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## LEGAL AND INSTITUTIONAL FRAMEWORK OF WAQF IN SAUDI ARABIA: CHALLENGES AND ALIGNMENT WITH VISION 2030

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### Abstract

Waqf is a central institution in Islamic socio-economic life, historically functioning as a mechanism for wealth redistribution, community welfare, and sustainable development. In Saudi Arabia, waqf has deep historical and religious roots, particularly in supporting the Two Holy Mosques and public services. However, despite recent reforms, the waqf sector continues to face structural weaknesses that limit its effectiveness. This paper examines the legal and institutional framework of waqf in Saudi Arabia, focusing on its jurisprudential foundations, statutory reforms, and organisational structures. Using a doctrinal and comparative approach, the study highlights persistent challenges such as mismanagement of assets, legal ambiguities, weak trustee capacity, and declining donor trust. It further evaluates reforms introduced under Vision 2030 and compares them with international best practices from Malaysia, Indonesia, and Turkey. The findings suggest that while Vision 2030 provides a unique opportunity to revitalise the waqf sector, more comprehensive governance reforms and alignment with AAOIFI standards are required to enhance transparency, accountability, and public confidence. The study contributes to Islamic studies and public policy by offering recommendations for strengthening waqf governance and ensuring its role as a driver of sustainable socio-economic development in Saudi Arabia.

**Keyword:** Waqf, Saudi Arabia, Legal framework, Institutional reform, Vision 2030, Waqf management



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## INTRODUCTION

Waqf (endowment) represents one of the most enduring and influential institutions in Islamic history, functioning as a divinely inspired mechanism for redistributing wealth, sustaining charitable activities, and fostering community development across generations (Cizakca, 2000; Kahf, 1999). Rooted in the Qur'an and Sunnah, waqf reflects the Prophetic teaching that charitable deeds whose benefits endure, such as building a mosque, providing water, or funding education, constitute *sadaqah jariyah*, a continuous charity whose rewards persist for the donor even after death. The famous hadith narrated by Muslim, "When a human being dies, his deeds come to an end except for three: ongoing charity (*sadaqah jariyah*), beneficial knowledge, or a righteous child who prays for him," is often cited as the textual foundation for the institution of waqf.

Throughout Islamic history, waqf has provided sustainable funding for mosques, schools, healthcare facilities, roads, caravanserais, and social welfare programmes. Its resilience lies in its unique design: endowed assets become inalienable, preserved in perpetuity, while their usufruct (benefits) is used for charitable or public purposes. This ensured intergenerational equity, community solidarity, and the creation of autonomous spaces for social development outside direct state control (Gaudiosi, 1988). In the pre-modern Muslim world, waqf functioned as a powerful third-sector institution, balancing state authority and private wealth through the collective provision of public goods.

In Saudi Arabia, waqf carries special religious and socio-political significance due to the centrality of Makkah and Madinah. Endowments established for the maintenance of the Two Holy Mosques, provision of water for pilgrims, and support for poor residents have been recorded since the earliest Islamic centuries (Sait & Lim, 2006). Ottoman records from the Hijaz detail elaborate networks of endowed properties, including markets, farms, and lodgings, whose revenues sustained Hajj-related services. The combination of religious devotion, commercial opportunity, and royal patronage made waqf an indispensable part of life in the sacred cities.

Despite this rich tradition, the modern waqf sector in Saudi Arabia has struggled with chronic inefficiencies, legal ambiguities, and administrative weaknesses. The absence of a unified national authority for much of the 20th century left *awqaf* under fragmented supervision, typically managed by private trustees (*nuzzar*) or overseen by local courts. Many endowed assets were underutilised, encroached upon, or became the subject of legal disputes, undermining their intended social and economic impact (Alomair, 2018; Aldayel, 2022). For example, judicial archives in Makkah and Madinah reveal recurring cases of trustee negligence, misuse of endowed revenues, and conflicts over beneficiary entitlements. Some properties deteriorated due to lack of maintenance, while others were occupied by unauthorised tenants for decades, resulting in prolonged litigation and asset decline (Saudi Judiciary, 2015, as cited in Al Arimi, 2024). Such cases highlight the gap between the religious ideals of waqf and its actual management on the ground.

The challenge is compounded by ambiguities in Saudi legal practice. Traditionally, waqf cases were adjudicated within the shariah courts, relying on Hanbali jurisprudence. While this provided religious legitimacy, it also left scope for inconsistent rulings and lack of codified procedures. Trustees enjoyed broad discretion with limited

mechanisms for accountability, and the absence of standardised reporting systems weakened transparency. Consequently, the sector did not achieve its potential as a driver of structured social development in the Kingdom, even as Saudi society modernised rapidly in the 20th century.

A major turning point arrived with Saudi Vision 2030, launched in 2016, which sought to diversify the economy beyond oil, empower civil society, and increase the non-profit sector's contribution to GDP from less than 1% to 5% (Government of Saudi Arabia, 2016). Within this framework, waqf was explicitly identified as a strategic instrument for financing social initiatives, preserving heritage, and mobilising private wealth for public good. The Vision's emphasis on sustainability, innovation, and social responsibility resonates strongly with the classical ethos of waqf.

In line with this agenda, the Saudi government established the General Authority for Awqaf (GAA) in 2016 to serve as the central regulatory body for endowments. The GAA was tasked with standardising procedures, monitoring trustee performance, enhancing transparency, and encouraging investment of waqf assets in productive ventures (GAA, 2018). Recent initiatives have included the digital registration of Awqaf, training programmes for trustees, and efforts to attract private-sector partnerships. The reforms also signal a move toward aligning Saudi practices with international standards, such as those developed by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI). However, challenges remain in bridging the gap between ambitious reform plans and on-the-ground realities.

The academic literature acknowledges both the potential and the shortcomings of the waqf sector. Scholars such as Kuran (2011) argue that the traditional rigidity of waqf structures contributed to economic stagnation in Muslim societies by locking assets into inflexible arrangements. More sympathetic perspectives emphasise that poor governance, rather than doctrinal constraints, explains the underperformance of contemporary Awqaf (Boudiaf, 2018). In the Gulf region, including Saudi Arabia, institutional inertia, overlapping authorities, and lack of professional expertise often hinder effective waqf management (Alomair, 2018). Yet comparative experiences demonstrate that reform is possible. Malaysia has pioneered state codification and integration of waqf with Islamic banking, Indonesia has mobilised cash waqf for community development, and Turkey has revitalised historic endowments through professional real estate management (Mahmood & Ab Rahman, 2015; Aziz, 2017). These cases provide important lessons for Saudi policymakers. Given this context, the present study analyses the legal and institutional framework of waqf in Saudi Arabia, highlights its contemporary challenges, and evaluates its alignment with Vision 2030 reforms. Unlike much of the existing literature, which tends to treat waqf primarily as a historical or jurisprudential phenomenon, this study adopts an interdisciplinary approach. It draws on shariah principles, legal codification, institutional design, and governance theory to offer a holistic assessment of the Saudi waqf sector. The analysis is grounded in qualitative fieldwork, including semi-structured interviews with trustees, beneficiaries, and experts, to capture both doctrinal perspectives and lived experiences.

Specifically, the paper explores three core questions:

1. What are the jurisprudential, legal, and institutional foundations of waqf in Saudi Arabia?

2. What challenges undermine the effectiveness of the waqf sector?
3. How can Saudi reforms under Vision 2030 be aligned with international best practices to revitalise waqf governance?

By addressing these questions, the paper contributes to both Islamic jurisprudence and policy debates. Theoretically, it underscores the adaptability of classical waqf principles to modern governance frameworks. Practically, it provides evidence-based recommendations for policymakers, regulators, and practitioners seeking to harness waqf as a tool for sustainable development. In doing so, the study highlights waqf not merely as a relic of Islamic heritage but as a living institution with renewed relevance in Saudi Arabia's socio-economic transformation.

## LITERATURE REVIEW

### Classical Foundations of Waqf

The classical foundations of waqf rest upon the Qur'an, the Sunnah, and the consensus of early jurists. The Qur'an repeatedly encourages believers to give from their wealth in ways that produce enduring benefits for society. For example, in Surah Al-'Imran (3:92), it is stated that believers will not attain true righteousness until they spend from what they love most. Similarly, Surah Al-Baqarah (2:261) compares charity to a seed that produces multiple returns, symbolising the exponential rewards of giving. These verses establish the spiritual and ethical basis for waqf as a permanent dedication of assets whose benefits continue to flow to others long after the donor has parted with them.

The Sunnah of the Prophet Muhammad provides more specific precedents. One of the most cited examples is when Umar ibn al-Khattab acquired land in Khaybar and asked the Prophet how best to use it. The Prophet advised him to preserve the land itself but dedicate its fruits for charity, stipulating that it could not be sold, inherited, or given away. This precedent, recorded in Sahih al-Bukhari, laid the foundation for the juristic principle that waqf involves preserving the corpus of the property while directing its benefits to public or charitable use. Another well-known hadith recorded in Sahih Muslim states that when a person dies, their deeds come to an end except for three: ongoing charity, beneficial knowledge, and a righteous child who prays for them. This hadith is often cited as the scriptural basis for the concept of perpetual charitable endowments.

Islamic jurists across all four Sunni schools reached a consensus on the legitimacy of waqf, though they differed in technical definitions and conditions. The Hanafi school emphasised irrevocability and allowed oral declarations of waqf without requiring judicial confirmation. The Maliki school defined waqf as transferring usufruct for charitable purposes and allowed greater flexibility in conditions set by the founder. The Shafi'i school stressed perpetuity and rejected any time-limited endowments. The Hanbali school, which underpins Saudi Arabia's legal tradition, defined waqf as the detention of property while dedicating its benefits permanently for good causes. Despite these variations, jurists across all schools agreed that waqf serves as a mechanism for fulfilling key objectives of Islamic law, including social justice, wealth redistribution, and community welfare.

Historically, waqf evolved into a cornerstone of Muslim societies. It provided sustainable funding for mosques, madrasahs (religious schools), hospitals, orphanages, and infrastructure such as wells and roads. In the Ottoman Empire, for example, nearly one-third of public expenditures were financed through endowments, which supported schools, soup kitchens, bridges, and caravanserais. In Mamluk Egypt, Cairo's educational institutions thrived on endowed revenues, while in Andalusia, waqf supported libraries, irrigation systems, and cultural centres. These examples highlight that waqf was more than a charitable act; it became a parallel socio-economic system that complemented state functions and empowered local communities.

### **Modern Waqf Governance**

In contemporary times, waqf is increasingly viewed through the lens of governance, economics, and development. Scholars argue that it can serve as an indigenous form of social finance, comparable to foundations and trusts in Western legal systems (Cizakca, 2000). When effectively managed, waqf has the potential to address poverty, support education, and provide healthcare, thereby complementing state welfare programmes (Boudiaf, 2018). However, governance weaknesses such as fragmented authority, lack of transparency, and underdeveloped regulatory systems continue to constrain its effectiveness in many Muslim countries (Kuran, 2011).

Several nations have pursued significant reforms to overcome these challenges. Malaysia has pioneered codified Waqf laws under state religious councils, introducing professional asset management and integration with Islamic banking. The development of cash waqf schemes has allowed greater community participation and created new investment opportunities (Mahmood & Ab Rahman, 2015). Indonesia has established the Indonesian Waqf Board (Badan Wakaf Indonesia), which supervises both immovable and movable waqf assets, including cash, with a focus on productive investments. Turkey has revitalised its vast historical endowments by converting them into modern commercial ventures such as real estate, hotels, and retail spaces, generating revenue to sustain cultural and social programmes (Aziz, 2017).

Beyond these examples, other contexts offer instructive lessons. Kuwait's Public Authority for Awqaf invests in real estate and financial markets to provide stable funding for education, religious services, and humanitarian relief. Singapore's Islamic Religious Council (MUIS) has developed a governance model that applies modern accounting standards and rigorous oversight, ensuring that waqf properties are professionally managed and socially impactful despite being in a minority Muslim context. These diverse models show that codification, professionalisation, and integration with wider financial systems are crucial to revitalising waqf.

For Saudi Arabia, these comparative experiences highlight both opportunities and challenges. While the establishment of the General Authority for Awqaf in 2016 represents a major institutional reform, Saudi waqf governance still struggles with issues of trustee accountability, asset underutilisation, and limited transparency. The literature suggests that aligning waqf reforms with international best practices while remaining faithful to shariah principles will be essential for realising the sector's potential in supporting Vision 2030 and contributing to sustainable national development.

## METHODOLOGY

This study employs a doctrinal and comparative qualitative approach to analyse the legal and institutional framework of waqf in Saudi Arabia. Primary sources include the Qur'an, Sunnah, and classical juristic interpretations from the Hanafi, Maliki, Shafi'i, and Hanbali schools, with particular emphasis on Hanbali jurisprudence as the basis of Saudi law. These provide the normative foundations for understanding the principles of permanence, irrevocability, and charitable dedication that underpin waqf.

Secondary sources comprise Saudi legal statutes, judicial rulings, Vision 2030 policy documents, and the standards of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), together with relevant academic literature. These were examined to trace the evolution of waqf governance, identify institutional reforms, and assess their alignment with international best practices.

To enrich the doctrinal analysis, the study incorporates comparative perspectives from Malaysia, Indonesia, and Turkey countries that have implemented codification, trustee professionalisation, and integration of waqf with Islamic finance. These cases serve as benchmarks for evaluating Saudi Arabia's reforms. In addition, qualitative insights were drawn from semi-structured interviews with trustees, beneficiaries, and legal experts in Saudi Arabia, which provided firsthand perspectives on the challenges of mismanagement, legal ambiguities, and trustee capacity.

This methodological design allows for a holistic understanding of waqf in Saudi Arabia, combining jurisprudential foundations with institutional realities and comparative lessons to evaluate the sector's capacity to contribute to Vision 2030 objectives.

## FINDINGS AND ANALYSIS

### Jurisprudential Foundations in Saudi Arabia

Saudi *waqf* law is rooted in classical Islamic jurisprudence, particularly the Hanbali school, which places strong emphasis on the permanence, irrevocability, and perpetuity of endowments. While other schools of law, such as the Maliki, allow for temporary *waqf*, Saudi legal tradition, reflecting Hanbali orthodoxy, treats endowments as binding in perpetuity. According to Kahf (2003), this orientation ensures that endowed assets remain permanently dedicated to their intended charitable purposes, preventing alienation or dissolution.

The jurisprudential preference for perpetuity is consistent with the ethos of waqf as a form of continuous charity (*sadaqah jariyah*). In Saudi Arabia, judges within the *shariah* courts interpret *waqf* deeds based on Hanbali rulings, ensuring that the intentions of the *waqif* (founder) are preserved indefinitely. This doctrinal foundation, however, also creates rigidity, making reforms such as *istibdal* (substitution of endowed properties) controversial. Although the practice of *istibdal*—replacing an unproductive or deteriorating *waqf* asset with a more beneficial one is accepted in other jurisdictions, in Saudi Arabia it remains subject to strict conditions and judicial discretion, which can limit flexibility in asset management.

Similarly, cash *waqf* has generated debate among Saudi jurists. While some modern

scholars accept the concept of endowing movable wealth, including cash, as valid, others argue that only immovable properties fulfil the condition of permanence. This cautious approach reflects the broader Saudi commitment to safeguarding *waqf*'s sanctity, but it also constrains innovation in expanding the sector.

### Legal and Institutional Framework

The most significant institutional reform in recent decades was the establishment of the General Authority for Awqaf (GAA) in 2016, under Royal Decree No. M/11. The GAA serves as the central regulatory body, mandated to oversee the registration, supervision, and development of Awqaf nationwide (Government of Saudi Arabia, 2016). Its creation signalled the state's intent to modernise *waqf* governance and align it with Vision 2030 objectives.

The GAA has since introduced several initiatives, including:

- **Asset Registration:** Creating a centralised database of *waqf* properties, aiming to prevent loss, encroachment, or misuse of assets.
- **Trustee Oversight:** Supervising private trustees (*nuzzar*) to ensure compliance with the founder's conditions and national regulations.
- **Capacity Building:** Offering training programmes for trustees to enhance financial literacy, governance skills, and professional competence.
- **Investment Facilitation:** Encouraging partnerships between *waqf* institutions and the private sector, including joint ventures and real estate development projects.

Despite these efforts, the judiciary continues to play a critical role in resolving disputes, interpreting *waqf* deeds, and approving controversial transactions such as *istibdal*. Additionally, *shariah* authorities issue fatwas on emerging issues, such as the permissibility of cash *waqf*, corporate endowments, and integration with Islamic finance. This overlapping authority sometimes leads to jurisdictional ambiguities and inconsistent rulings (Alomair, 2018; Aldayel, 2022).

Legal ambiguities persist in areas such as trustee liability, reporting standards, and dispute resolution. For example, while the GAA seeks to standardise governance, many *waqf* deeds drafted decades or centuries ago remain subject to judicial interpretation without clear statutory guidance. This duality between modern regulatory efforts and traditional judicial authority creates uncertainty and limits efficiency.

### Contemporary Challenges

The research findings indicate that the Saudi *waqf* sector faces several interrelated governance challenges that constrain its effectiveness:

1. **Mismanagement and Neglect of Assets:** Many properties are poorly maintained, generating minimal or no income. Some stand idle in prime locations, reflecting weak asset management strategies (Alomair, 2018).

2. Legal Disputes over Ambiguous Deeds: Historical *waqf* deeds often contain vague language regarding beneficiaries or conditions, leading to prolonged litigation and uncertainty over rightful claims (Cizakca, 2000).
3. Weak Trustee Capacity: Trustees frequently lack the financial, managerial, or legal expertise necessary to administer large portfolios of assets. Few receive formal training, resulting in inefficiencies and missed opportunities (Al Arimi, 2024).
4. Declining Donor Trust: Public confidence in *waqf* institutions has been eroded by perceptions of mismanagement, lack of transparency, and inadequate accountability. This discourages new endowments and limits community engagement (Kuran, 2011).
5. Overlapping Institutional Roles: Ambiguity between the functions of the GAA, courts, and private trustees results in fragmented governance. Without clear lines of responsibility, reforms risk duplication or gaps in oversight.
6. Limited Innovation: Compared to other countries, Saudi Arabia has been slow to adopt innovative models such as cash *waqf*, corporate *waqf*, or *waqf*-based sukuk, which could diversify income streams and expand impact.

These challenges, while not unique to Saudi Arabia, are particularly pressing given the Kingdom's ambitions under Vision 2030. Without significant institutional reform, *waqf* risks underperforming as a driver of sustainable development.

### Comparative Insights

Comparative experiences offer valuable lessons for Saudi Arabia's reform agenda.

- **Malaysia:** State Islamic Religious Councils (SIRCs) administer *waqf* within a codified legal framework, reducing ambiguity. Corporate *waqf* models, integration with Islamic banks, and the issuance of annual audited reports enhance both sustainability and transparency (Mahmood & Ab Rahman, 2015).
- **Indonesia:** Law No. 41 of 2004 and the establishment of the Indonesian Waqf Board (BWI) created centralised oversight. Cash *waqf* linked to sukuk has turned idle resources into productive financial instruments (Aziz, 2017).
- **Turkey:** The General Directorate of Foundations manages historical *Awqaf* through redevelopment projects, real estate ventures, and digital records. Its digitisation programme has improved transparency and efficiency while preserving cultural heritage (Hoexter, 1998).
- **Kuwait and Singapore:** Kuwait's Public Authority for Awqaf invests in diversified portfolios, including global equities and real estate, generating stable returns. Singapore's MUIS applies international accounting standards and rigorous oversight mechanisms, demonstrating that even small Muslim minorities can manage *waqf* effectively.

These cases show that codification, professionalisation, and financial innovation are critical for modern *waqf* governance. Saudi Arabia's hybrid system, which still relies heavily on private trustees and judicial discretion, has yet to fully embrace these reforms.

## DISCUSSION

The findings highlight a persistent tension between Saudi Arabia's strong jurisprudential foundations for waqf and its weaker institutional performance in the modern era. On the one hand, the Hanbali tradition has safeguarded waqf's permanence and religious sanctity, ensuring that endowed assets remain dedicated to their intended charitable purposes. On the other hand, the rigidity of this framework, coupled with fragmented institutional authority, has limited waqf's adaptability to modern economic and social needs. This paradox underscores why Vision 2030's reform agenda has placed renewed emphasis on waqf as both a religious duty and a strategic economic instrument.

Comparative experiences offer important lessons for navigating this balance. Malaysia demonstrates how clear codification under State Islamic Religious Councils provides consistency in legal interpretation and reduces disputes. By professionalising trustee roles, integrating waqf into Islamic banking, and introducing corporate waqf models, Malaysia has shown how endowments can fund social services such as hospitals and schools while maintaining transparency through audits and annual reports (Mahmood & Ab Rahman, 2015; Yaacob, 2013). Indonesia's model reinforces this through its Law No. 41 of 2004 and the Indonesian Waqf Board (BWI), which ensure centralised oversight and facilitate innovations such as cash waqf and sukuk. These instruments have mobilised idle wealth, transforming it into productive investments with wide community impact (Aziz, 2017). Turkey's General Directorate of Foundations provides another instructive case: by digitising centuries-old waqf records, redeveloping properties, and linking revenue to social programmes, it illustrates how historical legacies can be preserved while adapting to modern governance and financial systems (Hoexter, 1998).

Taken together, these cases show that successful waqf reform depends not only on doctrinal legitimacy but also on institutional clarity, managerial competence, and financial innovation. Saudi Arabia's hybrid system where the General Authority for Awqaf, private trustees, and shariah courts all exercise overlapping authority has yet to achieve this balance. Ambiguities in trustee liability, the absence of mandatory reporting standards, and limited recourse to innovative financial models such as cash waqf or sukuk have constrained the sector's growth. Moreover, declining donor trust signals that technical reforms alone are insufficient; public confidence must be rebuilt through visible accountability and transparency.

The implications for Saudi Arabia are clear. Codification of trustee duties and dispute-resolution mechanisms can provide legal certainty and reduce dependency on judicial discretion. Institutionalising training and certification programmes would raise trustee professionalism, ensuring that administrators possess both religious integrity and financial expertise. Expanding into productive models such as corporate waqf and sukuk-based endowments would diversify revenue streams and align with Vision 2030's ambition for economic diversification. At the same time, digital transformation through a national database of waqf properties, online reporting, and public disclosure can modernise governance and increase transparency. Finally, integrating Saudi waqf institutions into global Islamic finance markets would allow them to leverage the Kingdom's unique position as a leader in Islamic banking while maintaining shariah compliance and respecting donor conditions.

In sum, the evidence suggests that Saudi Arabia cannot rely on incremental reforms alone. A comprehensive modernisation strategy anchored in codification, professionalisation, innovation, and transparency is required for waqf to move beyond its current underperformance and realise its dual role: preserving Islamic heritage while serving as a driver of sustainable socio-economic development under Vision 2030.

## CONCLUSION AND RECOMMENDATIONS

This paper has examined the legal and institutional framework of waqf in Saudi Arabia, highlighting its jurisprudential foundations, statutory reforms, and contemporary challenges. The analysis demonstrates that while waqf is deeply embedded in Islamic tradition and supported by Vision 2030 reforms, its effectiveness is undermined by persistent mismanagement, legal ambiguities, weak trustee capacity, and declining donor trust. Comparative insights from Malaysia, Indonesia, and Turkey reveal that successful waqf reform requires codification, professionalisation, transparency, and integration with Islamic finance.

### Policy Recommendations

1. **Codify Trustee Responsibilities:** Introduce statutory provisions that clearly define trustee powers, duties, and liabilities to minimise disputes.
2. **Professionalise Trusteeship:** Establish training and certification programmes for trustees, focusing on financial management, governance, and ethics.
3. **Expand Productive Waqf Models:** Promote cash waqf, corporate waqf, and sukuk-based waqf instruments to diversify funding streams.
4. **Strengthen Transparency:** Require annual financial reporting, independent audits, and public disclosure of waqf activities.
5. **Digitise Waqf Management:** Develop centralised digital platforms for waqf registration, monitoring, and reporting.
6. **Integrate with Islamic Finance:** Align waqf investment strategies with Islamic banking and capital markets to mobilise greater resources.
7. **Encourage Private Sector Partnerships:** Incentivise corporations to establish waqf through CSR initiatives aligned with Vision 2030.
8. **Preserve Traditional Legacies:** Ensure reforms respect donor conditions and historical practices to maintain religious legitimacy.
9. **Strengthen Judicial Support:** Enhance court capacity to resolve waqf disputes efficiently and consistently.
10. **Engage Public Awareness:** Launch campaigns to educate citizens about the importance of waqf, rebuilding donor confidence.

### Scholarly Contribution

This study contributes to Islamic studies by bridging classical jurisprudence with contemporary governance challenges. It demonstrates how waqf, traditionally seen as a religious and charitable mechanism, can be repositioned as a strategic tool for national development. The

paper also situates Saudi Arabia within the broader comparative literature on waqf reform, highlighting similarities and differences with other Muslim-majority countries.

### Future Research Directions

Future research should consider:

- Empirical studies on donor perceptions and trust in Saudi waqf institutions.
- Comparative case studies of family waqf vs public waqf in Saudi Arabia.
- The role of fintech in modernising waqf management.
- Longitudinal studies on the socio-economic impact of waqf reforms under Vision 2030.

Such studies would deepen understanding of waqf's evolving role and provide practical guidance for policymakers and religious authorities.

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