-Ilīkrūniyyah li-Duwal Majlis al-Ta'āwun al-Khalījī: Dirāsah Muqārīnah," Journal of Information Studies & Technology (JIS&T) 6, no. 2 (Jan 2019): 1–22, <https://doi.org/10.5339/jist.2018.14>.

(2) Law Commission (UK), Social Investment by Charities, Consultation Paper No. 216, 2014.

(3) 'Abd al-Karīm Aḥmad Qandūz, Taṭwīr Maqāyīs wa Mu'ashirāt lil-Qūdrah wa al-Istidmāh al-Māliyyah li al-Awqāf, Majallat *Waqf*, no. 1, Jumādā al-Ūlā 1441 AH/January 2020 CE, pp. 75–134.

(4) Efficiency and Effectiveness of *Waqf* Institutions in Malaysia: Toward Financial Sustainability, Maliah Sulaiman & Muntaka Alhaji Zakari, in Access to Finance and Human Development — Essays on Zakah, Awqaf and Microfinance, Doha, Qatar: Bloomsbury Qatar Foundation, 2015.

adjusted to suit each *waqf* institution.

9) Awareness and Technical Support for Waqf:

The reality shows that part of the challenges facing *waqf* development stems from weak awareness of the Shariah rules of *waqf*, as well as a lack of understanding of the *waqf*'s role, how it functions, and compliance with its regulations.⁽¹⁾ To address this, the **Saudi General Authority for Awqaf Law** stipulates raising awareness in society about the importance of *waqf* and its social and economic role (Article 5).⁽²⁾

Meanwhile, the **General Secretariat for Awqaf in Kuwait** has focused on raising awareness and enhancing the scholarly aspects of *waqf* through several channels,⁽³⁾ including:

- a) Organizing the **Kuwait International Waqf Research Competition** annually.
- b) Publishing a peer-reviewed journal on *waqf*, “Awqaf”, which has produced forty-two issues over twenty-two years (as of 2022).
- c) Implementing a program for the development of *waqf* studies.
- d) Publishing bibliographic indexes of *waqf* literature.

Since many areas of *waqf* institutional management still fall short in terms of detailed Shariah compliance and achieving the objectives of *waqf*, it is recommended to intensify scholarly efforts either individually by each institution or collectively across all institutions.

As any sector cannot grow sustainably without support services from consulting centers, financial institutions, or other essential services, it is hoped that **awareness, technical support, and consultancy for *waqf* donors** will become a key development area—starting from drafting the *waqf* deed to operational management and ensuring proper governance.

(1) Muḥammad ibn ‘Abd al-‘Azīz ibn ‘Abd Allāh, *Al-Waqf fī al-Fikr al-Islāmī* (Rabat: Wazārat al-Awqāf wa al-Shu’ūn al-Islāmiyyah, al-Mamlakah al-Maghribiyyah, 1416 AH/1996 CE), vol. 1, pp. 149–174.

(2) <<https://www.awqaf.gov.sa>>, accessed on 21/9/2021.

(3) Yāsir ‘Abd al-Karīm al-Ḥawrānī, *Tajribat al-Waqf fī Itār ‘Ālamī: al-Bīmāristān al-Nūrī bi-Ḥalab wa Waqfiyatuh*.

Outside Saudi Arabia, most Gulf countries lack adequate awareness and technical support for other *waqf* institutions. For instance, the **Saudi General Authority for Awqaf Law** provides technical and informational support to trustees, financial and administrative advisory services in accordance with the *waqf* conditions (Article 5), and a guiding accounting and financial system for *waqfs* that are not directly managed by the Authority, to assist trustees in safeguarding *waqf* assets and investments (Article 18).⁽¹⁾

Additionally, there has been a noticeable increase in the number of companies providing *waqf* consultancy services in Saudi Arabia.

10) Implementing Partnerships and Initiatives in Revenue Distribution:

Partnerships are collaborative efforts between parties to achieve common objectives by dividing tasks among them. Traditionally, a *waqf* institution or trust would distribute revenue through its own mechanisms, but recent trends highlight the importance of partnerships in *waqf* operations and initiatives to meet community needs for *waqf* and other charitable institutions,⁽²⁾ though they remain below desired levels in many *waqf* institutions.⁽³⁾

For example, in 2020, the **Health Waqf Fund** in Saudi Arabia implemented several community partnerships with businesspeople, totaling 35 million Saudi Riyals to execute six community partnerships. The Fund also emphasized the importance of **Public-Private-People partnerships (4P)**, noting their effective role in combating the COVID-19 pandemic in Iran. Such partnerships increase effectiveness by developing social capital, enhancing infrastructure, and institutionalizing practices.⁽⁴⁾

(1) <<https://www.awqaf.gov.sa>>, accessed on 21/9/2021.

(2) 'Usamah 'Umar al-Ashqar, Taṭwīr al-Mu'assasah al-Waqfiyyah al-Islāmiyyah fī Ḍaw' al-Tajribah al-Khayriyyah al-Gharbiyyah, from the series Al-Dirāsāt al-Fā'izah fī Musābaqat al-Kuwayt al-Dawliyyah no. 11 (Kuwait: al-Amānah al-'Āmmah lil-Awqāf, 1431 AH/2010 CE), pp. 50–65; Empowering Positive Partnerships: A Review of the Processes, Benefits and Challenges of a University and Charity Social and Emotional Learning Partnership, Cobb, Wendy; Haisman-Smith, Nick; Jordan-Daus, Kerry. Teacher Education Advancement Network Journal (TEAN), Vol. 9 (2), 2017: 64–75.

(3) 'Abd al-Raḥīm Naṣr Aḥmad Jūdah, Sharākāt al-Awqāf ma'a al-Jihāt al-Ribḥiyyah, Majallat Waqf, no. 2, Dhū al-Hijjah 1441 AH/July 2020 CE, p. 251.

(4) Hamed Seddighi, Sadegh Seddighi, Ibrahim Salmani, and Mehrab Sharifi Sedeh, "PublicPrivatePeople Partnerships (4P) for Improving the Response to COVID19 in Iran," Disaster *Medicine and Public Health*

It is hoped that *waqf* institutions will avoid partnership obstacles identified in studies, such as the absence of institutionalized procedures.⁽¹⁾ Recommendations include establishing advanced, partnership-based distribution mechanisms and forming strategic partnerships with government entities, private sector actors, and active civil society organizations to enhance efficiency.

Initiatives are ideas and projects proposed by civil society and its members that respond to evolving community needs,⁽²⁾ such as: elderly care, marital counseling, support for children lacking family care in broken homes, assistance to abused women, and mechanisms to address these needs through funding and resources. *Waqf* institutions are encouraged to promote innovative initiatives to address changing community needs by providing financing, logistical support, and governmental facilitation, such as allocation of land and exemptions.

In **economic empowerment**, *waqf* institutions can provide appropriate financial tools to increase the participation of women and vulnerable groups in economic activities through part-time employment or small-scale local projects that can be performed from home or the neighborhood. Empowerment is an effort aimed at elevating a specific group in targeted areas.⁽³⁾ An integrated system can be established to encourage home-based industries, reduce economic costs, eliminate bureaucratic restrictions, and provide necessary funding to support such partnerships.

11) Registration of *Waqf*:

Many Gulf societies have historically suffered from weak *waqf* registration due to various reasons.⁽⁴⁾ Currently, several Gulf countries

Preparedness, vol. 15, 2021, pp. 1–6. Retrieved on 13 Oct. 2021 from 44-49. DOI: 10.1017/dmp.2020.202, Downloaded from <https://www.cambridge.org/core>.

- (1) ‘Abd al-Raḥīm Naṣr Aḥmad Jūdah, *Sharākāt al-Awqāf ma’a al-Jihāt al-Ribḥiyyah*, p. 246.
- (2) Malika Igalla, Jurian Edelenbos, and Ingmar van Meerkerk, “Citizens in Action, What Do They Accomplish? A Systematic Literature Review of Citizen Initiatives, Their Main Characteristics, Outcomes, and Factors,” *Voluntas* 30 (2019): 1176–1194, accessed on 13 Oct. 2021, <https://doi.org/10.1007/s11266-019-00129-0>.
- (3) Firdous Ahmad Dar and Priti Bhatt, “Literature and Its Impact on Women Empowerment: An Assessment,” *Electronic Research Journal of Social Sciences and Humanities*, vol. 2, no. 1 (Jan.–Mar. 2020), accessed on 13 Oct. 2021, SSRN: <https://ssrn.com/abstract=3567881> or <http://dx.doi.org/10.2139/ssrn.3567881>.
- (4) Muḥammad ibn Aḥmad al-‘Aksh, *Tajribat al-Awqāf fī al-Mamlakah al-‘Arabiyyah al-Sa’ūdiyyah*, Majallat Awqāf, 3rd year, no. 4, Rabi’ al-Awwal 1424 AH/May 2003 CE, p. 111; Ḥabīb Ghullām Nāmlīfī, *Tawthīq al-*

have made efforts to ensure that all new *waqfs* are registered through documentation with the Ministry of Justice or courts before official approval, while some countries require registration with the official *waqf* authority.

For example, the **Saudi General Authority for Awqaf Law** mandates the registration of all *waqfs* in the Kingdom after their documentation (Article5).⁽¹⁾

It is hoped that emphasis will be placed on the **registration and documentation of *waqfs***, as recording *waqf* deeds, preserving them, and certifying them by any available means is a key factor in their continuity.⁽²⁾ *Waqf* trustees can be encouraged to voluntarily register their *waqfs* through an electronic platform provided by the *waqf* institution, with facilitation measures to encourage compliance.

A notable example is the Saudi General Authority for Awqaf, which provides an electronic service for *waqf* registration, issuing an official certificate of registration. The platform has been coordinated with the Ministry of Commerce to accept the establishment certificate of a *waqf* for the creation of wills for institutions and companies.⁽³⁾

CONCLUSION

Although the Gulf *waqf* sector and inter-state cooperation have begun to take steps toward achieving their objectives in serving society, many challenges still confront this progress. To address these challenges, the study analyzed the state of *waqf* in the Gulf countries from multiple dimensions, including: the significance of *waqf* in the priorities of the state and society; the adequacy of *waqf* legislation; the existence of effective and independent *waqf* institutions with performance indicators; the prevalence of good practices in sound management, proper investment of *waqf* assets, and efficient distribution of revenue; and awareness of *waqf* and its governing legal and religious rules.

Waqf Himāyah lil-Waqf wa al-Tārīkh: Wathā'iq al-Awqāf al-Sunniyyah bi-Mamlakat al-Baḥrayn (Dirāsah wa Taḥlīl) (Kuwait: al-Amānah al-‘Āmmah lil-Awqāf, 1435 AH/2013 CE), p. 78.

(1) <<https://www.awqaf.gov.sa>>, accessed on 21/9/2021.

(2) Ḥabīb Ghullām Nāmlītī, *Tawthīq al-Waqf Himāyah lil-Waqf wa al-Tārīkh: Wathā'iq al-Awqāf al-Sunniyyah bi-Mamlakat al-Baḥrayn* (Dirāsah wa Taḥlīl), pp. 46–85.

(3) <<https://www.awqaf.gov.sa>>, accessed on 21/9/2021.

The study also examined the weak state of Gulf cooperation in the field of *waqf* and analyzed the future factors likely to influence the sector, such as the expected decline in government financial resources, and the growing use of technology, modern applications, and communication platforms.

In light of these anticipated trends and challenges, the study put forward eleven recommendations, which focus on: providing appropriate legislation to encourage *waqf*; establishing effective institutions to manage *waqf* efficiently, including asset development through financing and institutional management either independently or in collaboration; increasing resources allocated to developing technology, applications, and communication tools; diversifying types of *waqf* and its mechanisms, particularly in the private, educational, and healthcare sectors; expanding cooperation among Gulf states in the *waqf* sector; implementing governance, oversight, transparency, and disclosure practices; promoting partnerships and initiatives in revenue distribution and proper allocation; and finally, ensuring the registration of *waqfs*.

Undoubtedly, these findings represent preliminary results that require further research to determine practical methods for implementation, identify responsible parties, and establish mechanisms for follow-up. Achieving these objectives will depend on good intentions, in-depth dialogue, rigorous scientific study, sincere efforts, and collaborative action.