

Chapter 9

The Role of Cash–Waqf in Societal Responsibility: Learning From the Multi– Dimensional Approaches of International Organizations

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ABSTRACT

The widespread poverty in the world has required multi-dimensional approaches and efforts to alleviate it and improve the life of the society at both national and global levels. As a result, many agencies, governmental bodies, and non-government organizations (NGOs) were formulated and established for this purpose with their own special objectives, scopes, visions, and missions. Different entities and agencies have taken various approaches and methods in the process of poverty eradication and are undertaking several programs in a large number of communities at the global scale. Meanwhile, the globalizations of poverty mitigation efforts and increasing number of agencies, operating in different communities, have increased the quick prevarication of different beliefs in the same community. One of the reasons for this is that each organization or agency has its own purposes, motives, values, and norms to directly or indirectly achieve by helping the people in need.

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1. INTRODUCTION

The poverty reduction is one of the greatest challenges globally attracting the attention of many international humanitarian agencies since the previous centuries as well as in the recent years (Nations, 2014). Despite these remarkable efforts in the poverty alleviation process, the poverty trends remain relatively high everywhere in the world with extreme impact in the developing countries. More importantly, the World Bank in its World development report since the year of 2001 indicated that poverty is multi-faced concept which covers many issues in human social life ranging from hunger, lack of shelter, lack of clothing, no healthcare, excluded from educational services etc. (World Bank, 2001). Referring to this report of the World Bank, it is very likely to say that many communities in the world are indebted to the so-called poverty recently. Furthermore, the poverty level is measure in every community taking these as a standard in terms of their satisfaction in comparison with other common standards globally like the global poverty line of 1.90 \$ a day as given by the World Bank (Boudet et al., 2018). There are many studies conducted statistically which support the above claim. For instance, Anyebe (2015), argues that in Nigeria only, the poverty rate stands at 70% of the country's entire population. In other words, almost 112 million of Nigerians are living below the international poverty line of 1.90\$ a day. Likewise, Mahembe & Odhiambo (2018), conclude their study by confirming that since 1990 there were around 1.9 billion people living below the international poverty line of 1.90\$ a day in the world. All these numbers show that poverty is a historical challenge facing human well-being and requires effective approaches in its reduction process. Admit this fact, there were attempts and initiations developed and constructed to combat against poverty in the world. Among them, the UN "Post-2015 Development Agenda" is one of the most recognized program internationally. This was an international agenda designed by UN to address the challenges of poverty eradication and sustainable development internationally for every country and society in the world (Council of the European Union, 2015). Alike, Islamic Relief Worldwide (IRW), International Red Cross and Red Crescent Movement, and United Nations Children's Fund (UNICEF) are some international agencies working globally to reduce poverty in the world. For this reason, the recent study aims to conduct case studies examining their contributions and approaches in providing humanitarian relief services. The study also attempts to see to which extend cash-*waqf* could be structured to serve Muslim World alternatively instead of approaches designed in poverty alleviation process. The researchers use a meta-analysis method to investigate this subject. The remaining study is divided into two main sections, section one gives abroad picture about the waqf institution, more particularly the cash-waqf institution and its historical role in societal and the socioeconomic development. Then the section two examine the multi-dimensional

approaches of the three agencies in the field of humanitarian relief. At the end, the study extracts the lessons which could benefit the *waqf* institutions in their implications in service provision to assist the needy people and poor in the community. After that the paper draws some sound conclusions with recommendations.

2. SHARI'AH LEGAL FRAMEWORK OF CASH-WAQF

2.1. Pillars of Waqf

Every *waqf* is formulated by five pillars some of them are like the pillars of any other contract in Islamic commercial law: expression of offer (*sighah*), founder (*waqif*), the subject matter of *waqf* (*al-mawquf*), the trustee (*al-mutawalli*) and the beneficiary (*al-mawquf alaihi*).

2.2. Expression of Offer (Sighah)

Necessity of Expression of Offer

The *sighah* implies both the offer and acceptance in *waqf* like in other financial contracts. The expression of the offer is required in *waqf*, however in the acceptance, the expression is not necessary in it. Therefore, the *waqf* is considered valid if the beneficiary does not accept the *waqf* while he has legal capacity to engage into contracts. However, the beneficiary will not be entitled to receive the benefit of the *waqf*, and it will be reallocated to charitable purposes if there are no other beneficiaries sharing with him that *waqf*.

Forms of Sighah

The expression of offer in *waqf* (*sighah*) is the evidence to show the consent to allocate an asset or property for *waqf* or to accept it and it can be either verbally or in writing or using any other customary means in line with *Shari'ah* rules.

Expression to Give a Property for Waqf in the Future

It is acceptable to fix the *waqf* contribution to a future event for instance "I am giving this property to *waqf* the coming year" (Sharifah Zubaidah Syed Abdul Kader & Nor Asiah Mohamad, 2014).

Perpetuity of Waqf

The basis is that *waqf* is perpetual once it is done. However, temporary *waqf* is also accepted if the founder (*waqif*) clearly mention the period after which the ownership of *waqf* returns back to him (Act, 1985).

2.3. Founder (*Waqif*)

The *waqf* institution can be established either by a natural individual or by a legal entity. Therefore, if the founder of the *waqf* is a legal entity, its declaration should be done by the General Assembly and not only by the Board of Directors (Mohamad, Kader, & Ali, 2012). Moreover, if the *waqf* is founded by a natural individual, this person should possess the following qualities to make the *waqf* valid and legal:

- The founder should not be an insane person (*gayr aqil*), meaning he should be in full possession in his mental capacity which will grant him legal capacity to carry out financial transactions.
- The founder should be also an adult (*balig*), because if he is not adult will be under provision of another person and that prevent him to have legal capacity for certain financial contracts.
- The founder should be a free person (*hurr*) not under slavery for any person, because the slave and what he owns belong to his master (slaveholder).
- Lastly, the founder should be capable of transferring the ownership of the property or asset from himself to the ownership of *Allah* in lawful manner (Elkhatib, 2016).

2.4. The Beneficiary of *Waqf* (*Al-Mawquf Alaihi*)

The beneficiary of *waqf* is the recipient of its benefits or who should get the usufructs of the *waqf* endowment funds. According to Suleiman (2016), *waqf* should not be used for non-permissible activities in Islam, and it should be only used for good deeds without any condition in the contracting period. Approximately, this view was supported by other jurists by saying that it is permissible to give *waqf* to non-Muslim if it is not utilized in forbidden purposes (Nu et al., 2014). Furthermore, the existence of the beneficiaries is not a requirement at the time of the *waqf* endowment (Yusri, 2007), the *waqf* would be automatically transferred to charitable means if the beneficiaries are no more existing.

2.5. The Subject Matter of *Waqf* (*Al-Mawquf*)

The subject matter in *waqf* is the property or the asset allocated in charitable purpose for the sake of *Allah*.

Conditions of Subject Matter

There are some conditions which are required in any *waqf*, otherwise it will be invalid (see AAOIFI “Accounting and Auditing Organization for Islamic Financial Institutions” (2010). *Shari’ah* standard on *Waqf* (#33). Arabic).

1. Valuable, recognized by the *Shari’ah*.
2. Known (clarity of specifications).
3. Full ownership of the property with no encumbrance¹.

Nature of the Subject Matter

The subject matter can either be real estate which includes all movable assets attached to it, subjective to the intention of its perpetuity. Due to this, it is possible to endow movable assets regardless of whether they are attached to the real estate or not (Birkeland, Carr, & Lavin, 2013). Likewise, it is permissible to endow in cash-money because it is also a movable asset. However, it should be used in a way that does not lead to the consumption of its capital, like investing in lawful investments such as *mudarabah* contract, *sharia* ‘a compliant financing. Only the profit earned from the investment is used for *waqf* purposes (Kahf, 2003).

2.6. The Trustee (*Al-Mutawalli*)

The trustee or *al-mutawalli* is the manager for *waqf* funds is defined as a person or a group of individuals or a group of institutions who are nominated by other trustees to manage and develop the *waqf* property (Gundogdu et al., 2010). According to Al-Musali and Ismail (2016), the *mutawalli* is responsible not only to manage the *waqf* property, but also to develop it and must conform with the *Shari’ah* rulings, and then with the stipulated conditions in *waqf* contract if there is no conflict with the provisions of the *Shari’ah*, and public interest. Furthermore, the trustee is expected to form, maintain and manage the given *waqf*, facilitate any financial operation related to *waqf* property or its usufructs. Similarly, as noted before it is the duty of the *mutawalli* to develop and expand the cash-*waqf* either by direct investment, through lawful financing modes (such as *mudarabah* contract) or by indirect investment by dealing with Islamic financial institutions. In brief, the *mutawalli* should manage and

develop the *waqf* property properly, and he cannot violate any term stipulated in the *waqf* contract or conduct any dealing that goes against the provisions of *shari'ah*.

2.7. The Ownership of *Waqf*

Kahf (2016) argues that once the *waqf* is established its ownership lies outside its founder who created it, and its ownership belongs to *Allah*. However, other jurists believe that the legal ownership belongs to *Allah*, while the beneficial ownership belongs to beneficiaries (Hari Candra & Asmak Ab Rahman, 2010).

2.8. Juristic views on Cash-*Waqf*

According to “Accounting and Auditing Organization for Islamic Financial Institutions”, AAOIFI (2010) *Shari'ah* standard on *Waqf* (#33), Arabic version, it is possible to donate *waqf* in cash. Then this cash must be invested in productive projects to keep it in existence, only the returns from the investment are spent for the purpose in which *waqf* was established. *Shari'ah* compliant financing, investments based on such as *mudharabah* contract could be good choices to invest the cash received for *waqf*. More importantly to this view, Imam Az-Zuhri accepted when he was asked about endowing 1000 *dinar* as an investment with an entrepreneur, so the proceeds obtained from this investment would be transferred to poor or needy (Ahmad, 2015). In addition to what has been mentioned before, it was narrated by *Imam Shafi'i* by *Abu Jafar* that *waqf* on *dinar* and *dirham* is permissible (Diharto, 2016). This opinion of *Imam Shafi'i* is very crucial for the modern applications of *waqf* because most of its contribution is made in cash such as *waqf* certificates or *waqf sukuk*, etc.

3. ROLE OF CASH-WAQF IN SOCIETAL RESPONSIBILITY AND ITS APPLICATIONS

Limited opportunities to support social and communal services, entails the whole Muslim World to realize the cognitive role of cash-*waqf* in the development of the socio-economic and the realization of welfare objectives resulting from different applications of the cash-*waqf* institution. Thanks to *Imam Zufar* who approved the application of cash-*waqf* for the first time since the eighth century, by proposing the investment of the cash-donation through *mudharabah* contract and only the returns were given for charity (Özdemir & Özdemir, 2017). In other words, it is rather argued that the cash-*waqf* application had its origin since the ancient Mesopotamia, Greece and the Roman Empire (Cizakca, 2016). Although the application of cash-

waqf was traced back to this historical period, there is no dispute among researchers that its popularity had to wait until the Ottoman's time. The cash-*waqf* was then approved by the Ottoman *Sultans* as early as the beginning of the fifteenth century and became spread wide among Ottomans and other parts of the Muslim until now (Cizakca, 2016). Referring to the successful and reputable practice of the cash-*waqf* institution since the Ottoman era in its multi-dimensional approaches in responding the public needs, many Muslim countries are recently appreciating the adoption of cash-*waqf* effectively to solve social problems. Hereby, the study gives a brief sketch of cash-*waqf* applications in some chosen Muslim countries to highlight the role of cash-*waqf* institution in handling societal responsibilities. These countries include Turkey, Kuwait, Malaysia and Singapore.

3.1 Cash-*waqf* Applications in Turkey

As mentioned before, since beginning of the 15th century, the Ottoman courts issued the official approval of the cash-*waqf* practice within the empire. This approval had facilitated the endowment of cash-money which was settled for social and goodness purposes (Bulut & Korkut, 2016). Prior the introduction of the cash-*waqf*, the majority of *awqafs* were confined to land, books, furniture, farm animals etc. However, with the initiation of the cash-*waqf* new applications were tied to the *awqaf* institutions such as:

- **Supporting Public Facilities:** The cash-*waqf* institution was utilized during the Ottoman period to finance education, provide public works, health care, as well as religious services. Yet all the educational services financed by the modern Turkish government were part of the cash-*waqf* institution activities during the Ottoman era. Yet at that time, the cash-*waqf* was used to ensure the social security, so its role was vital and general provision of public services free of charge.
- **Provision of Financial Services:** The cash-*waqf* institution was the source of many credit seekers in the society in addition to other financial necessities. According Çizakça (1998), around 10% of the total population of Bursa, which accounted for almost 60,000 people during the 18th century were borrowing money from the cash-*waqf* institution. Accordingly, he argues that the cash-*waqf* expenditures were mainly for the special services such as: education, nutrition, family duties, realization of social justice and so on.

The Role of Cash-Waqf in Societal Responsibility

- **Cash-waqf Profit:** The Turkish used the cash-waqf fund to generate returns through profitable loans and this practice of cash-waqf during the Ottoman time was subject to intensive criticism among jurists and historians in the discourse of cash-waqf. Reason to this criticism, the cash-waqf was violation of the Islamic principle on the prohibition of *riba*.
- **Cash-waqf as a Tool Against Poverty:** The cash-waqf is utilized in Turkey to offer different societal services including poverty eradication projects, interest-free and other public services such as scholarships for students. Interest-free loans were issued with the intention to make borrowers self-reliant within the society. The loans were mostly based on the Islamic finance concept of *Musharakah al-mutanaqisah*, the contract was executed by transferring the borrowers' houses to the waqf institution, but they were still to stay in them. Although this practice was an interesting model for poverty alleviation at that time, it raised several questions towards the legitimacy of cash-waqf among scholars.

3.2 Cash-waqf Applications in Singapore

Singapore witnessed its first *waqf* application upon the creation of *waqf* of the Omar Mosque in Kampung Melaka, which was an initiation done by the late *Syed Omar Aljunied* a trader originally from Indonesia (Shinsuke, 2016). In addition to this first contribution there are other endowments to ensure the income for the maintenance of mosques and religious activities. However, the cash-waqf institution was founded in Singapore by requiring each Muslim employee to donate a stipulated amount to the *waqf* institution every month. This contribution was deducted from around 175000 Muslim employees in Singapore as of the records of 1 July 2005 (Bank et al., 2007). Based on the above information, the cash-waqf institution received an annual contribution up to \$6 million from the Singaporean Muslim employees, which enabled the *waqf* managers to build 22 mosques in the country with amount of \$130 million.

3.3 Cash-waqf Applications in Kuwait

All *awaqfs* in Kuwait regardless of the nature of their capital are utilized to achieve developmental projects Islamically to meet all societal needs and requirements. To realize this objective, it is required from the citizens to make some contributions with cash-money or any other assets to the *waqf* institution (Khalil, Ali, & Shaiban, 2014). The Kuwait *Awqaf* Public Foundation (KAPF), is the trustee for these funds and manages them to fulfil societal as well as developmental needs through effective projects. In Kuwait, KAPF strives to meet a set of various objectives enhance the

social life. According to Thoarlim, Rahman, & Yanya (2017), these objectives could be summarized as follow:

- “To restore and revitalize the practice and tradition of *Waqf* by calling for projects which are closer to the hearts of the people and more responsive to their needs”.
- “To renew and modernize the developmental role of the *Waqf*”.
- “To advance the Charity Work by introducing a new model to be followed as an example”.
- “To meet the needs of the society and the citizens in the domains which are not properly subsidized”.
- “To create a balance between external charity work and the internal one”.
- “To bring into effect the popular participation in the call for *Waqf* and managing its projects, and”
- “To start off the *Waqf* work through an “Organization” that fulfils flexibility as well as discipline at the same time”.

3.4 Cash-Waqf application in Malaysia: The Case of Perbadanan Wakaf Selangor

It is a cash-waqf institution based in Malaysia which was founded on the 3th February in 2011, this was result of a preplanned project which started in the year of 2009 (Sanusi & Shafiai, 2015). This was a declaration given by the Royal Highness of Selangor, Sultan Sharafuddin Idris Shah Al Haj Ibni Almarhum Sultan Salahuddin Abdul Aziz Shah on the 30th October 2009. This declaration came as reason to a decision which was taken in 2005 stating that Waqf unit must be transferred to the Selangor Islamic Religion Council, the Royal Highness therefore had declared that the Council should launch its own Waqf entity, which will aim to enhance the effectiveness of its operations and management (Md. Shahedur Rahaman Chowdhury, 2011). The section 8 of the Selangor Islamic Regulation Enactment 2003 set the legal origin of Perbadanan Waqf Selangor. The waqf institution is led the Sultan Selangor, chaired by Dato Ramli bin Mahmud. Tuan Abu Bakar Bin Yang is appointed as a Chief Executive Officer for the management of Perbadanan Waqf Selangor (Art, 2013).

Before the establishment of Perbadanan Waqf Selangor in 2011, all Waqf properties were under the management of Majlis Agama Islam Selangor (MAIS) (“Utama - Laman Web Rasmi Majlis Agama Islam Selangor (MAIS),” n.d.). Hence, the aim of Perbadanan Waqf Selangor was to develop and optimize the waqf properties which have the potential and capability to enhance the economic life of Malaysian Muslim society (Bakar, Hussain, & Hamed, 2017).

The Role of Cash-Waqf in Societal Responsibility

The Perbadanan Waqf Selangor comprises four main departments, which are Administrative Department, Financial Department, Marketing and Dakwah Department and Research and Investment Department. However, another Internal Audit Unit was included later as new department (Mohamad Suhaimi, Ab Rahman, & Marican, 2014). The PWS has in total 54 stall assigned in the different respective departments (Abdul Majid Tahir, Murshamshul Kamariah, & Yusuff Jelili, 2018). It offers a range of different waqf products whereby, every product targets a specific segment within the society. For instance, they introduced the Waqf Gold which targets the woman, this waqf allows woman to contribute with their gold accessories or their gold bar (Wakaf, Sosial, & Muslim, 2015). In the same regard the Waqf Art was established targeting anyone who is working in the art ground (Bakar et al., 2017). Accordingly, the inclusion of those working in business areas was done by launching a Corporate Friends Program as a platform, through which business organizations or companies can contribute to the Waqf institution from their annual profit. The aforesaid indicates that the initiation of the Perbadanan Waqf Selangor has increased the rate of the waqf collection in Malaysia. This is because they managed to include every and each segment in the waqf fund collection by creative activities in the waqf applications in several communal sectors which attract everybody to contribute in the appropriate sector to him or her.

4. MULTI-DIMENSIONAL APPROACH IN POVERTY ALLEVIATION

4.1. Case of Islamic Relief Worldwide (IRW)

The Islamic Relief is a centralized Islamic charitable organization based in the United Kingdom (UK) working for the well-being of humanity worldwide. Founded in 1984 in Birmingham, United Kingdom, Islamic Relief has representative full-time branches and offices in over 25 countries, it offers assistance services to poor and needy people in more than 30 countries worldwide (Islamic Relief, 2013). The humanitarian services of the organization targets all people of the world regardless of race, political affiliation, gender or belief (Islamic Relief, 2013b). According to the annual report of Islamic Relief Worldwide in 2013, the organization focuses on sustainable livelihoods, education, health and nutrition, orphans and child welfare, water sanitation and hygiene, emergency relief and disaster preparedness, campaigning, integrated development. The Islamic Relief Worldwide aims to help vulnerable people in meeting their necessary needs, to empower them by providing assistances to them with different services and projects, so they can become self-reliant to live confidently with complete dignity.

Functions and Scopes

This section sheds light on the scope and operation of Islamic Relief Worldwide as enshrined in the organizations vision. Moreover, the section explains how this charitable organization delivers assistances to poor and needy, when and where. IRW has been implementing long-term and short-term projects to provide humanitarian missions and assistances all over the world in many fields ranging from protecting life and dignity, empowering communities, campaigning for change, strengthening the Islamic Relief Partnership, personnel projects (IRW, n.d.). Moreover, Islamic Relief Worldwide as a charitable organization has worked to respond to emergencies for more than two decades around the globe. It works for sustainable development for those communities which are badly affected by disasters and poverty (IRWHA, n.d.).

The Intersectional Approach to Humanitarian Programming

Due to the complex and increase of challenges in different areas of humanitarian reliefs, IRW believes that new approaches are needed to match with the limited access to affected individuals or populations, and funding shortages to encounter the fast-rising emergencies. In this regard, IRW introduces a new approach to meet the needs of vulnerable groups in different communities. This new approach is based on the intersectionality theory, which was initially coined by Kimberlé Crenshaw (Sphere Association, 2018). The term of intersectionality was defined by Crenshaw as “an analytic sensibility, a way of thinking about identity and its relationship to power. Originally articulated on behalf of black women, the term brought to light the invisibility of many constituents within groups that claim them as members, but often fail to represent them” (“The Importance of Intersectional Feminism,” n.d.).

To apply this concept, IRW believes that there should be enough consideration given to access how social and cultural identities such as age, religion, gender, disability and so forth intersect with each other to yield qualitatively distinct understandings relative to influence and access to resources. Moreover, it should be seen that the distinction of these social and cultural identities is one of the mainstreams in humanitarian reliefs. Only a comprehensive evaluation and analysis of these identities would give a systematic approach in poverty alleviation and societal development activities. This new approach of IRW, considers any interventions based one-size-fits-all approach to be ineffective and not only that, rather they do not mostly take into account many considerations about social dynamics. This in turn can cause or lead to some exclusions and even to intensive conflicts in humanitarian circumstances. Referring to the “SPHERE Project”, it is argued that the fact of being young, old, a woman or girl, a person with a disability or of a minority ethnicity does not necessarily main being universally vulnerable. Rather, it is the interaction of dynamics in a

The Role of Cash-Waaf in Societal Responsibility

particular context that can reinforce abilities, form flexibility or demoralize access to assistance for any individual or group (Sphere Association, 2018). Moreover, the social and cultural identities were used as a social context in determining the vulnerability. It is confirmed that Characteristics such as sex and incapacity, and the privileges or difficulties that they confer, are generally dependent on a given society's values, beliefs and behaviors rather than biologically determined. In other words, it is not justifiable that vulnerable people are always a given group like women, girls or children in the community as conceived by many people. To avoid unbiased results and outcomes, IRW plans its program based on the intersectional approach in distinguishing vulnerability and overlooking the intersection factors such as geography, culture, and other factors of their like facing many families. In the recent years, UN and other humanitarian agencies have included gender analysis framework into their relief programs for human rights investigations (Nations et al., 2018). Furthermore, IRW has committed itself to the principle of leaving no one behind as expressly mentioned in its vision record of the year of 2018. Therefore, it is highly required to analyze and understand the experiences of vulnerable groups facing intersectional constructions of marginalization in society, through disasters (IRW, n.d.).

Some Experimental Practices of Intersectional Approach

Although IRW is still consolidating and refining his new approach to intersectional programming and supporting tools for effective relief services, it was capable of investing in training programs to help its rollout around the world. As results of that effort, the new approach is being piloted recently in Palestine and Pakistan at IRW's representative offices (Islamic Relief Worldwide, 2014) The adaptation of this new approach gave some positive initial results in the two countries; they are briefly examined in the following subsections.

Islamic Relief Palestine

In Gaza, the social and cultural identities such as gender, age, and diversity analysis adapted by the IRW team to separately consult with disable or elder people, abandoned women and people who are internally displaced (Sphere Association, 2018).

The use of the new approach has enabled the IRW team in Gaza to integrate some exclusive groups in their poverty alleviation. This has been admitted in clear statement expressed by the IRW representative office in Gaza as said: "Previously we used to focus more on collecting disaggregated data and community consultations. By using the new approach, we have been able to uncover information that has enabled us to integrate excluded groups. If we had not used the new approach, we

would never have known about the existence of women who have been abandoned by the community due to their family's association with Israeli military forces" (Sphere Association, 2018). This is on one hand helpful in recognizing who are really in need for relief services. On the other, the new approach has boasted the IRW Palestine in achieving its target programs in poverty alleviation by working alongside with some other local partners to overcome all the shortcomings originated from negative social perceptions.

Islamic Relief Pakistan

The same approach was also adapted in Pakistan by the IRW's representative team. The team focused their analysis on gender factor to see how some genders could have poor access to power and resources in the community even more badly if they are associated with disabilities. Furthermore, the team was able to intensify by their new approach that there are many disadvantages innate in socially created sex standards, particularly when interconnected with another marginalizing factor such as incapacity (IRW, n.d.). After analysis, the team indicated that gender factor is the main reason for the exclusion of certain groups in Pakistan from accessing to power and resources. By the same stand, it is seen that women are more vulnerable in many aspects. Moreover, in Pakistan women have poorer access to healthcare, power, resources and education services (IRW NEWS REPORT, n.d.) Hence, to understand these social and cultural identities is likely helpful in reaching greater results. This is strengthened by views from working fields in Pakistan as said: "Understanding the context in which we operate leads to better outcomes. Cultural reasons may prevent women from leaving the house to access a complaints box, and profound barriers exist where female illiteracy is high. To ensure everyone is heard, we established inclusive community groups in the FATA" ("Get Support | CHS Alliance," n.d.). In short, IRW Pakistan conducted this program through staff and community volunteers who trained on protection and inclusion. Consequently, inclusive community organizations were built for women, men, and children of all ages and abilities to have their voices heard.

4.2. Case of International Red Cross and Red Crescent Movement (ICRC)

The International Red Cross and Red Crescent (IRCRC, hereafter) movement is a humanitarian relief movement worldwide which ties around 80 million people working together to provide helps and assistance to those individuals or communities facing disasters, conflict and health and social problems. It includes the International Committee of the Red Cross (ICRC, hereafter) the International Federation of Red

The Role of Cash-Waqf in Societal Responsibility

Cross and Red Crescent Societies and the 191 National Red Cross and Red Crescent Societies (ICRC, n.d.). Although these distinct organizations are independent from each other, they are gathered within the movement by common principles, aims, emblems, statutes and governing organizations (ibid).

The idea of ICRC was born by the Swiss businessman and social activist Henry Dunant in 1859, due to the war that Europe was exposed to in 1859, between France and Austria, Henry found himself in front of the suffering of thousands of injured and killing soldiers in the battle area of Solferino (Bhushan et al., 2008). On the ground there was inadequate army medical services accessible, that pushed Henry to mobilize the local citizens of some small villages with whom he tried to provide basic helps to the wounded soldiers (ICRC, 2015).

Four years later, the International Committee of the Red Cross (ICRC), a private humanitarian institution was created in 1863, in Geneva (Switzerland), by Henry Dunant and Gustave Moynier with the intention to secure the protection and provide assistance for wounded during armed conflicts around the world regardless of race, religion, politic affiliation or other characteristics, working only for the development of humanitarian relief (ICRC, n.d.-a).

In 1919, the International Federation of Red Cross and Red Crescent Societies (IFRC) was founded in Paris as response to the need for close cooperation among Red Cross societies which was shown by the world war I (IFRC, n.d.). It leads and organizes in close cooperation with national societies at the international level.

The National Red Cross and Red Crescent Societies, is available almost in every country offering humanitarian relief services globally, presently 191 National Societies are known and confirmed by the ICRC as full members of the Federation (ICRC, 2015). The ultimate objective of ICRC regardless of its various distinct parts is to ensure the protection and adequate assistance to wounded people in armed conflicts and relief suffering from all human beings by providing enough health services to them or basic services needed.

The Functions and Scope of ICRC

ICRC is one of the world largest humanitarian relief organizations, that works in many countries around the world to respond emergency issues and to help people who are vulnerable to armed conflicts and disasters in conflict zones (ICRC, n.d.-e).

Supporting communities affected by disasters and emergency issues has always stayed on the top of the agenda of ICRC worldwide, it supports people with disabilities to enable them playing an important role in the society in several countries. For instance, the organization has a fund called “Move Ability” a special fund of ICRC to aid people with disabilities, preferably in low and middle-income countries. With this fund, the organization facilitates the necessary convalescence

procedures, and empowers people to speechless the difficulties they confront in their life (ICRC, n.d.-e).

The international Committee of the Red Cross is also working globally to secure the human treatment in helping prisoners, irrespective of the motives for their arrest and imprisonment, because of the economic crisis in many countries, many families are not able to support their relative in prison and that leads to a big loss of energetic lifeline for various prisoners, then they become more secluded than forever (ICRC, n.d.-e).

The ICRC has implemented a broad picture of refugees, to cover all human beings who abandon their communities and move to other countries seeking safety and better life because of ongoing armed conflicts in their countries and other instability issues, and most people are always in distress and need quick protection and humanitarian relief missions (ICRC, n.d.-c).

ICRC Strategy 2020

This is an international strategic plan adopted by ICRC to collectively determine the ICRC societies to move one-step more in tackling all expected challenges to confront humanity in the future periods. It combines prior guidelines and approaches in bestowing restructured essential perceptions to guide National Red Cross and Red Crescent Societies in expressing their own mission declarations and strategic plans in the framework of the unambiguous necessities and vulnerabilities that worry them (“IFRC strategy-2020,” 2020). The elements of this strategy 2020 are outlined in the strategy project paper titled (saving lives, changing minds). These elements are discussed in three chapters in the project paper. The first chapter describes the agency, its advantages, its previous experiences in strategic plan adaptation and the lessons taken from strategy 2010 in addition to the agency global trends and vision. While the second chapter is about what the agency, do exactly by adapting strategy 2020 to aid helpless individuals and to block the fundamental reasons of their weakness. In the same stand, the third chapter deals with the methodology that the agency uses to implement its strategy 2020. Moving forwards, it could be inferred that only the second and third chapters are directly connected to the present paper objectives. For this reason, only these two chapters will be briefly discussed the following subsections.

The Role of the Strategy 2020

Strategy 2020 is intended to help all who look for help to form a further humane, honorable and nonviolent world. It focusses its activities on three comprehensive strategic aims. The first strategic aim attempts to save lives, protect livelihoods, and strengthen recovery from all kind of natural disasters and crises. To achieve this aim, the strategy 2020 believes that any benevolent support must be sensitive to gender, age and other socio-economic deliberations, balanced to the greatness of the situation (“IFRC strategy-2020,” 2020). Help must be delivered first to the most vulnerable people and delivered in a way that respects their dignity (reference). the second strategic aim focusses on the delivery of healthy and safe living. The strategy strives to provide vulnerable people the ability to adapt and cope with recurrent or prolonged disasters and crises, as well as with wider socio-economic changes, which enables them to defend and build on the development gains that have already been constructed. At the same, this strategy is meant to reinforce civic flexibility by aiding people to be as healthy as possible and to avoid or decrease risks wherever they can, so that they may enjoy better and safer living that is also respectful of the environment (International Federation of Red Cross and Red Crescent Societies, 2011). Finally, the third strategic aim is keen to promote the social inclusion and culture of non-violence and peace in the world.

The Methodology to Implement the Strategy 2020

This section is about how IRCRC work to deliver its strategic aims to assist the most vulnerable people. In order to prevent suffering and all vulnerabilities in human lives, IRCRC strengthens its strategy 2020 through three main enabling actions (International Federation of Red Cross and Red Crescent Societies, 2013). The first empowering act highlights the importance of solid National Societies as the basis for all of its activities. The second empowering act is directed at strengthening the consistency and influence of its joint expression. The third empowering act is planned to arrange the whole range of IFRC abilities for increasing access and delivering the best results possible in humanitarian relief (“Search – Red Cross EU Office,” n.d.).

4.3. Case of United Nations Children’s Fund (UNICEF)

After the World War II, there were millions of children suffering in Europe due to consequences of different conflicts and economic crises left behind the war. Then there was a need of creating an emergency agency to meet the challenge facing children in Europe specifically and in other parts of the world generally. In this concern, “The United Nations International Children’s Fund” (UNICEF, hereafter)

as the first international organization founded on December 11, 1946, during the first meeting of the United Nations General Assembly with the purpose of addressing the world's children issues and look after them to grant them meaningful life (UN General Assembly, 2007). At this first session of the United Nations General Assembly, the organization got its name as well "The United Nations International Children's Emergency Fund" unanimously preferred by all participants in the meeting, and this name was later changed to "The United Nations International Children's Fund" but the symbol remained always the same "UNICEF".

Functions and Scopes of UNICEF

Before going through the details and elaborations, it is very important to notice here that UNICEF focuses essentially on the five following areas in all its activities: Child survival and development, Basic education and gender equality, HIV/AIDS and children, Child protection, Children with disabilities (UNICEF, n.d.). In the coming paragraphs each, one of these five areas will be briefly explained to give the reader a clear idea about the organization main functions

UNICEF Strategic Plan 2018-2021

The objective of UNICEF Strategic Plan 2018-2021 is to recognize the necessity for working across sectors with a focus on crosscutting issues of equity, gender and sustainability, the Strategic Plan is expected to increase UNICEF's ability to deliver results for children in four key ways as noted in UNICEF strategic plan project paper (UNICEF, 2018):

- Bring into line the organization's incomes about mutual goals and strategies.
- Supporting the agency's ability to create strategic adoptions.
- Building more effective communication about UNICEF's work for every child to win more support for the cause of children.
- Strengthening the organization's accountability framework.

UNICEF has a targeting strategy named "**strategic plan and agenda 2030**" which is ensured in the Convention on the Rights of the Child, the 5 Goal Areas, 8 Change Strategies and 4 Internal Enablers of the UNICEF Strategic Plan, 2018–2021. These are specifically entered to accelerate progress towards the achievement of the 2030 Sustainable Development Goals – and thus, to help realize the SDGs' vision of a world in which no one is left behind ("Poverty Reduction Begins with Children | UNICEF Publications | UNICEF," n.d.).

The Role of Cash-Waqf in Societal Responsibility

The five goal areas of UNICEF strategic plan are sorted as follows: the goal area 1 focusses on the health provision for every child. It is committed to facilitate the rights for every and each to survive and thrive especially the more disabled children. Alike the goal area 1, the second is also keen to guarantee that every child has the right to an education and quality learning opportunities from early childhood to adolescence. While the third one, gives more attention to security areas to make sure that every child has the right to be protected from violence, exploitation and abuse. Furthermore, the fourth goal area, undertakes measurements to guarantee the sanitation for every child. Last but not the least, the goal area 5 tries to sustain an equitable chance in life for every child.

To reach effective and efficient results, UNICEF progress under its strategic plan 2018-2020 through the following procedures that are summarized in the strategy project paper:

- **Emphasize:** Gender discriminatory roles and practices.
- **Mainstream:** Gender analysis in program design and delivery.
- **Achieve:** Gender parity in internal staffing and capacity development.
- **Overcome:** Barriers to the empowerment of adolescent girls.
- **Engage:** With men and boys and change social norms to address the root causes of gender-based discrimination.

5. KEY LESSONS FOR THE WAQF INSTITUTIONS

Although these international are not Islamic so called, they can benefit the Waqf institutions in way to undertake its projects or programs efficiently and sufficiently in the field of humanitarian relief. This is by incorporating some of the methodologies adapted by the international agencies in delivering their humanitarian services. The Waqf institutions can learn from the above-mentioned agencies many adaptations, but the followings are some of the most beneficial focus areas:

- Detection of the real causes of vulnerability of all vulnerable people in order to implement suitable projects for them.
- Using the social and cultural identities such as gender, age, ethnicity, minority and so on to specify vulnerable people in different communities.
- Employing effective and acceptable analytical tools in solving vulnerable problems in any society.
- Conducting workshops and training programs for staffs who are in direct interaction with the people for efficiency and adequacy purposes.

- Giving opportunity to the public and especially the vulnerable individuals to have their voice heard about how to better assist them in meeting their needs.
- Weighting the vulnerability situations to detect the most privileged persons and giving them priority over others in service delivery.
- Adoption of effective auditing system by reporting all financial and operational transactions related to Waqf properties.

6. CONCLUSION AND RECOMMENDATIONS

To sum up, this study strived to examine some initiative contributions in poverty alleviation and humanitarian reliefs globally as well as at national levels. The findings of the study show that cash-*waqf* institution requires further steps to move from traditional application to modern applications and from being operating locally to the international scale. In addition, the findings indicate that only effective application of the cash-*waqf* institution can meet social needs of Muslims as observed in cash-*waqf* applications in the selected countries. The above discussion reveals that the cash-*waqf* institution has the potential capability to serve Muslims over other international institutions once its application is internationalized.

As Recommendation

- Muslim nations should work hand-in hand for the internalization of cash-*waqf* institution.
- Every Muslim individual, corporation and organization is required to contribution for the development of the society.
- The Islam itself, recommends to concept of care and mercy in our societies.
- Future researchers are advised to investigate the subject statistically to give exact numbers of cash-*waqf* contribution in the development of Muslim societies.

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ENDNOTE

- ¹ As in case of option (khiyar). If seller is given the right for khiyar ash-shart (conditional option), then the buyer cannot dispose the purchased asset until the specified period elapses.