



**AWARENESS OF WAQF AMONG THE PEOPLE OF
AFGHANISTAN**

BY

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for the degree of Master of Science (Islamic Banking and
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ABSTRACT

Waqf attracted the attention of scholars because of its unique and various aspects, especially cash waqf which has been used for poverty alleviation. Waqf was quite popular in Afghanistan four hundred years ago at the era of Ghaznavid and Timurid, nonetheless currently it is minimal because of last forty years of war and limited to mosque and religious buildings. The main objective of this study to explore the awareness level of the people in Afghanistan about waqf. In This research we conducted the quantitative method and adopted and used a questionnaire and collected the data from 270 respondents. Data has been analyzed by using (SPSS). In this study the finding demonstrate that the primary knowledge about waqf is in average however their knowledge regarding some specific characteristics of waqf is quite low. In addition the level of awareness is also low same like knowledge, nonetheless there awareness of current practice of waqf is quite low. The study has also found that there is a significant relationship between knowledge, awareness, religiosity and intention where all independent variable impact the intention (DV) of people to contribute in waqf. In this research it is advisable to the regulators and Muslim scholars to increase the knowledge level of public regarding waqf and its role in improving the welfare of the less privileged segment of the community. This study will increase awareness and knowledge level of the policy makers, and will contribute them how to manage and use the waqf for public welfare and poverty alleviation in Afghanistan.

خلاصة البحث

ABSTRACT IN ARABIC

جذبت الأوقاف انتباه العلماء بسبب مزاياها الفريدة، ولا سيما الأوقاف النقدية التي تُستخدم للتخفيف من حدة الفقر، وقد حظي الوقف في أفغانستان بانتشار كبير قبل أربع مئة عام في عهد غزنافيد وتيموريد، وتراجع هذا الانتشار كثيراً اليوم؛ ليقصر على المباني الدينية والمساجد؛ بسبب الحرب التي عانتها البلاد خلال الأربعين سنة الأخيرة؛ والهدف الرئيس من هذا البحث استكشاف مستوى وعي الناس في أفغانستان بمسألة الوقف، وقد توسّل الباحث المنهج الكمي بالاعتماد على استبانة جمّعت من خلالها البيانات من 270 مشاركاً، ثم جرى تحليلها باستخدام برنامج SPSS، وقد أظهرت النتائج مستوى متوسطاً من معرفة الناس بمفهوم الوقف بعامّة، وأن معرفتهم ببعض الخصائص المحددة للوقف منخفضة للغاية، وأن مستوى وعيهم بالوقف منخفض أيضاً، كما أن هناك تأثيراً قوياً للمعرفة والوعي والتدين في نية الأشخاص الإسهام في الوقف، وعليه؛ يوصي الباحث الجهات الرسمية والعلماء المسلمين باتخاذ خطوات تزيد من مستوى معرفة الجمهور بالوقف ومكانته في تحسين رفاهية الشريحة الأقل حظاً في المجتمع؛ وزيادة مستوى الوعي والمعرفة لدى واضعي السياسات ومساعدتهم في تحسين إدارة الوقف واستخدامه من أجل الرفاهية العامة وتخفيف حدة الفقر في أفغانستان.

APPROVAL PAGE

I certify that I have supervised and read this study and that in my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a research paper for the degree of Master of Science (Islamic Banking and Finance).

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I hereby declare that this research paper is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Islam is a religion which promotes a comprehensive way of life, showing and encouraging all human beings to have good moral behaviour in all aspects of life, whether at the personal or social level. Islam as a religion wants people to have good relationships and a sense of brotherhood. In this way Islam wishes to motivate people to assist and cooperate with each other in times of need and make them accountable for each other according to their capabilities. In this way, Islam makes a person live a life which is full of objectives and performing the work of the Almighty in reaching out to those in need, in order that, there will be a happy community with no abject poverty, any needy person ignored and left to suffer but an earthly community that is happy and prosperous. Towards this end, Waqf is one of the best ways to help create a community closely bonded by a sense of brotherhood and to help each other in Islam. Before Islam there were already the signs of waqf but it was not organised, while after Islam Waqf has become very systematic and organised tool for the creation of happy, prosperous human community on earth (Mohammed, 2017).

The whole Islamic system and specifically Islamic economics is based on values, Islamic economic system is underlined by basic values which are justice (adl) and benevolence (Ihsan). And it is shown that these two values are as the philosophical fundamentals of the Islamic financial system. It is mentioned that Islam wants a society of brotherhood where everyone should be accountable for each other which is the basis of poverty alleviation and it is one of the important objectives of the Islamic financial system, and wants poverty to be alleviated. In this way Islam

establishes socio-economic justice and comprehensively guarantees the equitable sharing of wealth and income. However, this is not the solely duty of the Islamic financial system to insure that every transaction and activity is shariah compliant, for instance, there should not be riba (usury/interest) and gharar (uncertainty) but it should be considered that all transactions and financial activities follow the objective of moral and social dictates. It is discussed and claimed that the Islamic financial institutions' operations and products basically, should follow the objective of shariah. The Islamic financial industry has used microfinance as one of the approaches to accomplish the social and moral objectives of the enterprise (Mohammed, 2017).

Waqf has been defined by different scholars. "Waqf" is taken from Arabic word "Waqafe", which means "keeping," "holding and detaining." Imam Abu Hanifa, defined waqf as "the keeping of a thing which is the ownership of the Waqif (appropriator) for the use and devoting of the property's usufruct/interest and profits for pious intentions or for poor people. On the other hand, waqf, the plural form of which is awqaf, in the Arabic language is the action of keeping of a specific property, and should be used for certain limited purposes only that are mentioned by the owner. It is further discussed that waqf is applied to a property which is not perishable and besides, the property can be used for benefits but without consuming the intrinsic value of the property. Waqf is also a vehicle which serves and is used to finance Islamic society. The meaning of waqf is the donating of a piece of property or something which can be used for waqf for the benefit of society. In some cases, waqf has been defined as "Sadaqah and Charity." It is also called a religious endowment given by someone voluntarily for the benefit of other (Ismail, 2014).

In the Quran there is no straight injunction or command about waqf. Nonetheless there is a hadith which has been reported by Ibn Umar, "whereby Umer

Ibn Al Khitab acquired land in Khyber and went to Prophet Muhammad, Peace Be Upon Him (PBUH), and sought advice regarding the land. The Prophet (PBUH) advised that the land should be made inalienable and the profit given to charity”. As it is shown in the hadith that the waqf property is considered a permanent dedication of a Muslim which shows the faith of a person that is recognised in Islam as pious or charitable. In the history of Islam, the first waqf property was in the form of land. The first waqf property was located in Madina which was the mosque of Quba and exists till today and this mosque is waqf-oriented. Other examples of waqf land in various countries include the Al Azhar University in Egypt, the University of Cordova in Spain, and the Al Noori Hospital in Damascus. Besides waqf in the form of land, another very important form of waqf is cash waqf, which was developed in the time of Prophet Muhammad (PBUH). Due to its flexibility cash waqf has become rapidly very popular. Cash waqf distributes the benefits of waqf’s potentials to the poor effectively anywhere compared to land waqf. Currently, due to the concept of perpetuity and inalienability people do not practise cash waqf aggressively (Ibrahim, Amir, & Masron, 2013).

As discussed above waqf is an excellent instrument for social finance and in addition it is an effective approach for poverty alleviation of society and country as a whole. Afghanistan is listed among the poorest countries in the world. It is believed that waqf could be as old as when Islam first arrived in Afghanistan, but historically it is evidenced that in the era of Timurid waqf was institutionalised. The evidence shows that waqf was used for Masajid, Madaris, Maqabir, Minarets, and Mausoleums. The eras of Ghaznavid and Ghoorid were very civilised and advanced and well educated but there were no signs of waqf that could have influenced the education (Mohmand, 2015). Even though Afghanistan has a Ministry by of Hajj and Awqaf, but the

activities of waqf in Afghanistan are practically insignificant because of the 40-year wars and conflicts. Even though the post-Taliban government has been established since 2002, still there is nothing worth mentioning about waqf development. In the report of the Ministry of Hajj and Awqaf it is stated that they have acquired the land of waqf from the people which therefore belonged to the Ministry of Hajj and Awqaf but people claimed that land, so there remains much work to be done with regard to waqf in Afghanistan (Ministry of Hajj and Religious Affairs of Afghanistan, 2018). This research focused on waqf awareness among the people of Afghanistan. It is very important first to know about the awareness level of current practice and knowledge level of Waqf among the people of Afghanistan.

1.2 PROBLEM STATEMENT

It is believed that waqf is one of the distributive instrument in Islamic economic system. And Waqf is believed that it is one of the platform for the theological communitarian philosophy of Islam. It has been added, that historically waqf were using for and created, just for religious purposes which was carrying the religious aspects. But later on because of its good potential it covers various aspects of the human lives, for instance civil waqf which could be used for socio-economic purposes. Also, we can say that advantages of waqf is not related to individuals or religion it purposes are large, which effect public positively at large, Muslims and even though non-Muslims. The advantages of waqf include health, defence, scientific research, education, public amenities like water, and infrastructure such as bridges, roads and also for a community which is very poor and needy, waqf provides the socio-economic relief (Mohammed, 2017).

It has been proven historically that waqf was significantly effective for the betterment of human lives, at the time of the Ottoman Empire and Prophet Muhammad (SAW), during his time made a notable historical reference to Umar Al-Khattab (r.a) who created the waqf on the acquired land in Khaybar. One of the authentic examples of Waqf is, when Uthman bin Affan purchased water which was being sold at a very high price, for public use. This and other similar actions are the examples of how waqf, could be a vehicle for the purposes of socio-economic development. In addition, in some Muslim empires, for example at the time of the Ottoman Empire, some sectors were financed by waqf such as education and welfare of the general public being financed entirely by waqf in its entire ramifications, including Cash Waqf. In addition, in Afghanistan centuries ago during the Persian Empire of Ghaznavid there were signs of Waqf, which was in the form of land and also there is evidence that in the era of Timurid waqf was institutionalised (Mohmand, 2015) as has been mentioned earlier. Moreover, at the time of Abbasid Khilafat, Zubaidah, the wife of one of the Khalifa of Abbasian Khilafat by the name of Harun Al Rashid, financed the construction of a road from Baghdad to Makkah, (Sadeq, 2002).

As has been discussed here, that waqf did so well historically, but despite all these potential benefits, through the years there has been great concern that the effectiveness and the role of Waqf and Cash Waqf for socio-economic development has been decreasing markedly. There are some reasons to explain why waqf has been decreasing day by day, one of which is the misinterpretation and misunderstanding of waqf publically, because the majority of the people conceive that the only meaning of waqf is that it could be in the form of land, and is used for religious purposes such as for Mosques, Surau and religious schools. Likewise, many studies done by researchers

show that from a layman's point of view, it is understood that waqf is generally a type of perpetual donation, in mostly the form of land and property while in the form of Cash it is minimal. Moreover, there is another fear that if the form of waqf is changed it will breach the basic principles of the Shariah. So this is the reason that a Muslim community is not likely to study further and develop the study of waqf, learn and be knowledgeable about waqf (Adeyemi, Ismail, & Hassan, 2016).

Another study states that waqf growth attracts the public. This is because waqf is not just confined to religious aspects but also plays an important role in economic, legal, management sectors and in administration and information systems. It has shown practically that growth and development of waqf endowment could bring about effective and huge impacts on economic development of a community and generally in a country. However, waqf has still not developed as it should have, and such evidence does not reflect the awareness level and knowledge level of the Islamic community about Islamic endowment. The awareness level and the level of knowledge regarding the practice of Waqf are quite low, not only among university students but also among other educated groups. There is a critical relationship between the awareness level and knowledge level. Attitude will be influenced by knowledge. Regarding the knowledge of Waqf many researches have stated that relatively average people still have limited knowledge. Those all that we just mentioned was the evidences that people were using Waqf in limited areas for instance, Mosques and Orphanages. Misconception among the people is because of the lack of knowledge which affects the Waqf activities very significantly, People are motivated by Islam to support charity in different ways for the benefit of the poor. Beyond such motivation, awareness is an effective way to attract the people to contribute to Waqf. It is important to increase the level of awareness through mass

media and other available platforms (Harun, Abdul Rashid, Murat, Inayah Yaakub, & Perlis, 2016). The low level of knowledge regarding waqf suggests that the government regulation are ineffective in helping to socialize Waqf implementation (Huda, Rini, Mardoni, Hudori, & Anggraini, 2017).

A study of Waqf awareness level in Bangladesh shows that most of the issues of Waqf organisation and management are due to the lack of knowledge and awareness, which slows down the development of Waqf in Bangladesh. There are also several significant factors that contribute to the poor state of waqf such as: highly centralised Waqf administration, poor organisational and administrative efficiency, inadequate manpower, unregistered waqf properties, illegal occupation, lack of provisions in the relevant laws, misappropriation of Waqf properties, inefficient operations, and inadequate qualification of Mutawalli, lack of shariah and advisory board and lack of social awareness. From most of these challenges it is clear that the root cause is lack of awareness and knowledge. These significant shortcomings affect the confidence of stakeholders which translates into decreased contributions to the endowment of Waqf to alleviate poverty in Bangladesh. (Hasan, Rashedul, 2016). It was pointed out by Kamdari, Yusoff, and Malik, (2017) that there was no effective factor to convince people. One of the barriers to the waqf is lack of awareness pertaining to endowments to use the potential of waqf and address the socioeconomic inequalities for the improvement of society.

In the case of Indonesia, the level of ineffectiveness of Cash Waqf is increasing because of the ignorance regarding waqf among the people who still think that the only form of Waqf is fixed assets such buildings and land. This research also reports that situation in Malaysia is heading in the direction of Indonesia, Malaysians seem to expect that Waqf is limited to donating some things as Waqf for the purpose of

mosques and sites for- graveyards. They are not aware that Waqf is not limited as Zakat and Sadaqah (Osman, Htay, & Muhammad, 2012).

Lack of inherent knowledge about Waqf is one of the key factors affecting Waqf institutions around the world. As studies have demonstrated, the majority of Muslims have limited knowledge about Waqf and its practice, and most people tend to prefer the classical practice of Waqf since that is what they are familiar with as studies have shown above.

In the context of Afghanistan, Waqf must be as old as the arrival of Islam in Afghanistan, but historical evidence shows that waqf was first institutionalised during the Timurid period. Mohmand (2015) stated that analysing the Official Gazettes and the two Waqf Bylaws published by the Government of Afghanistan, there is some information on how many madaris (religious educational institutions) were built, but none were stipulated as waqf either by individuals or by the state. They were all state-run institutions. In February of 1970 the Government of Afghanistan created the Department of Waqf in the Ministry of Justice and the Waqf Bylaws were officially enforced. Additionally, the government has specific laws for the waqf that allow the practice of Waqf in the country. Given the enactment of Waqf laws and the involvement of the government in the management of such institutions, much was expected but history shows that these initiatives have failed to bring any encouraging result. Abuse of Waqf property became rampant, the incompetence of those managing Waqf all contributed to the decline of Waqf practice (Mohmand, 2015).

It is discussed by Mohmand (2015) that awareness among people is low because they perceive that waqf has just a religious element and he further says that people understood waqf to be a totally governmental activity and responsibility and this type of understanding created misperception among the people of Afghanistan so

it leads to a low level of knowledge and awareness about waqf. People of Afghanistan perceive that waqf is just a government monopoly. He further discusses that the Government of Afghanistan has not provided any structure or guideline for Waqf improvement, which could have helped, influenced, or developed higher education, as has been done in many other Muslim countries. The political, religious elites, government, administration, businessmen, economic levels, and the common man did not see waqf as an important element in their individual lives and social responsibilities. It was understood in a purely religious context, and there is the impression in Afghanistan that waqf is a government-controlled monopoly as earlier mentioned. Thus, this current study examined the awareness of Waqf among Afghan Muslims. The study also empirically investigated the knowledge level of Muslims about Waqf. Even though Mohmand (2015) mentioned that the limited knowledge about Waqf among Afghan Muslims, his study was conceptual so, this current study set out to provide empirical evidence on the level of knowledge about Waqf among Afghan Muslims. No study has been conducted on the awareness of Waqf in Afghanistan, so the originality of this current study is that it is a pioneering work in assessing the awareness level of Waqf among Afghan Muslims.

1.3 OBJECTIVES OF THE STUDY

Awareness and knowledge are related and they both play an important role to identify the behaviour of people. As it is clear that knowledge provides information in detail about different fields and it makes it easier for a decision maker to assess and make decisions based on such detailed information. In the context of Waqf institutions, there could be basic information about the mechanism of Waqf and some incentives for

Waqf creation, thus knowledge is important to formulate the general objectives of the study.

Therefore, the specific objectives of this study are to:

1. To determine the level of awareness about Waqf among Afghan Muslims;
2. To determine the level of knowledge about Waqf among Afghan Muslims;
3. To study the impact of religiosity on peoples' intention to contribute in waqf.

1.4 RESEARCH QUESTIONS

In line with the research objectives as stated above, the study formulates on the following research questions:

1. What is the level of awareness of Afghan Muslims regarding Waqf?
2. What is the level of knowledge of Afghan Muslims regarding Waqf?
3. How does the religiosity impact on peoples' intention to contribute to Waqf?

CHAPTER TWO

BACKGROUND OF WAQF IN AFGHANISTAN

2.1 WAQF IN VARIOUS COUNTRIES

It is important to look at waqf as a tool for economic betterment or to improve the life of poor people and this is in relation to the modern economy especially for an Islamic side. If we look at the past many services were made available through waqf funds, for example, education, health and municipal. From this it can be concluded that if waqf is efficiently administered it can be effectively help to effectively attain the goals of the modern economy. For example, it can contribute to any sector and reduce the expenditure of the government, so waqf can lower the government's budget deficit and significantly cut down on borrowing. This will produce a domino effect – lower interest rates, and boost both local and international investments and overall assist in the development of the national economy of Afghanistan.

During the era of the Ottoman Empire, waqf did a great job for the empire and was a shining example for Muslims societies worldwide. Waqf activities financed many huge projects in the fields of health, education and social welfare. In addition waqf managed and invested massive sums of money in different cities for further returns (Çizakça, 1998). It is clear that waqf can be an extremely efficient instrument for the poverty alleviation, wealth distribution and also enhance the universal sense of brotherhood among Muslims (Atan & Johari, 2017).

Çizakça (1998) reported that historically a charity like waqf is older than Islam and existed in Mesopotamia, Greece, and Rome. However, waqf became as an Islamic social financing instrument for social benefit and influenced the society deeply in Islamic communities. Waqf then has influenced the world as

well, and one of the most famous and highly regarded universities. Oxford University, has followed the Islamic Waqf Model and was built based to this model. Hence, as Oxford University used the Islamic Waqf model, it has been mentioned by many scholars in their work that they are influenced by the Islamic Model and have benefited from (Sadeq, 2002).

Omar Aljunied was a first person that endowed the waqf for the Mosque of Kampung Melaka and that was the first waqf in Singapore as well. This person originally was from Indonesia and was a trader. Waqf was officially enacted on 8th September 1995, and the legislation was passed at the time of British legislation, which was provided under the Muhammedan and Hindu Endowments Ordinance. There were not just Mosque establishments but Syed Omar Aljunied built and invested in the sustainable financing project for the Mosque which was the continuous revenue for the Mosque Maintenance and some religious activities. In addition that philanthropist in fact developed a model for the socio-religious enterprise and following that it became an inspirational example for charity giving and non-profit enterprises (Thoarlim, Rahman, & Yanya, 2017).

It is known that in the contemporary world, the institutions of charity or nonprofit organisations are increasing in numbers, so these voluntary institutions attracted the attention of governments in developed countries over the last few decades. These non-profit organisations have played vital role and offered different services for societies in the USA, UK, France, Sweden, Germany and Australia and some examples will be shown. About 200,000 non-profit institutions are available currently in Sweden and they are playing in three areas: social reform, recreation, and personal development, the promotion and protection of institutions' interests. These types of charity are used to help poor and destitute people in different countries of

Asia and Africa. For the first time charity institutions have been realised in the United Kingdom in 1979, and the whole charity fund of these institutions were approximately US\$7.8 billion in the United Kingdom, which covered 3% of the whole GNP. This amount had increased by 1985 to US\$12.6 billion, which covered 4.1% of the total GNP. Moreover it is stated in this paper that, a perfect and crucial role had been played by the non-profit institution to decrease the gap between rich and destitute people in the United States and for the public sector they have served a big part of about 59%, which shows their existence in the public sector. They have provided services totalling about 59% of total services for the health sector in 1989. Furthermore, 3,427 hospitals have been financed by them in the United States. They have employed 6.7% of total employment which is equal to 9.3 million people permanently (Ali & Khanom, 2014).

Ali and Khanom (2014) reported that in Indonesia cash waqf has good future prospects. They mentioned that if the money of cash waqf fund is collected systematically by any organisation in Indonesia from 10 million Muslim Indonesians it will amount to a very substantial Rp3 trillion annually and if further supported that cash waqf might increase to Rp7.30 trillion each year. This is just an estimate based, on 20 million Indonesian Muslims contributing Rp1.00 daily or Rp30.00 monthly so this objective can be achieved. In addition, they stated four merits and benefits for the cash waqf implementation. First, based on wealth, cash waqf is simple and easy because it does not require wealth in bulk or it requires little wealth, so it shows that cash waqf is suitable for poor people. Moreover, it is possible for everyone to contribute to cash waqf. Second, it is very generative to waqf, as this cash waqf could be used for different productive purposes for waqf land, which is still undeveloped and for other land which is abandoned, for business, agricultural and other uses. Third,