

Contemporary Developments in Waqf Beneficiaries—A Case Study of the Awqaf of the United Arab Emirates



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Abstract This study aims to investigate the effectiveness of the Islamic waqf system in the contemporary Islamic societies and the significance of applying institutionalized systems for efficient administration and governance of waqf institutions. The study has been classified into theoretical and practical aspects. The theoretical aspect treats the concept of waqf, its classifications, the institutional development of the beneficiaries of contemporary waqf, and the legal and Shariah frameworks governing them. It highlights the major emerging and new waqf beneficiaries in the fields of education, health and relief. On the other hand, the practical aspect conducts a field study of waqf institutions.

The study adopted both the inductive method and the descriptive approach employing the face-to-face interview method for collecting data as well as telephone interviews with interviewees. A number of conclusions emerged from the research, including a keen interest in waqf work and management practises, as well as an emphasis on the supervisory function. In addition, the concept of legislative stalemate was proposed. The study also discovered that current legislation and the renewal of jurisprudence provided waqf banks, as well as the general public, the freedom to develop successful new and creative banks to support their work.

Keywords Types of Waqaf · Waqaf banks · Waqaf developments · Waqaf banks fields

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1 Introduction

Waqf has contributed—throughout the history of Islam—by playing an active role in the organisation of society and management of its affairs through making financial resources available for meeting the needs of different spheres of life. Being one of the sectors of the Islamic economic system and fulfilling one of the overall objectives of Maqasid Al-shariah, its sphere has covered the essential needs of members of society and even luxuries through the third form of ownership. This is a collection of voluntary initiatives which an individual or a group of individuals voluntarily contribute—without expecting any pecuniary returns—to solving the socioeconomic problems of the various segments of society, whose basis is voluntary undertakings such as waqf, Islamic will, gift, and so on. However, this has dwindled following the weakness of the state as a result of mismanagement, absence of human capacity, lack of adequate supervision, and the dearth of Ijtihad.

In the past, donations by waqf donors have also played a significant role in social life, and these have developed today in accordance with new developments and requirements of society, contributing to all segments of life and services in the country. This covers areas such as: education, health and humanitarian relief and has had a great impact in the improvement, perpetuity and growth of services offered to society. As a result, educational institutions and health facilities proliferated in the land, just as waqf funds have become safety valve for society, contributing to the prevention her from the effects of crises, calamities and diseases which affect people from time to time. The severest of all in recent times in the corona virus pandemic which has plague the entire world. Here, the contribution of waqf has a far-reaching effect in alleviating its harmful effects.

This study accomplishes the following objectives: 1. Establishing a thorough understanding of the idea of waqf and the importance of effective management in the successful implementation of newly established waqf funds. 2. A recommendation for new legislation and laws to support in the innovation of waqf funds in order to address the changing faces of social crises. 3. Emphasizing the UAE's leadership role in focusing on waqf and its growth, as well as highlighting its national and international efforts. Furthermore, the importance of waqf in assisting society's growth, particularly in the areas of education, health, and humanitarian relief, is emphasised. In this research work, qualitative method is adopted. Due to the obvious study's nature and requirements, it incorporates a variety of approaches. To achieve the investigation's objectives, the following techniques were used: 1. Inductive Method: Using this method, we may fully comprehend various aspects of the role of new beneficiaries in service delivery to society. This is accomplished by doing an inductive analysis of several waqf models and their contributions through UAE waqf institutions. In a similar spirit, the inductive method allows us to access the views of Islamic scholars and jurists on both conventional and modern waqf systems. 2. Descriptive Approach: This approach is used to address the reality of waqf institutions' efficacy in managing beneficiaries efficiently, which is the subject of this paper. This

is accomplished through understanding the classification and organisation of beneficiaries in order to produce accurate results that support the study's objectives. 3. Interviews: The study's objectives imply a field investigation of waqf institutions. As a result, the interview approach is used to collect the necessary data in order to find out the truth about waqf institutions' performance and the extent to which they integrate their beneficiaries in contemporary developments.

Significance of the Study. The significance of this study is highlighted in the following.

1. The academic significance of the study lies in framing the concept of waqf, and its academic importance for human capacity development and governance for waqf institutions. It also proposes new and innovative waqf funds so that waqf can play its full role as it had been during glorious days.
2. The importance of a call for the renewal of Ijtihad in investigating the extent the compatibility of extant legislation and new waqf funds with the priorities of society and her ever changing requirements and needs.
3. Its importance also becomes manifest the need to highlight the leading role of the United Arab Emirates in waqf management and its role in social development, especially in the aspects of education, health, relief, and developing a model to be adopted.

Literature Review: A review of the relevant literature and related studies on the waqf beneficiaries and their development is undertaken in this section.

The work of Usamah Umar al-Ashqar, entitled *Taṭwīr al-Mu'assat al-Waqfiyyah fi Daw'i al-Tajribat al-Khayriyyah al-Maghribiyyah* (Developing an Islamic Endowment Institution in Light of the Charitable Experience of Maghrib) (2012) has won the first place in the International Kuwait Competition for Waqf Researches organized by Kuwait Awaf Public Foundation. The author was able to present the different forms of waqf based on Western charity experience, especially that of Britain, presenting a number of developments on how Islamic waqaf institutions can benefit from a model namely "wellcome" in this study.

The researcher is of the opinion that the superiority of contemporary Western civilization in the spheres of law, management and finance make it incumbent upon us to assume the status of learners and beneficiaries. This will go a long way in assisting us to apply new waqf beneficiaries thereby assisting in the actualization of the priority of society. This is contingent on ensuring that the rules and principles of Shariah are not infringed. This study seeks to actualize this objective in an attempt to fill the gap in the process of waqf institutional practice in comparison with Western legal and administrative development.

The work of Mundhir Qahf, *al-Waqf al-Islāmī: Taṭawwuruḥu, Idāratuḥu, Tanmiyatuhū* (Islamic Endowment: Its Development, Management, and Growth) (2000). The author was able to compile Islamic endowment material in the West and attempted to explain the practical development of Islamic endowment, concentrating on the necessity of changing the system of old awqaf management, their beneficiaries and the rigidity of their legislation. He proposed

that a modern system of management which reflects today's reality and its contemporary development together with a legislative framework that suits it, without compromising the provisions of the Islamic legal system. This work will be very resourceful and relevant to this study in relation to issues that have to do with juristic framework and adaptation, the effectiveness of divorcing some rigid rules that have led to the breakdown of Awqaf, and promoting the procedures for adapting new waqf beneficiaries, which include general charity, reflecting the reality of our visit to waqf institutions.

Al-Nawāzil al-Waqfiyyah (Emerging Waqf Issues) by Nāsir Abdullah al-Maimun. This work is comprised of three different studies related to waqf. They are: Waqf al-Nūqūdwa al-'Awraq al-Māliyyahwa 'Aḥkāmuhū fi al-Shari'ah al-Islāmiyyah (The Waqf of Cash and Securities and Its Rulings in Islamic Law; MukhālafatuShurūt al-Wāqif: al-Muskilātwa al-Hulūl (Islamic Endowment: Its Development, Management, and Growth); and Dīwān al-Waqfwa 'Aḥkāmuhā (Waqf Records and Their Ruling). In the case of our investigation, an attempt is made to collect and highlight the most important and innovative forms of waqf beneficiaries in the fields of education, health, and humanitarian relief in the United Arab Emirates.

In a related development, the book, al-Nawāzilfi al-Awqāf (Emerging Issues in Waqf), by Khalid Ali al-Mushayqih, The paper though is not an academic work, however, it discusses the juristic aspects of waqf issues, and few than the practical aspect in contemporary times. To that end, this study attempts to relate this to situation in the United Arab Emirates by collecting and highlighting the most important and innovative forms of waqf beneficiaries in the fields of education, health, and humanitarian relief.

Waqf, in its development, has undergone some stages in its concepts, method of management, and its growth. The way its definition differs from one era to another, so does its mechanics. In this section, the concept of waqf and its stages of development shall be treated as well as its types and the juristic basis for contemporary waqf beneficiaries.

Concept of Waqaf: Waqaf which is also known as al-tahbīs and al-tasbī. In literal terms, means al-ḥabs or al-man'. Where the former linguistically translates as "to obstruct, to hold back, to withdraw to hold in custody, etc.", and the later signifies "to stop, to detain, to hinder, to prevent, etc." It is said that: waqaftu kadhā, that is, ḥabastuhu. Awqaftuhu is only employed to indicate the same meaning as waqaf-tuhu or ḥabastuhu in the dialect of tamīmah (Al-Ferozabadi, 1426 AH). However, the usage of awqaftu, which means sakata (to be silent) 'amsaka (to withhold), or 'aqla'a (to desist from tampering with something), in the context of waqaftu is considered repugnant by a majority of the philologists. Hubs also share the same meaning as waqf, meaning asset or property that has been endowed by its rightful owner, whose corpus is withheld from any form of alienation and its proceeds expended for charitable or religious causes.

The plural form of ḥabs/hubs is ḥubus or 'aḥbās, where the latter, though not standard, is more commonly used than the former, which is standard. We say, iḥtabastu farasan fī sabīliLlahi to mean waqftu and ḥubus to designate what is dedicated

to waqf. The form *habīs* which follows the pattern of *fa'īl* indicates the object of waqf earmarked inalienably for a particular purpose. It is also important to note that the term waqf has also been applied to indicate the *mawqūf*, the asset or property dedicated to waqf (Al-ferozabadi, 1426 AH, Ibn Manzoor Al-Ansari 1414 A.H).

Coming to the technical connotation of waqf, Islamic jurists have defined it in various ways in accordance with their schools of jurisprudential thoughts on its concept. Each defines it based on their views on issues that relate to the particular details of waqf. Some see waqf as a binding contract, while others do not see it as such. Some others stipulate that it must be seen as an act of devotion, whereas others stand on the opposite direction. They have also differed on whether or not the donor of the waqf asset or property retains its ownership. The question of its ownership being transferred to Allah or being retained by the donor is a debated by the jurists. Another subject of disagreement that shape the technical definition of waqf is the question: Is it a contract or a waiver? If yes, what is the legal consequence of the answer to this question either in the affirmative or in the negative as regards stipulating the condition of acting the offer or making delivery to execute the contract? (Ikrima Sabri 2008). The following section gives the definitions of waqf according to the four major schools in brief.

Al-Sarakhsi, of the Hanafi School, defines waqf as: *ḥabs al-mamlūk'an al-tamlīkmin al-ghayr* preventing the ownership transfer of any owned asset to another person (1989). The word, *al-mamlūk* (something owned or an owned asset or property by the donor), is a clause which excludes the subject matter of waqf which is not owned by the donor. This is because if the donor is not the owner of the subject matter of waqf as at the time the object is donated as waqf, the waqf is not valid, even if he acquires its ownership thereafter. Therefore, it is not valid to donate a piece of land as waqf based on the fact that the donor intends to purchase and donate it to waqf. The clause, *an al-tamlīkmin al-ghayr* (preventing the transfer of ownership), refers to the corpus of waqf, which must not be at the disposal of anyone, just as the attribution of (*min al-ghayr*) to (*al-tamlīk*) implies that its ownership must be retained by the donor, as he is specified to be the sole owner with the exclusion of others.

The best definition of waqf given by the Maliki School is that of Ibn 'Arafah. He defines waqf as *i'tā'umanfa'atishay'inmuddatawujūdihīlāzimanfīmilkimu'tihāwalawtaqdīran* (the act of giving out the usufruct of something while it corpus exist and remains intact under the donor's ownership even if the ownership is implicit) (Al-Kharshi: Muhammad bin Abdullah, N.D). Here, *i'tā'umanfa'ati* excludes *tā'ual-dhawāt*, which means donating the corpus of the waqf itself which is not donated. Rather, it is the usufruct or proceeds of the waqf asset or property that is expended. *Shay'inin* this definition means *māl* or *mutamawwal* (that is, an asset or any form of valuable property that has usufruct). In the definition, *muddatawujūdihī* (as long as it [the corpus] exists) excludes borrowed asset and *al-'umrā* (a temporary gift contract which ends with the death of the recipient). These are not considered as waqf because the usufruct they both possess not perpetual. Thus, the lender of the former has the right to reclaim it whenever he wishes just as the donor of the latter, or the donor's heirs, has the right to repossess

it after the demise of the beneficiary. The expression, *lāzimanfīmilkimu‘tīhā*, this means it is exclude slave whose slavery ends with his owner’s death. This exclusion is borne out of the fact that his being under the ownership of his master is not constant because he could die before the death of his owner. Finally, *walawtaqdīranis* a phrase which could either imply

In the definition of the Shafi’i School of juristic thought, Ibn Hajar al-Haythami and al-Shaykh ‘Umayrah define waqf as: “to keep in custody any asset whose benefit can be reaped without using up its corpus by denying anyone the right to have it at their disposal and dedicating the usufruct to a permissible beneficiary” (1989).

To the Hanbali School, Ibn Qudāmah in *al-Muqni* defines it as *taḥbīs al-‘aṣlwatasbīl al-manfa’ati* “to keep the corpus intact and expend its usufruct” (Ibrahim bin Muhammed Ibn Mufalah, 1997). Similarly, he defines it in *al-Mughnīastahbīs al-‘aṣlwatasbīl al-thamarati* “to keep the corpus intact and expend its proceeds” (Ibn Khudamah Abdullah bin Ahnad, 1985). *Al-‘aṣl* means any asset from which benefit can be received while the corpus remains (Mansur bin Yunus Albahutī N.D), while *tasbīl al-manfa’ati* indicates expending or dedicating the proceeds or returns from the waqf asset to a specific cause.

Of all these various definitions of the concept of waqf, this study adopts that of the Hanbali School which is *taḥbīs al-‘aṣlwatasbīl al-thamarati* (to keep the corpus of an asset donated to waqf intact, for example, through and expend its proceeds). The choice of this definition is informed by two important factors:

1. This definition is in agreement with the exact wording of the Prophet (pbuh) when he said to ‘Umar bn al-Khattāb: *habīs al-‘aṣlwatasbīl al-thamarati* (Muhammad bin Ismail al-Bukhari, 1422 A.H). The wording of the Prophet (pbuh) is unique because he is endowed with lexical brevity full of rich meanings (al-Bukhari, 1422 AH).
2. Objections to this definition is less compared to other definitions.

Types of Waqf: The fact that certain advanced non-Muslim countries, such as the United States of America, the United Kingdom, and France, encourage waqf while having no religious motivation to do so, emphasizes its importance. Regardless of the various innovative social and financial services they have established, these countries followed the Islamic practice of waqf. Having adopted it, they applied it to several spheres like hospitals, universities, in combating of disasters, and providing aids to the needy (Tariq Abdullah 2010). All of these confirm that the institution of waqf is not a legacy of the past which is no longer needed in modern times, but rather its role is quite crucial, justifying the need to revamp this culture in every way possible (Badr Al-badr, N.D). The first type of waqf discussed is called *‘al-waqf ‘al-‘aḥli* or *‘al-waqf ‘al-dhurri*. It is a sort of waqf that begins with the donor including himself as the beneficiary, as well as his children, grandchildren, and relatives, while distinguishing them by their attributes and names, based on the family members’ interests. This involves cases where the donor, his family members, and the public benefited from the proceeds of the waqf he has donated. It has also been reported that the Prophet (PBH) donated seven date palm orchards he used to feed on its fruits and yields even as the donor. It, therefore, goes without saying that family or public

waqf were never known by these appellations even what is today known as joint or combined waqf (Al-Bayoumi, Ibrahim Ghanem 2008). However, this classification is inferred from the implicit invitation of Islam to righteousness, spending in the cause of Allah, the giving of charity and other forms of charitable acts. A very good example is the case of Uthman when he purchased and donated the well of *Rūmah* and for his own benefit and that of the people. In this regard, Al-Shaykh Mustafa Al-zrqah (1997) affirms that “then the Companions of the Prophet (PBH) would donate their assets as waqf to their own children and the see that as a means for protecting the assets from being squandered and for the perpetuity of reaping their benefits by the donors’ descendants. A typical example of this is the waqf of *al-Zubayrbnal-‘Awwām*—may Allah be pleased with him. He donated his houses as waqf for the dwelling-houses of his own children, excluding from the beneficiaries anyone of his daughters who fell in no need of it as a result marriage as a family waqf. The next classification is known as *al-waqfal-khayrī* (public waqf). Beneficiaries of such types of waqf designated as public waqf include the poor, the needy, orphans, widows, the bereaved, and victims of wars. Public waqf should have its yields or proceeds disbursed to charitable causes for the benefit of the general public in perpetuity. The third category is what is called *al-waqfal-mushtarak* (joint or common waqf). This type of waqf, as its appellation denotes, is a combination of public waqf and private or family waqf. For example, when a donor donates, for instance, a piece of real estate for the benefit of his children and the needy by halves or as the donor deems fit (Abdullah bin Ahmed bin Qudamah 1985a, Abdul Aziz bin Ibrahim bin Qasim 2010). This implies that a waqf is donated for two different categories of beneficiaries at the same time.

The Juristic Basis for Contemporary Waqf Beneficiaries: Waqf is one of the institutions which is highly encouraged and promoted by Islam, and for which a bountiful reward has been earmarked. In terms of its legitimacy, the overwhelming majority of Muslims agree that waqf is permissible (Ahmed bin Idris Al-Qarafi 1994), and most of its rulings are equally agreed upon. It is, however, worth mentioning that some forms of waqf practice are disputed over by Muslim jurists where some allow them and others disallow them. However, regulated juristic discretion (*ijtihad*) which is based on the principles and objectives of Shariah, devoid of juristic rigidity and imitation, has confirmed that those forms are actually allowable in any case and leads to the growth, expansion and perpetuity of waqf.

In the following section, we shall treat a collection of contemporary waqf beneficiaries which are classified under a number of juristic issues that expatiate on their legal rulings. We shall also succinctly address these issues in a manner that suits the respective issues in question. This will clearly showcase the broadness and comprehensiveness of the Islamic legal system in accommodating contemporary waqf beneficiaries.

The first issue to be addressed here is the issue waqf al-manqūl (moveable waqf). As far as the issue of making an endowment of moveable assets as waqf, Islamic jurists have differences of opinion. The Malikis (Ahmed bin Idris Al-Qarafi 1994), the Shafi’i and the Hanbali Schools all hold that it is permissible (Yahya bin Abi Al-Khair Al-Omrani 2000; Ali Bin Suleiman Al-Mardawi, N.D). They based their

argument on the fact that the basis for waqf is to ensure the perpetual existence of the waqf asset together with its continual benefit. According to the view of this majority, the characteristic is also found in such moveables as a computer system, medical apparatuses, and ambulances. This opinion, if upheld, is capable of expanding the roles of in addressing emerging issues or developments that affect the Ummah. This is especially true of the current situations in which some Muslim nations find themselves including an acute shortage of medical supplies. Relying on this legal position, waqf institutions in the United Arab Emirates have introduced new more waqf beneficiaries of moveable waqf assets such as medical supplies and ambulances, which are distributed to health centres with the Emirates. Different medical aids have also been sent to nations severely affected by the adverse effects of the coronavirus pandemic.

Another issue that provoked serious juristic debate amongst the Muslim jurists is the setting of a life time for the waqf asset (ta'qital-waqf). In other words, Muslim scholars are differed over the question setting a time limit for the existence of an asset designated as waqf. The Maliki School (Ahmed bin Muhammad Al-Khilouti Al-Sawy, N.D), on its part, allows this phenomenon. Their argument for holding this opinion is based on the premise that waqf is a type of ṣadaqah (voluntary donation to charity), and therefore its existence could be perpetuated or made temporal. They take their argument further by stating that there is no evidence that prevents setting a time limit to the existence of a waqf asset. Hence, there is no justification for disallowing temporal waqf. Being an adherent of the Maliki School of jurisprudential thought, waqf institutions in the Emirates upheld this view. Finding credence in this opinion permitting a temporary waqf, these institutions see it as being beneficial in so many ways. First, this view consolidates the expansion of the benefit of waqf to the sphere of humanitarian services. It is also a view that promotes the realization of immediate benefits to recipients and meets their needs. It is for this reason that waqf institutions in the Emirates have been able to expand their base of beneficiaries by providing shelters and temporary camps during humanitarian crises, where buildings and shopping centres are allocated to hospitals to save the situation until when they are no longer needed.

Another important question that has sparked fierce debate amongst the jurists is that of donating consumables as waqf. Scholars are not agreed as to the permissibility or otherwise of any asset whose use leads to the total consumption of its corpus. Its permissibility has been reported from the Malikis as long as it takes a relatively long time to get such consumables used up. The evidence advanced by the Malikis to support their stance is based, not on direct textual evidence but on analogical deduction (qiyās). It is claimed that consumables are analogous to moveables since both will eventually end up used up. Therefore donating consumables to waqf is as good as donating a pen, other writing materials, medical pieces of equipment for the treatment of patients such as bandages and so on. It is this argument that made waqf institutions in the Emirate to intensify their effort in providing these materials for meeting the urgent needs of beneficiaries in these areas.

Is it permissible to change the stipulation of a waqf donor? The answer to this question coded in the popular maxim amongst the jurists that is phrased thus: *Shart al-wāqif kan assal-shāri'*, which is interpreted as "the stipulation of a waqf donor has the

force of a legal text". The implication of this maxim is that it is not permissible to change any conditions stipulated by a donor. For example, if a waqf donor stipulates that the proceeds a waqf he has donated should be channelled to financing seekers of knowledge, such stipulation must be complied with and should not be used pay the hospital bills of the sick. As regards the ruling of changing the conditions stipulated by a waqf donor, Muslim jurists have differed. The Hanbali School have permitted doing so only in case of dire necessity (bin Qudamah 1985b), because necessity knows no law.

In recent times, the whole world is faced with the pandemic of coronavirus which may force waqf institutions to divert waqf proceeds to other uses than those stipulated by waqf donors. This is obviously permissible due to necessity. However, in the application of this this principle of necessity that allows a breach of a donor's condition due diligence must be observed. Of all issues relating to contemporary waqf beneficiaries, this is the most important. It affords workers in the field of waqf the facility and flexibility to deal in waqf assets in the best interest of the general public. By so doing, waqf assets can be managed in the best possible way without incurring any legal penalty.

Forms of Contemporary Waqf Banks in the Educational Field: Waqf has played a significant role in the spread of knowledge in Islamic states. Centres for knowledge and Islamic culture were established, creating an enabling environment for jurists, scholars and the literati to author books, publish them as well as engage in academic investigations in jurisprudence and literature. Waqf was able to play these roles through several institutions including *katātib* (elementary Islamic schools), schools, universities, and public libraries.

In the United Arab Emirates, considerable attention has been given to the field of education. This informed by its recognition of the role knowledge and education in the growth and development man and society. Since waqf is a source of sustainable resources, it served as the safety valve for educational institution to continue to provide their tasks effectively. Therefore several forms of waqf and their beneficiaries emerged serving educational institutions ranging from erecting learning centres to providing learning resources and scholarships for prospective students in those centres, paying the tuition fees of students in need, awarding academic chairs, giving grants for academics researches and innovations, among many other services that promote the development of education. In the following section, a discussion will be had of some of waqf programs and waqf beneficiaries that are available in the United Arab Emirates.

Scholarship Offers at the United Arab Emirates' Universities

In offering this benefit, many agencies have taken active part. These include:

1. The waqf of Jum'ah al-Majid for the Faculty of Arabic and Islamic Studies in Dubai has been in operation since 1986 to serve the Emirati society especially students (The name of faculty later changed to Al-Wasl University), the Gulf people and the Arabs. The faculty offers programme Bachelor's,

Master's and Doctoral degrees programmes in Arabic and Islamic Studies. Presently, more than 1800 students—male and female—are enrolled for these programmes, while the total number so far graduated by the faculty runs close to 11,601 students. In addition to its academic programmes, the faculty presents a programme to help students accomplish their potential in order to enter the labour market. It is actually a comprehensive waqf-based programme introduced by the faculty to support the United Arab Emirates vision 2021. It is targeted at increasing local content participation in the labour market as well as affording its citizens employment opportunities at the national level. It is a vocational academic programme which is aimed at providing secondary school certificate holders with requisite skills and necessary work ethics for all stages of initial recruitment. It also prepares them to perform their various jobs with a high degree of productivity and efficiency. Currently, the number of participants enrolled for the programme is about 600 students in Dubai and Fujairah. The faculty also create the avenue for those willing to take part in printing their master's and doctoral researches in Arabic and Islamic studies as a service to society and education (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).

2. Mrs. Dawlat al-Mahmud has donated the sum of twenty-five million dirhams with the main objective of establishing the first-ever investment waqf specifically dedicated to education at the Foundation for Waqf and Palace Affairs in Dubai. The annual proceeds from this waqf investment are channelled towards paying tuition fees for university education received by a number of minors supported by the institution. This educational waqf is considered the first and the largest of its kind. To maintain sustainability, the institution invests the waqf donations in different investment portfolios and financial instruments. The annual returns from these investments are used to sponsor the education of a number of needy children under the institution (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).

Returns from these waqf investments are also dedicated to offering university scholarship for outstanding students, who are under the custody of the institution to study at such prestigious universities as the University of Dubai, the University of Sharjah, Sorbonne University Abu Dhabi, and a host of other national and international universities in the Emirates. This scheme, in its offer of scholarship, takes into consideration the encouragement and promotion of disciplines that society need most much more than others, with the aim of enhancing the competitiveness of the Emirates at the global level.

3. Mohammed bin Rashid Faculty of Government Administration, in collaboration with Muhammed bin Rashid International Centre for Waqf and Donation Consultancy and the Arab Administrative Development Organization (ARADO), has participated in creating sixty waqf seats for students from the Gulf States and the Arab World in a programme called Dubai Government Excellent Programme (DGEP). Through this initiative, the faculty undertake

to bear all tuition fees and study costs of select students. Incorporated into the initiative is a training workshop tagged Dubai Government Institutional Excellence Programme, which the faculty organizes in collaboration with the ARADO. The main aim of this programme is to shed light on the basic concepts of the Institutional Excellence Programme by identifying best practices in leadership, strategies, methodologies, initiatives and services in Dubai Government as well as other governments. All of these programmes are designed to build a comprehensive standpoint and a practical approach to enhancing institutional efficiency of the Government in Arab nations (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).

4. Easa Saleh al-Gurg Charity Foundation offered scholarship to 10 local students in order to obtain a bachelor's degree in medicine obtainable at Muhammad bin Rashid University of Medicine and Health Sciences. The foundation made the contribution—the scholarship offer—within the framework a prior agreement that has been concluded with the university since 2017 for an amount running to 5 million dirhams to offer scholarship to medical students (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).

Shabab al-Kayr Campaign Initiative: Muhammad bin Rashid Centre for Waqf and Gift Consultancy, a subsidiary of the Foundation for Waqf and Palace Affairs, Dubai, applied the name 'Shabab al-Kayr Initiative' to this project. Its objective is to encourage owners of restaurants to contribute to innovative waqf and humanitarian causes.

This initiative comes in the form of donating a restaurant table to waqf and its proceeds are specified for a public waqf in order to meet the different societal needs of individuals in diverse areas of like such as education, scientific research and among many others. The 'Shabab al-Kayr Initiative' is also concerned with fostering a culture of waqf awareness and promoting the habit giving among the youth, and increasing the rate of participation in waqf and humanitarian work among the youth. This is achieved through creating opportunities for participation in waqf practice, diversification of waqf instruments as well as increasing the rate of innovative waqf (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).

Donation of Computers to School Children

1. The Foundation for Waqf and Palace Affairs has participated in waqf through earmarking 300 thousand dirhams to provide 200 computers for a number of students of the Education District of Dubai public schools. This programme is a support for "the Distance Learning Programme" which has been initiated by the

Ministry of Education through the Smart Learning Portal in order to ensure that students benefit from all lessons and available programmes from their homes through computers under any circumstances.

2. Carmen Perfumes has also participated in waqf by setting aside a certain percentage of its profit to purchase study computers for students from poor families (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).

Dubai University Scholarship

The Foundation for Waqf and Palace Affairs has signed a memorandum of understanding with Dubai University with a view to foster the role of both parties in making concerted efforts in order to support and empower minors (القصر) by offering them and the employees of the foundation who wish to undertake academic and executive courses in the university 20% discount tuition fees.

Support for Public School Students

1. An asset management firm has provided support for 24 public schools and an educational institution with a total amount of over four million dirhams. Among the services and supports rendered to schools and agencies by the firm include female students fund to provide computers, meals, transportation for students from poor families, provision of computers, iPads, and printers to meet the need of students. In addition, provisions are made for maintenance of school facilities such as painting of buildings, erecting canopies in school courtyards, mounting of surveillance cameras, maintaining water dispensers, air conditioners, furniture. It also provides new equipment for soccer, volleyball, basketball among others. Smart learning facilities, an experimental laboratory and a modern library to encourage reading culture among females, have been established (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).
2. In an innovative way, General Electric Company has contributed to the development of schools and supported them with a number of electronic products continuously on a yealy basis (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).

Child Education Support

In a related development, Kitchen-and-Beyond Foundation has contributed to this scheme through the establishment of waqf facilities for use in specific programmes tagged Child “Education Waqf” at a centre known as al-Jalilah Cultural Centre for Children. This continuous social service follows from the concept of innovative waqf as well as the first-ever waqf initiative for children’s cultural development launched

by al-Jalilah Centre for Children Culture in collaboration with Muhammad bin Rashid Centre for Waqf and Gift Consultancy. Through the concept of innovative waqf, fresh waqf initiatives of different sorts are introduced as investment instruments through services and products that are not restricted real estate assets, which is characteristics of traditional waqf (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).

2 Contemporary Waqf Beneficiaries in the Field of Health

Health is no doubt one of the greatest blessings which Allah has bestowed on humankind. Islam shows concern for human health in terms of both the prevention of anything that could cause any harm to it or cares for its restoration when it fails. Islam also enjoins taking good care of the sick, giving them good treatment and paying them visit, just as it encourages providing them with moral and material supports until they fully restored to good health. For this reason, the sick in Islam receives a great deal of attention, care and concern, considering them to be one of members of society who are in need of aid and support. This is especially true if the patient is poor and needy. In this regard, waqf has played considerable role in providing health care for patients.

By taking a closer look at the history of medicine in Islam, one would notice that there is a correlation between the growth and development of waqf, its spread and expansion and the growth and development of medicine both scientifically and professionally. Waqf almost entirely became the major source of funding for hospitals, schools, medical institutes, and other medical facilities. This is what made many history analysts to conclude that the unprecedented advancement witnessed in early Islamic nations in the areas of medicine, pharmacy, and chemistry is purely attributable to the Islamic endowment system, known as waqf (Khadija Khairy Abdul Karim Khairy 2020; Zakariyah et al. 2021).

The Emirati society has been concerned with the development of waqf system, which has been employed to support the medical sector in the country. The different types of waqf that are practiced in this area include the establishment of hospital buildings, purchase of hospital equipment, funding of medical research, paying the bills of the needy, and providing scholarship for students in medical universities. All of these and many more have contributed to the development of this sector and its sustainability. In the following part of this section, a mention will be made of the major waqf beneficiaries in the Emirates.

Support by the Foundation of Awqaf and Minors Affairs for the Social Health Fund: The Foundation for Waqf and Palace Affairs in Dubai has contributed to the development of health waqf through new projects by using the proceeds to offer medical treatment for terminal and dangerous suffered by the needy. This is in an

attempt, on the part of the foundation, to discharge its corporate social responsibility and its desire to lend a helping hand during humanitarian crises and to every sick person who cannot afford to pay hospital bills. Thus far, it has given financial support to the tune of one million dirhams to Dubai Health authority for the oncological treatment of people suffering from cancer in Dubai Health Authority Hospitals. In addition to this, it runs dialysis sessions for low-income earners with renal (kidney) failure. The selection of beneficiaries of this programme is based on studies conducted by the Authority to ascertain the cases of people who cannot afford to pay for the treatment. This charitable and humanitarian project has contributed in no small measure towards the actualization of a sustainable development in the health sector. With a view to ensuring the safety and security of all, it has also gone a long way in meeting the medical needs of critical health situations of the needy in society (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai.).

Support for Students and Research Projects at Muhammad bin Rashid University of Medicine and Health Sciences:

Many agencies have participated in this scheme including but not restricted to:

1. The Foundation for Waqf and Palace Affairs in Dubai announced that it has entered into Muhammad bin Rashid University of Medicine and Health Sciences to earmark about twenty million dirhams for the health sector support. This amount is meant for the creation of two waqf projects. First, comprising the construction of 4 residential villas, each consists of a ground floor and a first floor, on a plot of land endowed for the common good, and registered in the name of the Endowments and Minors Affairs Foundation in Al-Bidaa region, with an area of 7,200 square feet. The construction and costs and the value of the plot of land are estimated at nine million dirhams. The second endowment is located in Dubai's Al Murar area on a patch of land designated for the common benefit with a total area of 1,767 feet which comprises a commercial and residential building with four recurrent floors and a ground floor. And the Awqaf Foundation is in charge of its supervision and management. The proceeds of the health endowment will be spent on building research and studies centres and clinics equipped with the latest technologies designed according to international standards. The endowment will also provide the necessary support to students at the Mohammed bin Rashid University of Medicine and Health Sciences, to conduct specialized studies and research, and support them in creating medical devices to combat diseases and epidemics, as well as assisting patients who are unable to provide treatment costs (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai.).
2. Gulf Pharmaceutical Industries provided one million dirhams to the Mohammed bin Rashid University of Medicine and Health Sciences to promote specializations in several disciplines of dentistry (Interview with Mr. Fahad Al Bannai.

- Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai.).
3. Al-Madina Pharmacy contributed by providing seventeen dental chairs to the Mohammed Bin Rashid University of Medicine and Health Sciences, with an estimated value of not less than one million dirham. The Mohammed Bin Rashid University of Medicine and Health Sciences placed these medical endowment chairs to the Dubai Dental Clinic in order to expand the clinic's services and make cases easier for dentists enrolled in the university's Hamdan Bin Mohammed College of Dentistry's postgraduate programmes (Interview with Mr. Faisal Al Hammadi. Head of the Banking Department at the General Authority for Islamic Affairs and Endowments, by phone. Date of Thursday, July 1, 2021 AD, at: 13:30).
 4. Al Waleed Real Estate donated by granting an endowment grant to the Mohammed bin Rashid University of Medicine and Health Sciences, which will be used to teach medical and health sciences (Interview with Mr. Faisal Al Hammadi. Head of the Banking Department at the General Authority for Islamic Affairs and Endowments, by phone. Date of Thursday, July 1, 2021 AD, at: 13:30).

Third: Supporting medical research at the Mohammed bin Rashid Centre for Medical Research:

1. The Foundation for Endowments and Minors Affairs in Dubai has provided support worth 750,000 dirham from endowment banks, to the Mohammed bin Rashid Centre for Medical Research of the Al Jalila Foundation, to contribute to the "Basmat Rashid bin Saeed" campaign to support innovations in the fields of scientific achievements and medical research. This funding will go toward medical and scientific research in a variety of incurable and chronic diseases, as well as epidemiological and viral research, particularly in relation to the emerging corona virus, reflecting the Foundation's desire to support medical progress and scientific achievement, as well as contribute to the preparation of a generation of qualified researchers in a variety of health disciplines, all of which will help strengthen public health and disease prevention (Interview with Mr. Faisal Al Hammadi. Head of the Banking Department at the General Authority for Islamic Affairs and Endowments, by phone. Date of Thursday, July 1, 2021 AD, at: 13:30).
2. The Emirates Auction Company made a contribution by donating a portion of its revenues each year to medical research for cancer therapy, with the funds going to the Mohammed bin Rashid University of Medicine and Health Sciences, which would utilise them to fund research in this sector (Interview with Mr. Faisal Al Hammadi. Head of the Banking Department at the General Authority for Islamic Affairs and Endowments, by phone. Date of Thursday, July 1, 2021 AD, at: 13:30).
3. Markets made an innovative contribution by giving a portion of the proceeds from market-branded items to diabetes research (Interview with Mr. Faisal Al

Hammadi. Head of the Banking Department at the General Authority for Islamic Affairs and Endowments, by phone. Date of Thursday, July 1, 2021 AD, at: 13:30).

Fourth: Supporting health care for the needy:

Several entities made contributions to endowment banks of this type, the most prominent of which are:

1. Zulekha Hospital has established an endowment for medical examinations, with a budget of two million dirham set aside each year to provide medical examinations to the poor in a variety of disciplines. In collaboration with the Mohammed Bin Rashid International Centre for Endowment and Endowment Consultation, this long-term community service is based on the notion of innovative endowment (Interview with Mr. Faisal Al Hammadi. Head of the Banking Department at the General Authority for Islamic Affairs and Endowments, by phone. Date of Thursday, July 1, 2021 AD, at: 13:30).
2. The Awqaf and Minors Affairs Foundation in Dubai and Prime Hospital have signed a memorandum of understanding to enhance cooperation and partnership in order to provide free health treatments to widows, orphans, and those under quarantine. Under the terms of the agreement, the two sides will work together to provide free health services to orphans, widows, and internees, including comprehensive examinations, vision examinations, and home nursing, as well as endowment medical devices at hospitals that serve poor patients (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).
3. The “Awqaf and Minors’ Affairs Foundation” in Dubai has allocated an amount of 560,000 dirham to support the cases of needy patients in cooperation with the Trahum Charitable Foundation, as part of its activities for the holy month of Ramadan and the year of Tolerance, and in an effort to improve the level of health care enjoyed by the largest number of needy patients, and over the course of 28 One day during the month of goodness, the Awqaf and Minors Affairs Foundation, provides a daily financial donation of 20,000 dirham from the Pan-Khair Bank to help 112 cases of needy patients throughout the holy month, at a rate of four cases per day, through the platform of the People for People programme on Dubai Radio. The collaborative initiative seeks to provide a helping hand, assist, and support deserving patients in bearing the costs of treatment, purchasing medicines, and receiving medical devices that many patients needed who suffer from chronic or incurable diseases (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).
4. The Awqaf and Minors’ Affairs Foundation in Dubai has made a financial contribution of one million dirham to the management of Al Jalila Children Specialist

Hospital in order to support the families of patients and those who are financially disadvantaged, with the goal of developing the services provided, whereby medicines and treatment are provided to patients who do not have prescription coverage to obtain their treatment, which in turn contributes to improving the quality of life and improving the health status of patients in the country (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).

5. Gloria Hotels Group contributed to an innovative endowment represented in the opening of the world's first hotel room for endowment treatment for the needy in Dubai, where a portion of the proceeds from the endowment room is used to cover the costs of treatment for those who are unable to pay, with the remainder being donated to charities (Interview with Mrs. Maha Mansour Al Sayegh, Deputy Head of the Endowment Properties Department of the Emirate of Sharjah. By phone, date: 06/22/2021 AD, time: 8:00).
6. The exclusive agent for Wai Wera water, Addition One General Trading Company, has contributed in an innovative endowment way by transferring a percentage of its sales to an endowment, the proceeds of which go to the treatment of kidney patients who cannot afford treatment, and the company will later donate the endowment proceeds to charities. In collaboration with the Mohammed bin Rashid International Centre for Endowment and Endowment Consultation, this sustainability community service is based on the revolutionary endowment concept. Whereas the traditional endowment concept limits the formation of different forms of endowment as a development instrument to real estate assets, the innovative endowment concept allows the creation of diverse types of endowment as a development tool through services, products, and so on (Interview with Mrs. Maha Mansour Al Sayegh, Deputy Head of the Endowment Properties Department of the Emirate of Sharjah. By phone, date: 06/22/2021 AD, time: 8:00).

Fifth: Waqf the treatment rooms:

1. In collaboration with the Beit Al Khair Association, Al Zahra Hospital in Dubai has donated the first endowment operating room for obesity treatment for those who are unable to pay the costs. The association will identify individuals who are unable to pay the fees for obesity treatment operations and then cooperate with the hospital in performing the operations (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).
2. The Derma Med Clinic in Dubai contributed to the establishment of an endowment treatment room for patients who cannot afford to pay for treatment (Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).

Examples Of Contemporary Endowment Banks In The Relief Field: The UAE and the societal efforts of the country's citizens and residents have played a major role in relief during the COVID-19 pandemic, both internally and externally and still where endowment institutions play a major role by activating the temporary endowment and the new innovations of its banks, especially in the General Bank of Goodwill, in order to make the community contribution to the success of the fight against the emerging corona virus.

This is done in collaboration with philanthropic organizations and institutions, as well as through government agencies like the Emirates Red Crescent Authority, the Mohammed bin Rashid Al Maktoum International Foundation, and other humanitarian groups and entities in the UAE. The following are some examples:

First: Providing support to the families of those who have died as a result of the Corona virus, regardless of nationality:

As part of a program dubbed "you among your family," the Emirates Red Crescent Authority has adopted and stated that it will sponsor and care for all families whose breadwinners have perished due to the Corona virus, Covid-19, and of all nationalities and inhabitants in the UAE by providing the Authority with all of the requirements that these families needed, as well as all that would aid in their ability to confront life's challenges and overcome the loss they have suffered. It then went on to carry out procedures related to the issuance of guarantees, including counting the victims and deceased at the state level, communicating with their families, studying their social conditions, and identifying their needs in the areas of living, health, and education in collaboration with the competent authorities. Al Bannai, Head of the Awqaf and Minors Affairs Foundation's Endowment Banking Department in Dubai. with the Foundation's participation to the initiative, the Foundation donated one million dirham to the project, valued at 500 thousand dirham, distributed evenly between the Dar Al-Bir Association and the Charitable Compassion Foundation for the same initiative's goal (Interview with Mr. Fahad Al-Bannai. Interview date: Tuesday, June 22, 2021 AD, time: 10:00–12:00, meeting place: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).

Second: The Emirates Fund—The Homeland of Humanity: The Emirates Fund, Homeland of Humanity, was launched on February 25, 2020, by the National Authority for Emergency, Crisis, and Disaster Management, the Emirates Red Crescent, humanitarian organizations, and charitable societies in the country in collaboration with the National Authority for Emergency, Crisis, and Disaster Management, the Emirates Red Crescent, humanitarian organizations, and charitable societies in the country.

The fund aims to bring together efforts to combat the epidemic, allowing individuals and institutions to demonstrate solidarity and societal cohesion by donating material and in-kind goods, as well as contributing to the endowment of charitable buildings and facilities such as hotels, complex parking lots, and commercial centers, as well as field hospitals, cars, and logistical support. In the early stages of the pandemic, Endowments and Minors Affairs received 10 million dirham in financial

donations, as well as in-kind donations to prepare an apartment complex to accommodate cases (Interview with Mr. Fahad Al-Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, meeting place: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai).

Mrs. Maha Mansour Al Sayegh, Vice-President of the Emirate of Sharjah's Endowment Properties Department, stated that the Sharjah Endowment Department donated 5 million dirham from the proceeds of the endowers' wills and the Bab Al-Khair Bank to embody societal cohesion and achieve Sharia's purposes in preserving the five colleges and the public interest (Interview with Mrs. Maha Mansour Al Sayegh, Deputy Head of the Endowment Properties Department of the Emirate of Sharjah. By phone, date: 06/22/2021 AD, time: 8:00).

Third: The Community Solidarity Fund against COVID-19: The Department of Islamic Affairs and Charitable Activities in Dubai launched the Community Solidarity Fund against Covid-19, in coordination with the third sector, to contribute to the fight against the pandemic and to enable everyone to donate to the right destinations and through specific channels, in order to coordinate with the Control and Control Centre to serve the support of emerging requirements or any other reasons, and in this regard, the Foundation for Endowments and Minors Affairs with Immigration and Foreigners Affairs made a donation on behalf of the debtors and the affected people stranded in the state, by facilitating their travel matters and providing them with travel tickets from the Pan-Khair Bank, which was harnessed for such cases (Interview with Mrs. Maha Mansour Al Sayegh, Deputy Head of the Endowment Properties Department of the Emirate of Sharjah. By phone, date: 06/22/2021 AD, time: 8:00).

Fourth: A health centre for returnees from the epicentre of the outbreak of the Corona virus (Humanitarian City): A Centre for Health and Prevention was established in the Emirate of Abu Dhabi for nationals of countries who were evacuated from the Chinese province of Hubei, the epicentre and focus of the new Corona epidemic, Covid-19, by presidential orders, as part of the humanitarian efforts undertaken by the UAE to uphold the values of solidarity with societies and peoples, to alleviate crises. Mr. Faisal Al Hammadi, Head of the Endowment Banking Department at the General Authority of Islamic Affairs and Endowments in Abu Dhabi, reported the Authority's contribution to equipping an endowment building affiliated with it in the Emirate of Abu Dhabi, based on a request for assistance from the Crisis and Disasters Authority responsible for the initiative, and the management of the General Authority was directed to make the building at the disposal of the initiative during the Corona period to receive these cases (Interview with Mr. Faisal Al Hammadi. Head of the Banking Department at the General Authority for Islamic Affairs and Endowments, by phone. Thursday, July 1, 2021 AD, at 13:30).

The UAE's initiative to evacuate nationals from these countries from the Chinese province of Hubei was warmly received, and he emphasised the UAE's great responsibility and the constants of its society and charity among its citizens, as well as demonstrating the state's health system's efficiency on both an internal and external level.

Fifth: Sending aid to the affected countries in cooperation with the World Health Organization: To complement its relief and humanitarian efforts, the UAE has taken the initiative to send humanitarian aid outside the country, with the help of community members and philanthropic organisations, in order to alleviate the suffering of its peoples as a result of the Corona virus. The UAE has sent planes carrying various tonnes of aid and medical and preventive supplies to Italy, Kazakhstan, Colombia, Iran, Ukraine, India, and other countries to assist them in combating the emerging Corona virus, Covid-19, and has also coordinated with these countries to return their stranded citizens and the intervention of charitable institutions. In order to assure their safe return to their countries, they must pay their infractions and obligations. Mr. Faisal Al Hammadi, Head of the Endowment Banking Department, told the General Authority for Islamic Affairs and Endowments that benefactors of citizens allocated endowment funds for the relief of those affected by the Sudanese floods in a time other than the Corona epidemic (from an interview with Mr. Faisal Al Hammadi Head of the Banking Department at the General Authority for Islamic Affairs and Endowments Islamic and Endowments, via previous phone) (Interview with Mr. Faisal Al Hammadi. Head of the Banking Department at the General Authority for Islamic Affairs and Endowments, by phone. Thursday, July 1, 2021 AD, at 13:30).

Sixth: The 10 Million Meals Campaign from the Mohammed bin Rashid Global Initiatives Foundation: On April 19, 2020, the UAE started a 10-million-meal campaign to help the most poor individuals and families affected by the new Corona virus outbreak (Covid-19). This campaign, which coincided with the beginning of the blessed month of Ramadan, provided the opportunity for institutions, companies, businessmen and all members of society to contribute to this initiative. Especially to keep up with the conditions of the country at the beginning of the pandemic when movement was banned at most hours of the day, followed by a complete closure of areas, including the Ras and Naif area in Dubai, which have a high population density, so community members rushed to contribute, whether by donating cash, buying meals or making in-kind donations, in the form of Food aid and supplies for the residents of these areas to their place of residence, and this was done by the efforts of charitable institutions, including the Endowment Foundation, which contributed to most of the local initiatives within the country, and the contribution of federal and local government institutions (Interview with Mrs. Maha Mansour Al Sayegh, Deputy Head of the Endowment Properties Department of the Emirate of Sharjah. By phone, date: 06/22/2021 AD, time: 8:00).

Findings and Recommendations: At the conclusion of this research, and with the adoption and imposition by the UAE of excellence in all its federal and local institutions, and by the application of endowment and charitable institutions to the highest standards of institutional management work and governance, the importance of renewing jurisprudence and enacting laws and legislation according to societal developments, by finding jurisprudential formulas in line with the spirit of Shariah

and the requirements of the times, It contributes to solving endowment problems and creating innovative endowments with endowment outputs and models that are consistent with the priorities of the state and the will of endowers in serving the community locally or abroad, and this was evident in the emerging endowment banks, whether health, educational or relief mentioned in this research.

The research came up with a number of results based on this investigation, which are as follows:

The Most Important Results

The research reached a number of results, which are as follows:

1. There is no generally accepted definition of waqaf, though the Hanbalis notion of “locking the original and severing the fruit” may be the closest.
2. The UAE is interested in creating binding rules and regulations and implementing them in institutions and these laws and contemporary jurisprudence allowed endowment institutions the ability to work without limits and in a way that does not contradict Shariah provisions.
3. There is a development in the form of endowments and management strategies for their banks in response to societal needs.
4. The community’s good reputation, as well as the administrative experience of those in responsibility of charitable work in general, leads to donors’ trust in charitable work and the endowment’s growth.
5. The study demonstrated the effectiveness of endowment banks, as well as their diversity and modernity.
6. The waqf’s relevance was highlighted in terms of education, health, and relief, as well as its role as a disaster-prevention tool in the event of crises, disasters, and pandemics.
7. The research highlighted the relevance of innovation and renewal in the endowment’s development and sustainability viability.

Recommendations: Several recommendations are made at the conclusion of this study, after mentioning the researcher’s findings:

1. Ensure that endowment privacy is protected by effective application of standards of excellence and governance.
2. Activities to bring the work of the many endowment institutions closer together, increasing the trust of those who come to the endowment.
3. When hiring officials and administrators in charitable work organizations, ensuring the availability of strong reputation and outstanding administrative experience.

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Interviews

- Interview with Mr. Fahad Al Bannai. Interview date: Tuesday, June 22, 2021, time: 10:00–12:00, interview location: Awqaf and Minors Affairs Foundation meeting room - Al Nahda 3, Dubai
- Interview with Mr. Faisal Al Hammadi. Head of the Banking Department at the General Authority for Islamic Affairs and Endowments, by phone. Date of Thursday, July 1, 2021 AD, at: 13:30
- Interview with Mrs. Maha Mansour Al Sayegh, Deputy Head of the Endowment Properties Department of the Emirate of Sharjah. By phone, date: 06/22/2021 AD, time: 08:00