



BOOK REVIEW

AWQĀF -LED ISLĀMIC SOCIAL FINANCE

by Mohd Ma'Sum Billah, Routledge, 2020, 326 pp, ISBN 9780367405373

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Awqāf has always been a prominent topic in Islamic Economics and Finance. *Islāmic* scholars have written a myriad of research papers analyzing the ideal model for *awqāf* management, especially in Muslim countries. Even though *awqāf* has existed since the Prophet Muhammad (*ṣal-Allāhu 'alayhi wa sallam*) era, *awqāf* management still needs proper guidelines and implementation to prevent any injustice in distribution.

A book edited by Mohd Ma'sum Billah was one of the books discussing *awqāf* as a whole including the history, laws, and current issues pertaining to *awqāf*. This book is divided into three different chapters. Thirty-three scholars have contributed to the chapters by giving their deep responses to current issues involving *awqāf*. In the first two chapters, scholars discussed the foundation of *awqāf* and its *Islāmic* worldview as well as the related laws and policies. The book focused much on *awqāf* application and experience whereas most of the subchapters are mainly discussing the method applied in different countries. As such, about ten studies by different authors investigated the practicality of *awqāf* in African, Middle East, and ASEAN countries.

The term *awqāf* used in this book is the plural of *wāqf* defined as the contribution of individuals or a group of people consisting of family, organization, and state for the sake of Allah. The contribution made is solely voluntarily as a concern to another human on this earth. The importance of *awqāf* as a solution to economic problems was discussed thoroughly in this book through examples of its applications and innovations. Hence the book aims at providing the reader with

innovative and practical solutions to the socio-economic reality.

In the first introduction in subtopic part 1, author Ma'sum Billah started the discussion on how *awqāf* can be managed efficiently in Organization of Islamic Cooperation (OIC) countries. He suggested a framework to develop the *awqāf* institution, set a standard or guideline for the *awqāf* model, and make the *awqāf* institution a center for improving the lives of the low social status community. He suggested five masterplans for the *Awqāf* Development Plan consisting of research and publication, academic development, professional development, industrial solutions, and industrial models/products. This plan to be carried out during the period 1439 to 1441H covers both short- and long-term implementation.

The following subtopic written by Mohamad Fauzi in collaboration with Ma'sum Billah emphasized the *wāqf* model. The writing specifically studied *wāqf* implementation in the Tamale Teaching Hospital (THH) in Ghana. The *wāqf* model includes Dar Al Istihmar as the partner for managing the *wāqf* and they are appointed as the manager for THH. Apart from suggesting the *wāqf* model, the authors unearthed the problem underlying *wāqf* management in Ghana. They asserted that *wāqf* management should not be intervened by the government because of political interest. Politicians interfering in *wāqf* management will manipulate the management of funds; thus, the *wāqf* cannot be efficiently allocated to the most needed.

Meanwhile, Mohammad Abdullah in the subtopic in part 1 tried to explain the objective and model for *awqāf* implementation. He suggested that to improve the *wāqf* management efficiency, a parallel model must be introduced. This concept of parallel *wāqf* introduced the continuity of the benefit to the *wāqif* as time goes by. This approach can benefit the original *wāqif* and his/her next generations.

Hisham Dafterdar investigated the reinvention of *awqāf* institution as an economic driver to alleviate poverty and improve welfare fund distribution. He stated that the most critical problem in the *awqāf* sector is the lack of awareness of *awqāf* as a bridge to economic development.

Awqāf utilization in non-Muslim countries has been discussed by Sheikh Haitham al-Haddad and Umer Suleman. They investigated the problems arising from *awqāf* in Muslim minority countries. Problems faced by those countries include the lack of seriousness in efforts to develop *wāqf* properties, poor management of *awqāf*, and intrusion by the government.

Part 2 is perhaps the simplest topic discussed in this book. Only two authors wrote about the law and policies regarding *awqāf*

management. The first author, Syed Khalid Rashid, claimed justice in women's right to *awqāf*. In *Islām*, men and women have their share of rights governed by the law of *Islām* (*Sharī'ah*). Syed Khalid emphasizes the equality of men and women and stated that both are governed by the same rules and principles in *Islām*. Hence, women have the right to create and receive *wāqf*. Historical records have shown that *wāqf* has been successfully implemented with women appointed as *waqifa*. Syed Khalid concluded by stating that Muslim women can enjoy the same benefit as Muslim men in access to property.

Another writing by Zakariya Mustapha and Aishath Muneeza stated that *wāqf* can be an instrument in Islamic finance in trying to overcome socio-economic issues, especially in the Muslim countries. In this modern world, we have to adapt and adopt technologies into our lives. However, *wāqf* was left behind in technology adaptation. Thus, we need to reconceptualize *wāqf* in a way aligned with current trends. The introduction of using *wāqf* in a blockchain platform is one of the most current adaptations of modern technologies. One of the companies that have implemented *wāqf* usage in blockchain is Finterra Company.

Wāqf blockchain is meant to ease *wāqf* management by providing a platform for users to give charity online. This approach is the current trend of modern people where most of us rely on the Internet in our daily lives. Online transactions not only will benefit the *wāqif* with the accessibility but the *wāqf* management will also become organized. Hence, *wāqf* blockchain perhaps can be a modern way of rebranding *wāqf* in accordance with the new generation today.

Moving on to part 3 where most of the crucial part of the discussion relies on this subchapter, the topic discussed by the authors mainly specializes in a particular area in a certain district in a country. In total, there are 10 case studies for *awqāf* implementation. Only a few subchapters, however, are discussed in this book review. For example, the first case study written by Abdul-Jalil Ibrahim and Ma'sum Billah focuses on the northern part of Ghana where most of the Muslim communities live. They investigated the importance of *wāqf* fund as a source of capital for the farmers in Ghana. *Wāqf* fund was also said to be a tool in attracting investors to invest in the agriculture sector, especially in northern Ghana. Apart from that, the authors also introduce the Agriculture *Wāqf* Fund (AWF) model to initiate investment from potential investors.

The next subtopic is related to cash *wāqf* where the donor (*wāqif*) gives cash to any *wāqf* institution that is accountable to

manage the cash. The study by Hichem Hamza stated that cash *wāqf* is much more convenient to both parties (*wāqif* and *wāqf* institutions) because of its liquidity. The flexibility of cash *wāqf* has opened up a new opportunity and investment in the *wāqf* future such that *wāqf* can be invested in high return investment. Therefore, cash *wāqf* is a tool for society to easily contribute to socio-economic activities.

When it comes to wealth distribution, *Hibah* is an important tool, as mentioned in the following study by Noor Shahalina Jamaludin and Shaikh Hamzah Abdul Razak. This paper pointed out unclaimed inheritance has become a problem in the community where some of the cases were brought to court and remain unsettled. Therefore, *Hibah* can act as a contract where the owners make a will (gift) while they are still alive for the benefit of the living. The authors stated that *hibah* is also a catalyst for permanent cash *wqāf*, for example, the contribution to the *masājid*. In addition, the same authors also proposed *Hibah* investment in which the fund is converted to cash *wāqf* and the returns are channeled into the *wāqif* upon maturity.

Another study for *wāqf* application was written by Mustafa Omar Mohammed, Mohamed Cherif El Amri and Souhaila Guedira. In this case study, the authors elaborated on education as one of the main recipients of *wāqf* donation. Countries investigated in the case studies include Turkey, Malaysia, and Indonesia. Three main issues hinder the implementation of the Edu-*wāqf* model suggested by the authors. Lack of awareness, issues of trust, and management issues were among the few mentioned by the authors that contributed to problems in Edu-*wqāf*. The authors suggested reform and innovation for resolving Edu-*wāqf* implementation issues.

The last subtopic under application and experiences were concluded by Nura Abubakar Gwadabe and Asmak Ab Rahman in their study on youth empowerment and cash *wqāf*. The study investigated the rate of youth unemployment in Nigeria and found that cash *wāqf* can provide a solution in overcoming the problem faced by Kano youth. Cash *wāqf* implementation in Kano will transform the current life of Kano youth. However, more awareness must be instilled to educate people on the importance of cash *wqāf*; a thorough understanding of *wāqf* will generate reform in the *wāqf* institution hence providing a better future for Kano youth.

In general, this book provides a comprehensive explanation of the issues of *awqāf* around the world. The way the authors have written their framework and analysis provides an in-depth solution to overcoming the *awqāf* distribution inefficiency problem. The sequence of topics compiled in this book is in order and readers would

easily understand the content. Even though this book is content heavy, readers will be inspired by the smooth editing by Ma'sum Billah. It is suggested that readers who want to know the central point of the book skip to the application and experience subchapter in Part 3 where all the details of the case studies were well elaborated by the selected authors.

This book provides a clear understanding of the historical background and application of *awqāf*. The author has managed to edit and compile the book in chronological order such that readers would grasp the idea of *awqāf* thoroughly. Other than that, case studies presented by different authors have captured the core issues and successfully deliberated the implementation problems. The book *Awqāf*-Led Social Finance is highly recommended to those interested in *Islāmic* economics from the beginner to the advanced level.

REFERENCE

Billah, Mohd Ma'Sum. (Ed.). *Awqaf-led Islamic Social Finance: Innovative Solutions to Modern Applications*. Routledge. 2020.