WAQF OF THE BANGSAMORO IN THE PHILIPPINES: 
ISSUES AND CHALLENGES

Anwar M. Radiamoda
Director, Shari’ah Center, Mindanao State University MSU, Marawi City
Email: radiamodaa@yahoo.com

Abstract: Waqf, as an Islamic public finance mechanism, can be seen as a tremendous forthcoming instrument that plays a noteworthy role in generating a prominent source of financing for the state and the needs of the multipart and growing Muslims. Waqf is an essential factor of the Islamic economic instruments, which is positively believed, can solve the socio-economic problem mainly in the good challenge to eradicate poverty due to scarcity and insufficiency of income and employment. Although Waqf has been implemented in the Philippines for many years, it has yet to contribute to the welfare of the people today. Thus, this study used a qualitative research method from library research and web-based journals and articles. The literature on the development and management of waqf properties was gathered and reviewed thoroughly. Prior studies provided interesting insight on the importance of Masjid, madrasah, healthcare centers, and integrated schools before the Marawi City war broke up in May 2017. Secondary data on the recent position of the waqf properties in Marawi City has been obtained from the newspaper, Television News Watch, and YouTube. This study tries to discuss issues and challenges facing Muslims during the implementation of Waqf. Therefore, this paper proposed a simple action plan that Bangsamoro should take to improve the effectiveness and efficiency of Waqf. In addition, the paper will identify the significant impact of Waqf implementation in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) towards generating economic growth in the Provinces of the BARMM.

Keywords: waqf, socio-economic, developing, managing, administration of waqf

Waqf of the Bangsamoro in the Philippines: Issues and Challenges

I. Introduction

Bangsamoro People refers to those who at the time of conquest and colonization were considered natives or original inhabitants of Mindanao and the Sulu archipelago and its adjacent Islands, including Palawan, and their descendants, whether mixed or of whole blood, shall have the right to identify themselves as Bangsamoro by ascription or self-ascription. Spouses and their descendants are classified as Bangsamoro. (BBL-Republic act No.6734).

Part of the study of Dr. Tagoranao and Dr. Gamon, Marawi City, the capital town of the province of Lanao del Sur has been known as the spiritual and cultural center of the Muslims in the Philippines. Among the cities within the jurisdiction of the Bangsamoro Autonomous Region for the Muslim Mindanao Region, Marawi City is considered the largest, with a population of more than 200,000. It has been dubbed the only "Islamic City" in the Philippines for having many beautiful Masjid and madrasahs or madaris in every city district. It has the biggest and oldest madaris in the Philippines, the Jamiatul Muslim Mindanao (JMM), Mahad Marawi Al-Islamie, and Ma’ahd Kamilol Islam. It offers a complete level of education, like the madrasah in the Middle East countries. This madrasah has been established to provide Islamic education for the people of Lanao del Sur and all Muslims in the Philippines. Aside from religious and educational Waqf, there are waqf properties dedicated to community services such as health services for the sick and poor, shelter for the needy, waiting shades, water systems, and lodging houses for visitors. However, most of these properties were destroyed by heavy airstrikes and ground assaults during the five months of the war in Marawi City.

The Maute/ISIS group attacked Marawi City on May 23, 2017, and the war ended on October 23, 2017. Due to the series of solid airstrikes and ground assaults over the past five months, the Masjid, madrasa, and other waqf properties were heavily destroyed. Those properties became the instruments that upgraded the socio-economic developments of the Muslims who are living around Lake Lanao. The waqf lands used for madrasah, Masjid, Muslim cemetery, water system, dormitories, waiting for shade, and other charitable properties were mainly part of the ancestral land converted to waqf properties as agreed upon or with the consent of the members of the family.

Before the war, some waqf properties performed Islamic education, religious and social services, and other functions that the Philippine Government failed to provide to the Muslim minority. In the olden days, it became the only financial source for both madrasah teachers and scholars by providing them a secure means of livelihood. It allowed them to engage in research and produce considerable scholarly output that contributed to developing the Muslim cultural and scientific activities in the Philippines. It shows that Waqf has been developed as one of the important Islamic institutions in

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the Philippines, especially in Lanao del Sur and Marawi City.

After the Marawi City was sieged, the Masjid, madrasah, and other waqf buildings lay in ruins and ashes. Although the government promised to reconstruct and revive the city to make it habitable for the residents, there is no guarantee that the waqf properties will be included in the proposed transforming rehabilitation plan on the ground that these are not constitutionally considered part of the government assets. It is not also constitutionally protected because of the separation of religion and state. Therefore, it becomes the responsibility of Muslim individuals and religious organizations to work together and give priority funding and services to reconstruct the destroyed waqf properties, particularly the Masjid and madrasah. They have to push for more activities that will promote the financing for the reconstruction of those properties partly or destroyed during the war. One of the objectives of this paper is to study the challenges in building back the waqf properties in Marawi City.

One of the prospects to succeed in the reconstruction is the necessity of creating a trust fund to be dynamically mobilized by the Al Amanah Islamic Investment Bank, the only Islamic Bank in the Philippines. The creation of a trust fund will strongly support the financing for the immediate revival of waqf properties, especially the madrasah and integrated schools are necessary for Muslim children as parents realized the importance of religious education after long being displaced in Christian areas during evacuation. For longer-term prospects for economic growth, there is a need to emulate the waqf system adopted by neighboring countries like Malaysia and Thailand, in which the Masjid is not only for prayers but also a cultural center for learning and also for other Islamic events that will create a source of revenue for the masjid maintenance and microfinance. At least, the waqf micro-finance will possibly meet and finance the ten percent bottom of the poorest population of Marawi City and those people who have lost their businesses or livelihood during the war.

This current study focuses on the importance of reconstructing Masjid, schools, madrasas, and other waqf properties destroyed during the Marawi City war. The reconstruction of waqf properties will bring back their potential application for the socio-economic development of the Muslim community. There are many past studies on the development and management of waqf properties in different Muslim countries and Muslim minority countries like Singapore and Thailand. Unfortunately, the Philippines, a majority Christian country with less than 15 million Muslim population, does not legally support any religious institutions, including Waqf, zakat, and bait-ul-Maal.

The Philippine Constitution clearly states, "The separation of Church and State shall be inviolable." (Article II, Section 6). While Article III, Section 5 states: "No law shall be made respecting an establishment of religion, or prohibiting the free exercise thereof. However, the Philippine government directly exempts real property tax on all lands, buildings, and improvements exclusively used for religious, charitable, or educational purposes under Section 28(3) of Article VI of the Philippine Constitution. Madrasah or madaris have been considered for religious education. According to Lacar et al. (Lacar, 1986), the madrasah schools play an essential role in national integration, although there are formidable obstacles. Muslims cannot rely upon government support. Although during the Muslim Mindanao conflict, there was a promotion or announcement in the Muslim areas of repairing old mosques ruined by military aid, the efforts landed only in highpublication in the national press and government pamphlets (Rosaldo, 2003).

The government needs to learn how vital the waqf institutions are to the Muslim community. Ghazale emphasized that Waqf or endowments are a crucial part of the

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2 (Article II, Section 6).
3 (Lacar, 1986)
4 (Rosaldo, 2003).

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Muslim's political, economic, and social well-being, the service-providing institutions for education and healthcare\(^5\) (Ghazaleh, 2011). Thus, immediate action to reconstruct *waqf* properties is necessary and needs support or financing from endowed philanthropic organizations or individuals. It has been suggested that in the past, one hopeful sign is how hereditary rulers are proving strong role models for philanthropic giving in many Muslim countries, like the Middle East\(^6\) (Ibrahim, 2008).

In the Philippines, political leaders, royalties, religious organizations, and individuals must have to commit not only their time and talents but also to their wealth. The Masjid must be reconstructed not only as a house of prayers but it will also serve as a Muslim community center. Like in Singapore, Muslims are the minority, and the mosque has assumed the form of a community center. The mosque activities are coordinated by the Majlis Ugama Islam, which is consistent with the concept of the mosques being institutions that actively promote the collectivity of the *ummah*\(^7\) (Ariff, 1991). *Waqf* properties in Singapore are well-managed and developed with the creation of the General Endowment Fund (*Bayt-ul-Maal*). However, in the Philippines, *bayt-ul-maal* is not legally recognized as part of the government. Thus, a trust fund needs to be established for the financing reconstruction of the *waqf* properties in Marawi City and other Muslim areas in the country.

II. **The Economic Definition of Waqf**

*Waqf* is an Arabic word that means endowment, and it is a special kind of charitable deed in permanence. It involves donating a fixed asset that can produce a financial return or provide a benefit. The revenue or benefit generated then serves specific categories of beneficiaries. It is a voluntary charitable endowment in the form of cash, property, or land, for Shari "ah-compliant causes.

*Waqf* is a charitable foundation. It improves by the effect of moral and religious motivation\(^5\). The words charities have permanence and continuity so that people can benefit from them for years, generations, or even centuries. It should also be noted that the Islamic definition of *Waqf* makes its assets cumulative in applying the principle of perpetuity in *Waqf*. *Waqf* properties may not be sold or disposed of in many forms. For example, a *Waqf* property remains in the *Waqf* domain perpetually, and any new *Waqf* will be added to that domain, implying that the *Waqf* properties are only liable to increase. They are not permitted to decline since it is illegal to consume the properties of *Waqf* or to leave them idle by any action of neglect or transgression.

**The legitimacy of Waqf and Its Significant**

*Waqf* connects with the distribution of wealth in the national economy because of its establishment period, and *Waqf* provides the transfer of wealth to society. Based on a study by Othman, *Waqf* plays a significant role in fighting poverty among the poor by providing access to food, education, and medical care\(^8\). One potential solution to the necessity of sufficient funds for public needs is *Waqf* from people’s donation. *Waqf* is one of the achievements of the Muslim ummah. The Holy Qur’an urging Muslims to be charitable, to do good deeds, and spend in the way of Allah. The Prophet Mohammad (peace be upon him) articulated it in his Sunnah and encouraged his Companions to do it

\(^5\) Ghazaleh, 2011  
\(^6\) Ibrahim, 2008  
\(^7\) Ariff, 1991  
\(^8\) Othman, R. (2001). Poverty Reduction: Does the Institution of Waqf Help? MYPEC Committee and Repetitive; Malaysia
while the believers raced to implement it. Waqf had a significantly positive effect on development and prosperity, leading to Islamic civilization’s distinction.

Under Muslim rules, the concept of Waqf was more widely comprehended as aligned with the spirit of charity endorsed by the Qur’an and Hadiths. Waqf implies the endowment of property, moveable or immovable, tangible or intangible, to Allah the Almighty by a Muslim, under the principle that the transfer will benefit the needy. As it implies a surrender of properties to Allah the Almighty, a Waqf deed is irrevocable and perpetual. The Waqf property belongs to Allah the Almighty, and no human being can appropriate it for his purpose.9

Waqf is also an essential pillar in bringing socio-economic justice; both are needed to empower the Muslim ummah. The validity of Waqf is founded on the rule laid down by the Prophet (peace be upon him) himself: Umar bin al-Khattab bought a piece of land in the Khaybar area. He went to the Prophet and asked for guidance to make the most pious use of it. The Prophet replied, “Tie up the original property and devote the usufruct to human beings which is not to be sold or the subject of gift or an inheritance. Being the produce to your children, and the poor in the way of Allah.”

On top of that, the evidence of Waqf based on the following hadith probably best explains the motivational principle behind establishing a Waqf. Abū Huraira reported that the Holy Prophet (peace be upon him) said, “when a man dies, all his acts come to an end, but three; recurring charity, or knowledge (by which people benefit), or a pious offspring who prays for him.”

In addition, Imam Bukhari narrated an event in which Abu Talha haves his choice of land to the Prophet (peace be upon him), a piece of land known as Bairuha orchard in Medina. The Prophet gave it to him, advising that he should make it an endowment for his relatives. Abu Talha thereupon gave the orchard as a charity to Ubay and Hassan. The Prophetic direction in respect of Waqf is contained in the following hadith: “Retain the original (property) itself and endow its fruit in the path of Allah.”

Therefore, Waqf had a significantly positive effect on development and prosperity, leading to the distinction of Islamic civilization. However, the purpose of Waqf is the property given in the name of Allah for religious and charitable purposes. In legal terms, permanent dedication by a person professing Islam of any movable or immovable property for any purpose is recognized by Muslim law as pious, religious, or charitable.

Complete fiqh encompassing all aspects of Waqf has taken shape based on its Shari’ah origins and based on the ijtihad or personal reasoning of the fuqaha from all. Schools have studied Waqf’s rules in terms of variety, conditions, investment ways, and applications and passages.

Components of a Valid Waqf

Most fuqaha in books of Islamic law have agreed on the following elements that make a waqf valid. Some of these components are similar to a valid sales contract; a waqf management institution is a legal entity and, therefore, should fulfill some requirements called ‘rukun waqf.’ The rules can be explained as follows: Al-waqif is a person who donates the waqf fund. He/she should be healthy physically and mentally. The decision to donate should not be made under pressure. Al-mawquf is an asset or fund donated as

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Waqf in *fiqh* (Islamic law). The existence of *mawquf* should be precise and durable. Therefore, people can benefit from the Waqf for a long time. *Al-mawquf* *alaih* refers to those entitled to benefit from the return of Waqf fund management. *Sighah*. The way a *waqif* states his/her asset or fund as *Waqf*.

The actions of the Companions also corroborate the validity of *Waqf*. For when Prophet Mohammad (peace be upon him) responds in his Hadith to Umar's desire to give a garden he owns to charity, the Prophet says, “Give it in charity with its land and trees on the condition that the land and trees will neither be sold nor given as a present, nor bequeathed, but the fruits are to be spent in charity. So, Umar gave it in charity, and it was for Allah’s Cause, the emancipation of slaves, the poor, guests, travelers, and kinsmen. The person acting as its administrator could eat from it reasonably and fairly and could let a friend of his eat from it provided, he had no intention of becoming wealthy by its means”13. (Abdel Mohsin, 2009).

**Waqf’s Categories of the Bangsamoro in the Philippines**

Waqf can be broadly classified into two categories: the first is according to its purpose and the nature of the beneficiaries, and the second is according to the use of the *mawquf* asset. When it comes to the purpose of the *Waqf* and the nature of the beneficiaries or *mawqufi alayhim*, there are two classes of *Waqf*: *Waqf khayri* or public endowment occurs when the beneficiaries of the usufruct consist of ongoing charitable concerns such as the needy, mosques, hospitals, schools, and any similar vehicles that achieve general well-being for members of the Muslim *ummah* at large.

*Waqf Ahli or dhurri* or familial endowment occurs when the beneficiaries of the usufruct can be the *waqif* himself or certain people designated (specifically or generally) by the *waqif* regardless of whether these beneficiaries are related to him or not. Such *waqfs* automatically become *khayri* when the designated people cease to exist. This kind of family settlement in the form of *Waqf* cannot be sold.

Most *waqf* properties in Marawi City are *waqf khayri* (welfare *waqf*) to cater to the needs of the orphans, poor, and others who need help. The *waqf* lands and revenues were used for building *Masjid* and *madaris*. However, some *waqf* properties, especially the integrated Islamic schools and graveyards, are governed by *waqf Ahli* (family *waqf*), which is endowed exclusively for the benefit of the founder, the members of his family, the descendants and later revolves for the benefit of broader welfare purposes14. (Gamon, 2001).

Many kinds of *wuqaf* (plural of *Waqf*) comprehended but were not limited to establishing houses of worship, centers of learning, hospitals, and shelters. They also included building roads and caring for the poor, the needy, and travelers. *Waqf* is an important tributary of social, cultural, and economic life. It is based on compassion, communication, social *takaful*, and empathy among Muslims. That non-Muslims were taken care of through *Waqf* is also remarkable15 (Al-Gebori & Humaish, 2008).

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III. Applications and Rulings of Waqf

Waqf is an Islamic endowment of property to be held in trust and used for charitable or religious purposes. The literal meaning of the word *waqf* is "detention." In the legal context, *waqf* means detention of a property so that its produce or income may always be available for religious or charitable purposes. When a *waqf* is created, the property is detainted or is "tied up" forever and thereafter becomes non-transferable. Dedication to Allah the Almighty – The property vests in Allah in the sense that nobody can claim ownership of it.

*Waqf*, or endowment, has been embodied in Islam as one of the good deeds for which the reward by Allah is 70 times\(^{16}\) (Verse 2: 261). In another verse, philanthropy by disposing of out property as charity is encouraged in Islam\(^ {17}\) (Verse 73:20 and 64:17). The idea behind it is to prevent wealth accumulation or hoarding circulation of wealth in society. Wealth is meant for the benefit of people and not itself to be enriched by a few; the reason interest or riba is prevented in Islam\(^ {18}\) (A. Radiamoda, 2016). In the use of the *mawqif* funds, there is first the direct *Waqf* where the *asl* is used to achieve the intended and direct purpose of the endowment, for example, a mosque for praying or a learning school. There is also the investment *waqf*, where the ‘*asl*’ is used to generate income allocated or disbursed for that endowment.

Real Estate *Waqf* is the oldest and most accessible form of *Waqf* to set up. Such *Waqf* operated straightforwardly: income was generated by renting residential or commercial buildings, garages, factories, stores, warehouses, or any form of property in urban areas. Agricultural assets in rural areas that could be cultivated were also used as real estate *waqf*: the plot or plantation would be developed and harvested using *muzara’a* or sharecropping, which meant that the harvest was shared between the *Waqf* that owned the asset and those who worked and farmed the land\(^ {19}\) (Abdel Mohsin, 2009).

Cash *waqf* management system - One of the potential solutions to the necessity of sufficient funds for public needs is *waqf* fund from people’s donations. People donate their money as cash *waqf* by purchasing cash *waqf* certificates. The gathered fund will then be invested in various investment portfolios, the profit of which can be spent on the above-mentioned public necessities. The gained profit will also be used for funding poverty alleviation programs, while the principal of funds will be reinvested in various highly profitable investment opportunities.

Most Muslim scholars have listed irrevocability, perpetuity, and inalienability as three restrictions on an asset or property once allocated as a *waqf*—irrevocable *Waqf* – When it, once declared and complete, cannot be revoked. The *waqf* cannot get his property back in his or any other's name. Inalienable – Since *waqf* property belongs to Allah, no human being can alienate it for himself or any other person. It cannot be sold or given away to anybody.

There is Fatwa Commission, Board of Indonesian Muslim Scholars, responded to the necessity of a cash *waqf* certificate program in Indonesia by issuing the following fatwa(dated on 11 May 2002): Cash Waqaf (Waqf al-Nuqud) is Waqf donated by an individual, group of individuals, or legal entity, in cash. Cash waqf includes securities. Money donated as *Waqf* is allowed (jawaz), Cash *waqf* can only be distributed and allocated for anything not against *Shari”ah* (Islamic law). The existence of the *waqf* fund


should be conserved. Waqf fund cannot be transferred to anyone.

According to Tagoranao and Gamon\textsuperscript{20}, Waqf plays an essential role in the development of Muslim education, especially the establishment of a madrasah institution that provides Islamic knowledge to young generations. Some of the madrasah and colleges established through Waqf within Marawi City, which was affected by the war, are illustrated there in: The Jamiatul Philippine al-Islamiyyah (JPI), formerly known as the Kamilol Islam Institute, is the largest Muslim private educational institution in Central Mindanao set up by the stockholders as a family foundation. It was founded in 1955 and registered as a madrasah with a permit to offer complete elementary, secondary, and collegiate courses in addition to traditional Islamic courses. It was one of the strongholds occupied by ISIS in Marawi City for over three months. It fell to government control on September 16, 2017.

Jamiatul Islamia Marawi Foundation is one of the famous private schools in Marawi City, founded in 1972 by a Maranaw philanthropist. The school campus has its nursing and science laboratories, the library, and the administrative and college building, endowed by a collective group of local and international individuals. Some of the buildings were used by ISIS in fighting the Armed forces of the Philippines in Marawi City. Ma’ahad Marawi Al-Islami is one of the biggest Madrasah in Marawi City. The Islamic Development Bank funded it Jeddah, Kingdom of Saudi Arabia, and some financial support was received from the Muslim World League. They financially supported this madrasah to uplift the socio-economic and educational status of Muslims in the Philippines. It became a stronghold for ISIS in fighting against government soldiers.

Pacasum College is one of the oldest schools established in Marawi City through family waqf. This school has been maintained to provide affordable, dedicated and competent educational services to Muslims, particularly for students coming from low-income families.

Other schools and madrasahs that the air strikes have destroyed during the Marawi war are Jamiatul Waqf (Qismul Banaat & Baneen), Ma’ahad Muhseneen, Ma’ahad Qiraat, Ma’ahad Disomangcop, Ma’ahad Dhikri Al Islami, etc.

In Marawi City, there were a number of Masjid in every district, built on waqf lands. They were financed by cash waqf provided by the people and some religious and private organizations. Some of the damaged Masjid occupied by ISIS during the war are:

The Masjid Jami "Islamic Center is the grand mosque in the province of Lanao del Sur. It was founded by the Late former Senator Ahmad Domcao Alonto. It is located in the center of Marawi City. It was the second prominent mosque that government forces had taken from the control of the Maute/ISIS group and its allies, aside from Saad al Musairi Mosque, the first the government had taken\textsuperscript{21}. (Nawal A., 2017). The Masjid Bato/Dansalan is one of the biggest mosques in the City Centre of Marawi. The Ma’ahad Marawi Al Islami has used the lower ground of the Masjid as a student classroom for more than forty years. The Masjid became the command center of ISIS and kept many hostages during the war. It fell into the government’s hands on September 16, 2017. Masjid affected by the war is Masjid Abubakr, Masjid Shiekhmura, Masjid Barrio Naga, Masjid Najwa, Masjid Markaz, Masjid Yahya Moner, Masjid Darul Aman, Masjid Raya Madaya and Masjid Lilod Madaya in Marawi City.

Concerning the aforementioned destructed institutions and mosques during the war, at the beginning of the war, the Philippine military forces were advised to avoid the


\textsuperscript{21} (Nawal A., 2017)
destruction of the mosques. The community leaders, non-governmental organizations, and religious groups repeatedly requested that the government be sieged during the five (5) months to minimize the air strikes to avoid heavy destruction. However, they were forced to target mosques in their surgical strikes because terrorists had taken refuge in those places of worship. It means the mosques became a target to save the lives of the hostages and protect the government army fighting on the ground. The necessity for the military to destroy the infrastructures, including the religious buildings, has been questioned by Amnesty International as a violation of international humanitarian law (IHL).

It has been more than a month since Marawi City was declared liberated from the enemies, but nothing has been started as might have been expected. However, the authority receives donations from different organizations and countries. Amnesty International strongly recommended that the Philippine Government undertake immediate and effective reconstruction and rehabilitation plans in Marawi (Amnesty International, 2017). The government emphasized that Marawi needed P50 billion for reconstruction, but it was not expressly stated if mosques and madrasahs would be covered.

It is part of the post-war reconstruction concept, the presence of outside donors from the global communities represented by different international and local organizations. In truth, some countries and international institutions have pledged financial assistance, such as the United States, Japan, Australia, Thailand, and China, as well as the World Bank and the Asian Development Bank. Aside from that, many agencies and public institutions want to participate in the reconstruction effort, including the local government units (Philippine Daily Inquirer September 23, 2017). However, the government pointed out that reconstruction will be a difficult, long-term challenge since much of the city, including its public infrastructure, has been destroyed after months of heavy fighting.

IV. Closing

The five months Marawi sieged between the Philippine Armed Forces and the ISIS group brought the Masjid, madrasah, and other waqf properties into ruins and ashes. The government promised to reconstruct the city, but there is no guarantee that waqf properties will be included in the proposed transformation plan because these are not constitutionally considered part of the government assets. It will be the responsibility of the people in Marawi City and the religious organizations to work together and find ways to reconstruct and revive the destroyed Masjid, madrasah, waqf buildings, and other related properties.

Before the war, some waqf properties performed Islamic education, religious and social services, and other functions that the Philippine Government failed to provide to the Muslim minority.

Waqf is to improve the Muslim world prominently and plays a significant role in Muslim society's social, political, and economic life. Waqf is a special kind of charitable deed in permanence and absolute property. It is multipurpose social welfare and reward-generating mechanism. It is an area that needs to be explored and used in more detail in order to develop a more reflective understanding of its applications in the past, the present time but most importantly, the future, in addition to realizing the following action plan:

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24 (Philippine Daily Inquirer September 23, 2017)
25 (Majallah, 2017)
To prepare a standard manual in support of the implementation of the elements of Waqf; to increase the financial fund for Waqf development; and to fully utilize the benefits of Waqf for economic activities.

To promote the career opportunity - The need for the National Commission on Muslim Filipinos (NCMF) to expand and promote the career opportunity available in the Waqf field by offering an attractive remuneration package would be able to attract more candidates to apply for a job at NCMF. Increasing awareness about the importance of Waqf - Waqf has to be promoted widely as an essential instrument of Islamic economics.

Thus, the BARMM or NCMF has to play its role effectively in ensuring Waqf is an essential instrument in enhancing the socio-economic, especially in an attempt to eradicate poverty for the well-being of the Muslim ummah. All obstacles and challenges in handling and managing the Waqf properties must be incorporated with some strategic action plan.

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