القسم الرابع

ترجمة ملخصات أبحاث ودراسات وأوراق ومقالات علمية باللغة الانجليزية

Section Four

Translating research summaries, studies, papers, and Scientific articles into English

relies on in-depth documentary analysis, drawing from the records of the Sharia Court, the arguments of the Ministry of Endowments, and the documents of the Coptic Cathedral in Abbasia as primary sources. For the first time, these sources are utilized in this field to examine the impact of endowments on the scientific and cultural renaissance and their assistance to traditional institutions such as kuttab schools, mosques, and libraries in continuing their mission. This research sheds light on a challenging historical period faced by the endowment institution, aiming to provide further clarification, dispel ambiguity, and reveal the impact of endowments on Egyptian society during the era of Muhammad Ali. In essence, this study is among those that track the societal evolution through the endowment institution, which provided the educational and cultural life with a new spirit, thereby elucidating its effects on social life in this era.

of Muhammad Ali's rule marked the first stage in the history of endowments when this institution came under his policies. Despite the negative impact on endowments during Muhammad Ali's reign, their educational and cultural influence persisted, Praise be to Allah and the efforts of scholars who opposed Muhammad Ali's policies. The endowments established during that era contributed to the increase in the number of mosques, schools, libraries, kuttab schools, zawiyas, and others. One of its most significant outcomes was the community's involvement in bearing the burden of meeting the needs of these endowments, while the state neglected to provide support, focusing its efforts on other projects, including modern schools, which differed significantly from endowments in essence. Praise be to Allah and these endowments, there was a significant cultural movement, evident in the continuous interest in places of knowledge and learning. The study indicated that the state did not provide any significant support to endowments in general or library endowments. Thus, the only way to support them was through endowments to ensure their continuation in providing cultural enrichment. The study also highlighted the contribution of Egyptian women in supporting various educational and cultural endowment institutions, including kuttab schools, schools, mosques, and libraries, underscoring the social diversity of endowment contributors.

Concluding Remarks on the Research:

This study aims to document the contributions of endowments to the educational and cultural life during the era of Muhammad Ali through a comprehensive and meticulous scholarly study. It

2. Muhammad Ali's interest in endowing books and libraries.
3. New developments in book and library endowments during Muhammad Ali's reign.
4. Endowments for libraries.
5. Endowments for books.
6. Endowments for school libraries.
7. Endowments for mosque libraries.
8. Endowments and the Al-Azhar Mosque Library.
9. Endowments and the libraries of Al-Azhar's quarters.
10. Endowments and the libraries of kuttabs (small elementary religious schools) zawiyas (small Islamic schools), and tekkes (a place to offer food free).
11. Endowments and the libraries of churches and monasteries.

The conclusion formulated the impact of endowments on the scientific and cultural life in Egypt. Additionally, the research serves as a complement to many studies that have discussed education and culture in Egypt over the past centuries and in various scientific fields.

Key Findings:

After studying Muhammad Ali's policy towards endowments in the first half of the nineteenth century, it became evident that he was able to extend his hand over all the lands of the Egyptian territory, including endowment lands, imposing taxes on them, and seizing some of them either forcibly or due to the lack of documents proving their endowment status. The study affirmed that the era

These libraries have existed since ancient times, cherished by scholars and intellectuals. Muslims' dedication to establishing book houses and libraries greatly facilitated cultural and educational opportunities, encouraging students to continue their studies and research. Libraries spread widely throughout the Islamic world, evoking pride and admiration.

The permissibility of endowing movable assets in Islamic jurisprudence had a significant impact on the spread of endowments for books and libraries. While Imam Abu Hanifa believed that endowing movable assets was not permissible due to the lack of perpetuity, Muhammad al-Hasan al-Shaybani, a disciple or friend of Abu Hanifa, held that anything commonly endowed by people could be endowed. Additionally, the Imams Shafi'i, Malik, and Ibn Hanbal all permitted the endowment of any item that could be utilized with its origin remaining and could be sold if necessary. Among the movable assets frequently endowed were Qur'ans and books, which could be endowed to mosques, schools, and students of knowledge.

Thus, the endowment of books and libraries had a legitimate basis in Islamic law, which encouraged many to contribute. These endowments played a significant role in providing the necessary funds for the maintenance of libraries, supporting their staff, acquiring books and new publications regardless of their cost, and translating works from other languages. This ensured the continuous provision of cultural resources to society. The researcher detailed this through several aspects, including:

1. Endowments for libraries and their conditions before the era of Muhammad Ali.

sciences like grammar, rhetoric, literature, Islamic history, and other useful disciplines. Additionally, mosques served as venues for judicial and arbitration activities. Many endowers ensured that the best scholars from Egypt, particularly those from Al-Azhar, taught in these mosques across various cities and regions of Egypt.

The researcher addressed several key points in this chapter, including:

1. Endowments supporting education in Cairo's mosques.
2. Endowments supporting education in mosques of the Nile Delta.
3. Endowments supporting education in mosques of Upper Egypt.
4. Endowments supporting education in zawiyas (small Islamic schools).
5. Endowments supporting education in hospitals (Bimaristans) and Tekkes (a place to offer food free).
6. Endowments supporting scholarly and educational pursuits at Al-Azhar.

The fifth chapter was an attempt to study the impact of endowments in providing the necessary support to libraries:

The researcher in this chapter explored Muhammad Ali's interest in endowing books and libraries, the new developments regarding book and library endowments, and the impact of libraries on learning and education. Libraries are among the most prominent means of scientific and intellectual advancement and have significantly contributed to the lives of individuals, nations, and communities.

Islamic schools), and tekkes (a place to offer food free) played a significant educational and cultural role by offering lessons in several major mosques across the country. Thanks to endowments, some mosques were transformed into large congregational mosques where lessons were held. The reason for making the mosque a cultural and educational center was that, in the early years of Islam, studies were primarily religious and closely connected to mosques. Furthermore, some mosques served as headquarters for kuttabs (small Islamic elementary schools) and schools that prepared students for further studies at Al-Azhar. Prominent scholars of the time often taught in these mosques and congregational mosques.

Public lessons delivered in mosques, were the most common form of education. Consequently, many endowers were keen to allocate salaries from the revenues of their endowments to scholars, preachers, and teachers who conducted these lessons. These lessons were either held in mosques established by the endowers themselves or in some major congregational mosques associated with the names of some scholars and righteous individuals.

The pioneers of mosques, especially students of knowledge, were among the segments of society that benefited the most from the revenues of endowments. The mosques where they studied, along with all their facilities and most of their services, were often supported by charitable and familial endowments. This provision allowed students to access these institutions and benefit from their services without having to pay fees. The mosque functioned as a major educational institution where students could learn religious sciences such as jurisprudence, tafsir, and hadith, as well as linguistic

6. The construction of schools and the maintenance of their endowments.
7. The teaching staff in endowed schools.
8. Teaching curricula.
9. Administrative, financial, service, and technical roles in schools.
10. The impact of endowments on the establishment of Christian and Jewish schools.
11. Endowments for the poor among scholars.

The fourth chapter addressed endowments for education within religious institutions:

In this chapter, the researcher explored religious institutions in Islam, such as mosques, zawiyas (small Islamic schools), tekkes (a place to offer food free), and Bimaristans (Hospitals), highlighting the role of endowments in supporting the scientific and cultural activities at Al-Azhar. The mosque, being the first of these institutions, served as the primary center for spiritual enlightenment, worship, education, remembrance, contemplation, and guidance. The mosque's mission in Islam extended beyond religious functions, remaining accessible to all who sought knowledge or culture. Throughout history, mosques have maintained a prominent position in Muslim societies, representing the foremost institution in Islam. They are the most numerous buildings, ensuring that every city or village within the vast Islamic world has at least one mosque, aligned with the city's size and population.

Alongside the education provided in traditional schools and kuttabs (small Islamic elementary schools), mosques, zawiyas (small

Regarding the third chapter: it addressed the contribution of charitable and private endowments in supporting endowed schools:

The researcher mentioned that the emergence of independent schools separates from mosques and their educational circles resulted from the natural growth of preceding educational institutions. These schools were autonomous establishments where competent scholars were selected for teaching, and their students were dedicated to learning. Their expenses, sustenance, and expenditures were provided for, in addition to study and medical treatment. The schools represented the next stage after primary education. The year 459 AH (1066 CE) marked a pivotal moment in the development of educational institutions among Muslims, particularly mosques and traditional schools. In this year, the first school was inaugurated in Baghdad from a group of numerous and organized schools established by the Seljuk minister Nizam al-Mulk. These schools proliferated throughout the Islamic world, encompassing countries, capitals, and villages. The researcher covered the following aspects in this chapter:

1. The impact of endowments on the establishment and continuity of schools before the era of Muhammad Ali.
2. Endowments for schools during the era of Muhammad Ali.
3. The contribution of charitable endowments in supporting schools.
4. Types of properties endowed to schools, their preservation, and the provision of necessary funds.
5. Documentation of violations against school endowments.

The study tackled in its second chapter: Endowments in kuttabs (Islamic elementary schools),

The researcher emphasized the deep-rooted relationship between education in Egypt and endowments from the Islamic conquest to the mid-twentieth century. Small and big Mosques played a pivotal role in providing educational and cultural services, whether on their school yard or in adjacent specialized halls, evolving over time into schools, capable of accommodating large student populations and offering diverse subjects in sciences and arts.

The researcher covered several aspects in this chapter, including:

1. The modern state's relationship with educational and cultural endowment institutions.
2. The contribution of endowments in supporting kuttabs (Islamic elementary schools), and ensuring their continuity.
3. Types of endowments for kuttabs (Islamic elementary schools),, including communal endowments and charitable endowments.
4. Types of properties endowed to schools, such as lands, buildings, shops, and agencies.
5. Endowments and teaching in kuttabs (Islamic elementary schools),
6. The teaching staff in the institution are represented by the jurist and the supervisor.
7. The contribution of endowments in supporting schools among non-Muslims, whether they are endowments for Coptic or Jewish schools.

The first chapter delves into detail about the state and endowments during Muhammad Ali's era:

The researcher mentioned that the era in which Muhammad Ali ruled Egypt from 1220 to 1265 Hijri (1805 to 1848 AD) marks the true beginning of the clash between the modern state and the endowment institution, and the attempt to impose its policies on it. Therefore, the occurrence of that clash was inevitable, under a ruler who sought to build a grand empire and colossal projects for which all resources were mobilized. This period also represented an accumulation of previous attempts to seize control of endowments, which was evident during the Mamluk and Ottoman eras. However, the power of the scholars delayed this clash until the emergence of a ruler who imposed his will by force. At that time, there was no opposing power; rather, that power had weakened and was susceptible to the factors of collapse. The influential scholarly class had disappeared or was on the verge of disappearing, facilitating the Pasha's commands to be obeyed.

The themes of this chapter were as follows:

1. The modern state's policy towards endowments.
2. The social characteristics of endowers.
3. State supervision of endowments.
4. The administrative and financial apparatus of endowments, endowment management during the era of Muhammad Ali, and recent developments therein.

Importance of the Scientific Material:

The importance of this study lies in the significant contribution of the endowment system to the educational and cultural process during the darkest times it faced. It played a major role in addressing the problem of illiteracy and retardation that plagued society, contributing to a qualitative improvement in life by promoting solidarity, charity, and benevolence during the era of Muhammad Ali and thereafter. This study emphasizes that the endowment system is one of the most important systems known to Egyptian society because it aligns with the principles of economic freedom and is considered one of the best systems for financing scientific and cultural activities. Furthermore, the significance of the study lies in its examination of a pivotal period during which the endowment institution faced a series of challenges that imposed functional constraints. The research serves as a test of the endowment institution's ability to interact with the obstacles hindering its functions on both educational and cultural fronts.

Main Topics of the Scientific Material:

Structured into an introduction, five chapters, and a conclusion, the study was divided by the researcher.

Within the introduction: he discussed the topic of endowments prior to the era of Muhammad Ali, focusing on three main aspects:

1. Definition, legitimacy, and impact of endowments on scholarly life, along with their history in Egypt up to Ottoman rule.
2. Ottoman policy towards endowments and its impact on supporting the scientific movement.
3. The French campaign's stance on endowments.

the waqf system and its impact on the trajectory of endowments during that era.

The study aims to process the issue of the modern state's relationship with traditional societal institutions, such as the endowment institution. This issue later evolved into a direct conflict between the modern state and the endowment institution, as the state sought to subjugate it to its control. The research also seeks to achieve several objectives, including shedding light on the contribution of endowments to the scientific and cultural renaissance during the era of Muhammad Ali, and elucidating the government's policies in managing and organizing endowments. It aims to highlight the impact of the people of Egypt and their desire to advance the country through their contributions to various educational institutions. Additionally, it aims to study the investment methods of endowments and how to benefit from them, enriching the historical library with research beneficial to modern history scholars. Moreover, it examines the role of endowments in interpreting the dialectic relationship between society and the state during the era of Muhammad Ali, illustrating how endowments served as a connecting tool that prevented the state from encroaching on society excessively, thereby reinforcing the common ground between them and contributing to delaying the deterioration of endowments in Egypt for nearly a century. Furthermore, the study aims to highlight the impact of non-Islamic endowments on education and culture during the researched period.

Keywords:

Endowments – Cultural – Educational – Egypt – Muhammad Ali.

community institutions, particularly endowments. Under his rule, the endowments faced numerous policies that compromised their independence. Unlike his predecessors, Muhammad Ali imposed harsh measures on waqfs, including taxes and the seizure of substantial amount of agricultural land and properties designated for various social purposes. After the land survey in 1227 AH / 1812 AD revealed that endowed lands covered 600,000 feddans, Muhammad Ali's administration sought to tighten control over waqfs by establishing the Waqf Administration in 1251 AH / 1835 AD, yet his failure was rapidly confirmed, resulting in its immediate cancellation. The peak of interference came in 1263 AH / 1846 AD when he prohibited the establishment of new waqfs, causing disruption within the institution. Furthermore, he shifted focus to modern education funding, leaving traditional religious education reliant on waqf support. Despite state policies, locals continued to endow substantial assets, including agricultural lands, properties, and production tools, for education in kuttabs (Islamic elementary schools) and schools, as well as for mosques, libraries, and other purposes. With no prior studies on the impact of waqfs on scientific and cultural life during this period, the researcher concluded the study in 1265 AH / 1848 AD, the year Muhammad Ali relinquished governance. With the accession of Abbas Pasha, the first, the state adopted a policy less stringent than that of Muhammad Ali's, by revoking the prohibition on endowments, leading to their resurgence in the latter half of the 19^{th} century, warranting further in-depth study. Therefore, the study addresses the issue of Muhammad Ali's negative stance on

General Objective of the Scientific Material:

The endowment system is one of the most significant systems that has impacted life in Egyptian society throughout its Islamic era, up until the end of the first half of the 20th century, and it has not been thoroughly studied for its educational and cultural dimensions. Interest in endowments only began in the early 1980s, coinciding with a focus on modern schools without considering the traditional schools and kuttabs supported by endowments. This has strongly motivated the study of endowments as one of the traditional societal institutions during one of its most challenging historical periods, as presented in this thesis titled: « Endowments and Their Cultural and Educational Role in Egypt During the Reign of Muhammad Ali (1805-1848).»

In addition to the reasons previously mentioned, the researcher's choice of this topic was due to the changes that occurred in the endowment institution during the first half of the 19th century. This period witnessed the rise of the modern centralized state, which did not allow any independent social or political organizational entity to make decisions or manage its own affairs. Furthermore, the state sought to abolish traditional community institutions, gradually eliminating traditional civil structures and replacing them with modern institutions.

The study period was chosen because it begins with a significant event of Muhammad Ali's accession to power in 1220 AH / 1805 AD. He implemented several measures in the process of building the modern state that adversely affected traditional

Endowments and Their Cultural and Educational Role in Egypt During the Reign of Muhammad Ali (1805-1848)

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A Thesis Submitted for the master's degree from the History Section, Faculty of Arts
Cairo University, 1436 AH – 2015 AD
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General Information About the Author:

A specialist in modern and contemporary history and modern Egyptian history, with several research studies and publications, including the master's thesis at hand from Cairo University in 2015, which was published by the General Authority for Endowments in the State of Kuwait, and a doctoral thesis entitled: «Endowments and Egyptian Society in the Second Half of the Nineteenth Century» from Ain Shams University in 2022.

c. Conduct a scientific study to determine the feasibility of the independence of university endowments in achieving financial sustainability.

d. Conduct a scientific study to propose a conceptual framework for strategic management as an approach to managing investments in Saudi university endowments.

Endnote on the research:

Saudi universities require qualified human resource management to achieve their aspirations through diversifying investments and funding sources, and enhancing the performance of financial management, professional competence of human resources, and strategic planning.

endowments, forming community partnerships to establish new endowments, and developing mechanisms to encourage the private sector to fund the university's endowments.

4. University endowment management should enhance the performance of their financial management by consulting with expert firms to build endowment investments, employing an external legal advisor, involving employees in investment decision-making, and relying on feasibility studies for investment projects.
5. University endowment management should enhance the professional efficiency of their human resources by implementing various incentive systems, attracting skilled personnel, and sponsoring outstanding employees to obtain advanced academic qualifications.
6. University endowment management should improve the performance of their strategic planning processes by ensuring the availability of data for developing their strategic plan, evaluating their strategic plan through financial performance indicators, and relying on investment diversification in their strategic plan.

Based on the outcomes of the study, the researcher presented the following key research proposals:

a. Conduct a similar scientific study on the remaining Saudi universities.

b. Conduct a comparative scientific study between the state of sustainability in Saudi universities and leading global universities with established endowments.

Chapter Five: Proposed Framework, Research Recommendations, Summary of Results, and Future Research Proposals:

In this chapter, the researcher presents the proposed framework for the current study, focusing on the general goal of establishing practical mechanisms to achieve financial sustainability for the endowments of Saudi universities. Additionally, the chapter provides a summary of the study's results, key related recommendations, and some suggestions for future research.

Key Recommendations:

Based on the findings of the field study regarding the current state and importance of managing university endowment investments for sustainability, the study recommends the following:

1. Saudi universities should adopt the proposed framework for managing university endowment investments to achieve financial sustainability and ensure their longevity and continuity, based on the responses from the participants of the current study.
2. University endowment management should diversify their investment operations by investing in the industrial sector, diversifying investments both locally and internationally, and investing in the services sector, such as (education, healthcare, and social services), in addition to relying on real estate investments.
3. University endowment management should diversify their funding sources by consulting media experts to attract new endowments for the university, allocating a fixed percentage of the revenue from the university's scientific activities to its

The researcher undertook a thorough review of the literature concerning the study's topic, reach to a numerous of previous studies conducted at local, Arab, and global levels on the management of university endowment investments. The financial sustainability of universities was addressed by the study, but with different objectives from its own.

Remarkably, the researcher found no existing studies - according to his knowledge - specifically addressing the management of university endowments in achieving financial sustainability, nor did they elucidate the areas of agreement and divergence between his study and prior studies.

Chapter Three: Research Methodology, Procedures, and Tools:

The researcher in this chapter addresses the selection of the appropriate research methodology. It outlines the steps for preparing these tools and the procedures for ensuring their psychometric properties, emphasizing both validity and reliability. Additionally, it specifies the statistical techniques suitable for answering the study's questions.

Chapter Four: Presentation, Interpretation, and Discussion of Results:

This chapter addresses the results of the current study by presenting the responses of the study participants to the research questions, discussing them according to the scientific methodology followed, and interpreting them in the context of previous studies.

endowments stand out as prominent financial resources known for their resilience, stability, and achievement of self-sufficiency. Consequently, numerous universities in Western nations rely on them to fulfill their missions and attain their objectives through effective asset management and optimization of returns. This reliance stems from the quality of their investment operations, the availability of human resources expertise, contribution to their academic environment, and the establishment of effective community partnerships.

The Second Research: Financial Sustainability:

The researcher highlighted the considerable importance of financial sustainability within charitable institutions generally, and university endowments in particular, within the field of oversight and rational policies. Accordingly, these institutions have dedicated efforts towards achieving financial sustainability through comprehensive analysis of their financial reports. There is a pressing need for continuous improvement of the infrastructure pertaining to financial operations. This endeavor requires the enhancement of human and financial resources, effective risk management, and proactive measures to attain financial sustainability. Thus, the researcher aimed to gain insight into the topic of financial sustainability.

This study presented the following themes: the concept and importance of financial sustainability, the prerequisites for achieving it, its various dimensions, and the obstacles encountered by institutions striving for financial sustainability.

The study was divided into chapters as follows:

Chapter One: General Framework of the Study:

In this chapter, the researcher addressed the research plan, which included: the introduction, problem statement, research questions, objectives, hypotheses, significance, terminology, and scope.

Chapter Two: Literature Study, this chapter encompasses the following:

The researcher discusses the theoretical framework and prior studies. The theoretical framework is articulated through two main sections:

The First Research: Management of University Endowment Investments and Their Management Models, divided into two subsections:

Section One: In this section, the researcher elaborates on the concept, significance, and objectives of managing endowment investments in universities. Moreover, the researcher highlights the administrative processes involved in managing these investments, the organizational principles of endowment institutions, the criteria for managing endowment investments in universities, the necessary requirements for such management, the challenges facing the investment of university endowments, and the areas for investing endowment universities funds.

Section Two: Exemplars of managing endowment investments in Saudi universities: King Abdulaziz University, King Saud University, and King Fahd University of Petroleum and Minerals. University

5. The current study may pave the way for further research to explore all aspects related to the development of endowment investment management in Saudi universities to ensure their financial sustainability.

The main topics of the scientific material:

The study has objectively focused on examining the reality and significance of managing endowment investments in Saudi universities for financial sustainability. These include (strategic planning, effective financial management, diversification of funding sources, investment diversification, and professional competency of human resources). Additionally, future proposals for managing their investments as well.

The study is geographically limited to Saudi universities that implement endowment systems and have existing investments accordingly. These include King Abdulaziz University, King Saud University, and King Fahd University of Petroleum and Minerals.

Within its human boundaries, the application extended to academic leaders, including deans of colleges and supporting deanships, as well as endowment leadership represented by members of the Board of Trustees, executive directors (secretary) of endowment management, assistant directors (secretary), department managers (units), committee heads and endowment experts within Saudi universities. The study was applied during the second semester of the academic year (1441 AH - 1442 AH).

reducing the financial burden on the government in supporting universities.

Moreover, its importance is accentuated by the necessity of investing in the endowment funds of Saudi universities to maximize profits, diversify resources, and ensure their financial stability.

The importance of the current study can be summarized as follows:

1. The current study is considered one of the rare "survey-based" descriptive studies", to the best of the researcher's knowledge, that has addressed the management of endowment investments in Saudi universities for financial sustainability.
2. The study responds to the Kingdom's Vision (2030) by seeking alternatives for financing, as well as to the strategic objectives of the Ministry of Education, which stipulates in its seventh goal the diversification of innovative funding sources and the enhancement of financial efficiency within the education sector (Ministry of Education, 1441 AH).
3. The current study aims to activate the new university system as stipulated in Article (49), which specifies that university revenues are composed of several sources, including university investments and endowments (Ministry of Education, 1441 AH).
4. The current study presents a proposed framework for financial sustainability in managing the endowment investments of Saudi universities, which is expected to benefit stakeholders and decision-makers.

2. Revealing the differences in responses between (academic and endowment) leadership regarding their assessment of the current management of endowment investments in Saudi universities in terms of financial sustainability, based on the study variables.
3. Recognition the perceptions of (academic and endowment) leadership regarding the importance of managing endowment investments in Saudi universities for financial sustainability.
4. Exploring the differences in responses between (academic and endowment) leadership regarding their assessment of the importance of managing endowment investments in Saudi universities for financial sustainability, based on the study variables.
5. Identifying future recommendations for managing endowment investments in Saudi universities to achieve financial sustainability from the perspective of endowment experts in Saudi universities.
6. Proposing a framework for managing endowment investments in Saudi universities to achieve financial sustainability.

Key Words:

Investment Management - Financial Sustainability - University Endowments.

The importance of scientific material:

The significance of this study lies in the essential contribution of university endowments to providing crucial funding for enhancing the educational process, refining its outputs, and

General Objective of the Academic Paper:

Endowments represent a significant financial resource for Saudi universities. Therefore, they require effective management that prioritizes their investments and guides them according to investment priorities and methods aimed at maximizing profits and diversifying resources. This is essential for achieving financial sustainability and fulfilling their financial roles in the long term. This study aims to understand the status and importance of endowment investment management in Saudi universities in light of financial sustainability dimensions. It also aims to develop a proposed framework for managing endowment investments to ensure their financial sustainability and achieve desired objectives.

The overall aim of the book is to develop a proposed framework for endowments in Saudi universities to achieve financial sustainability by addressing the following dimensions: (strategic planning, effective financial management, diversification of funding sources, investment diversification, and professional competency of human resources), based on the perspectives of (academic and endowment) leadership.

This study aims to develop a proposed framework for managing endowment investments in Saudi universities to achieve financial sustainability by achieving the following objectives:

1. Identifying the perceptions of (academic and endowment) leadership regarding the current management of endowment investments in Saudi universities for achieving financial sustainability.

Management of University Endowment Investments to Achieve Financial Sustainability Proposed Framework

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A scientific dissertation submitted to obtain a Ph.D. in Educational Administration and Planning from the College of Education at Umm Al-Qura University – Makkah in the year 1442 AH – 2021 AD

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Author's Profile:

The author is an academic with expertise in administration, planning, and endowment investments. His specialized focus lies in governance, financial sustainability, and investment strategies. He serves as a governance systems auditor and management consultant for various corporate and non-profit entities. Additionally, he is published research with a portfolio of scientific studies. Notably, he holds the esteemed position of Ambassador of Quality for the National Strategy at the Saudi Standards and Metrology Organization. He holds a number of scientific and professional awards.

Second Section

Translating summaries of research and scientific studies on the endowment

11) Agricultural Financing:

Farming can be financed through detailed fiqh (Islamic jurisprudence) formats outlined in the books of Jurists. These formats include “Mugarasah,” “Muzarah,” and “Musaqah,” each of which has specific fiqh details mentioned in the books of Jurists.

“Praise be to Allah, the Lord of all the worlds, and may Allah’s peace and blessings be upon our Prophet Muhammad, and upon his family and companions altogether”

the manufacturing contract or after negotiation, as it signifies the party responsible for financing rather than the party seeking financing. Some of these conditions include:

- It is permissible to conclude a manufacturing contract between the financing party and the manufacturer even if the financing party does not already own the item to be sold or the materials required for it.
- The financing party is allowed to benefit from the price offer obtained by the client from other parties.
- It is not permissible for the financing party to contribute to financing a manufacturing contract concluded between a manufacturer and another party.

9) Partnership Approach:

It involves joint ownership of something with financial value between two or more parties, each of whom has the right to dispose of the property. The Waqf institution and its partner or partners establish a joint ownership company. Thus, it is permissible for the Waqf institution to participate in purchasing real estate, with some of it being designated as Waqf and some being unrestricted.

10) Waqf Financing through Partnership:

It occurs by offering a property to someone to build it, with the builder becoming a partner according to the agreement between the Waqf institution and the property owner.

completion. The company recoups the construction cost from it, and then ownership of the building transfers to the property owner.

– **Similar contracts, such as:**
    - Build-Transfer-Operate (BTO): In this method, the executing company finances all project commitments according to the specifications set by the property owner. After completing the project, the company transfers ownership to the property owner while retaining the right to operate it for a specified period. During this time, it recovers its project expenses along with a predetermined return.
    - Build-Transfer-Lease (BTL): In this arrangement, the executing company constructs the project according to the specifications provided by the waqf owner or the property owner. Once the company completes the construction, the project becomes owned by the property owner. The property owner then leases the project to the executing company, which manages and operates it for a predetermined rent.

B. Istesnaa (Manufacturing): It's a contract for the sale of a specified item needs to be manufactured. In reality, it's the contracting and construction of the project, commonly referred to as manufacturing, contracting, or project construction. It has several jurisprudential conditions for directly concluding assets represented by the sukuk, sharing in their profit and loss and they are entitled to profit sharing if any.

7) The Sale of Debts:

This is a type of financing; If there is a Waqf institution that has rental income or debts owed to people and it seeks financing, there is a method called "tasneed," which is selling these debts for goods, and it has two methods:

Debts are fixed assets, regardless of the reason for their fixed debts, whether they are in the form of money, goods, or goods, or benefits.

Types of debt sales are classified based on their buyer into:

A. Selling the debt to the debtor themselves.

B. Selling the debt to a third party other than the debtor.

Each of them has its own rulings.

8) Private Real Estate Financing:

If a Waqf institution owns real estate or has a building in need of rehabilitation, maintenance, or reconstruction, there are several types of real estate financing available, including:

A. Partnership Method Musharakah: Such as:

- Build-Operate-Transfer (BOT) Contract: In BOT, the property owner and a company agree to implement projects on the property. The owner grants the company the concession right to operate the project for a specified period after its

E. **Murabaha (cost-plus) Sukuk:** The issuer of these Sukuks is the applicant to participate with him in a specific project or specific activity. The subscribers are the partners in the partnership contract, and the proceeds of the subscription are subscribers' share in the partnership capital. The Sukuk holders own the company's assets with its spoils and fines and are entitled to their share in the company's profits, if any.

F. **Musharaka (Partnership) Sukuk:** The issuer of these sukuk is the participant seeking to share in a specific project or designated activity, and the subscribers are partners in the participation contract. The proceeds of the issuance represent the investors' share in the capital of the participation. The sukuk holders own the company's assets by virtue of their ownership, sharing in their profit and loss, and they are entitled to their share of the company's profits if any.

G. **Al-Mudarabah (Speculative) Sukuk:** The issuer of these sukuk is the speculator, and the subscribers are the capital providers. The proceeds of the issuance represent the capital for speculation. The sukuk holders own the speculative assets and the agreed-upon share of profit for the capital providers, and they bear the loss if it occurs.

H. **Investment Agency Sukuk:** The issuer of these sukuk is the investment agent, and the subscribers are the mandators or authorizers. The proceeds of the issuance represent the amount entrusted to be invested. The sukuk holders own the

The Relationship Between Parties in Sukuk Issuance Contract:

A. **Beneficial Ownership Sukuk (Asset/Specified/Service):** The issuer of these Sukuk is the seller of the asset's benefit, and the subscribers are buyers of it. The subscription proceeds represent the price of that benefit/service. The holders of the Sukuk collectively own these benefits, sharing in their profit and loss.

B. **Asset-Leased Sukuk:** The issuer of these Sukuk is the seller of a leased asset or a promised leased asset, and the subscribers are buyers of it. The subscription proceeds represent the purchase price. The holders of the Sukuk collectively own these leased assets, sharing in their profit and loss, based on their participation.

C. **Salam Sukuk:** The issuer of these Sukuk is the seller of a Salam commodity, and the subscribers are buyers of that commodity. The subscription proceeds represent the purchase price of the commodity (Salam capital). The holders of Salam Sukuk own the Salam commodity and are entitled to its sale price.

D. **Istisnaa' (Manufacturing) Sukuk:** The issuer of these bonds is the manufacturer (seller), and the subscribers are buyers of the commodity intended to be manufactured. The proceeds of the subscription represent the cost of the manufactured item. The holders of the bonds own the manufactured items and are entitled to their selling price.

various types, but their juristic details are of interest to financing entities and business developers. Endowment institutions, on the other hand, seek to approach financing entities such as banks to request funding in the form of Sukuk. The Sukuk are then structured according to Shariah standards, and ultimately, the endowment institution secures the desired financing through Sukuk issuance.

Characteristics of Investment Sukuk:

A. They are documents issued in the name of their owner or bearer, in equal value categories, to prove the owner's right to the represented financial rights and obligations.

B. They represent a common share in the ownership of assets dedicated to investment, including tangible assets, benefits, services, or a combination thereof, as well as intangible rights, debts, and cash. They do not represent a debt on the issuer to the holder.

C. They are issued on the basis of a Sharia-compliant contract, with Sharia guidelines governing their issuance and trading.

D. Their trading is subject to conditions related to what they represent.

E. Their owners share in their profits according to the agreement outlined in the issuance prospectus and bear their losses proportionally to their ownership of the Sukuk.

ownership of assets, benefits, services, rights, or in the assets of a specific project or a particular investment activity. This occurs after the issuance of the sukuk, the closure of the subscription period, and the commencement of their use for the intended purpose.

Some sukuk are tradable, while others are not. Those that are not tradable, or the majority of them, represent debts. Trading debts is permissible only under specific conditions, which do not apply to sukuk trading. There are several types of sukuk available in the market, whether domestic or international, including:

A. Equity Sukuk: These represent ownership stakes in leased assets, specified assets under trust, or designated services by a particular party or as specified in the trust.
B. Lease Sukuk
C. Salam Sukuk: Islamic financing Sukuk.
D. Istisna'a (Manufacturing) Sukuk.
E. Mudaraba (Speculation) Sukuk
F. Musharaka (Partnership finance) Sukuk
G. Murabaha (Cost-plus financing) Sukuk
H. Agency Sukuk for Investment: These are linked to agency agreements for investment.

Some of the most well-known Sukuk include those issued by SABIC, Saudi Electricity Company, and others. These represent

5) Crowdfunding:

It involves the collaboration of a group of individuals in funding a common investment through any of the legitimate investment formats, and it has two types:

The first: CrowdFunding from Banks: It is suitable for large endowment entities, as it involves the collaboration of a group of individuals in funding a common investment through any of the legitimate investment formats, whether it is through deferred sales or otherwise.

The second: CrowdFunding through Financial Technology Companies, such as FinTech firms that lead us towards collective ownership financing. Several companies have emerged in this field, including Manfa-e company, Arab Emkan Company, Al-Mekyal Technologies company, Ausoul, Baqiyat Al-Istithmariya, and the Alliance Platform. These are financial technology companies. Additionally, there are licensed financing entities regulated by the Capital Market Authority, such as Sukuk, Dinars, and Mudaraba. They operate by pooling funds through platforms to finance existing projects.

6) Sukuk Financing:

It involves the financing entity designing Sharia-compliant sukuk, which are alternatives to bonds, and they come in several types, still subject to further development. Its inception involves documents representing common equal-value shares in the

The diminishing partnership involves a binding promise from one party only to acquire the share of the other party, with the other party having the option, through the conclusion of sales contracts upon ownership of each portion of the share. This can be done through the exchange of positive acceptance notices. This structure has been approved by Sharia standards and is accepted by some Islamic banks but not by others because a binding promise from one party alone does not constitute a contract, unlike a binding promise from both parties, which resembles a contract.

The diminishing partnership is considered valid if it adheres to the general principles of partnerships and complies with the following guidelines:

A. Not committing to purchase the other party's share at the same value when establishing the partnership.

B. Not requiring either party to bear insurance, maintenance expenses, or other costs; instead, expenses should be shared proportionately according to their shares in the partnership.

C. Determining the profits of the parties involved based on common percentages; specifying a fixed amount of profits or a percentage of the contribution is not permissible.

D. Prohibiting any provision granting one party the right to reclaim his contribution (funding).

E. Separating contracts and obligations related to the partnership.

6. If the benefit is completely or partially lost due to the lessee's actions while the asset remains intact, the lessee is responsible for restoring or repairing the benefit.
7. The lessor cannot stipulate that the lessee is responsible for fundamental maintenance of the asset because the asset's guarantee is on the owner, who is the lessor.
8. The leased asset is under the lessor's guarantee throughout the lease period, unless there is negligence or misconduct from the lessee. The lessor may also insure it through legitimate insurance means.

4) Diminishing Partnership:

A partnership that ends with one partner owning the other partner's share:

It's a new transaction involving a partnership between two parties in an income-generating project. One partner commits, without obligation, to gradually buy the other partner's share, whether from the buying party's income share or other resources. It's a popular financing format built on a binding promise from one party. For example, a 50% partnership between the two parties, the Waqf institution buys a percentage of the project at the end of each year, with the end goal being the Waqf institution acquiring the entire project over time, making it a decreasing partnership: one starts as a partner and gradually decreases his shares to zero. This commitment is binding on the financing entity.

3. Leasing can apply to an asset described generically in the contract, even if it is not yet owned by the lessor, as long as the description is precise.
4. The client can co-purchase the asset with the financing institution, then lease the institution's share of the asset from the financing institution.
5. The financing institution can authorize one of its clients to purchase on its behalf what the client needs, with the institution leasing these items to the client after taking possession either physically or legally.

Among the provisions regarding usufruct and leased assets are the following:

1. It is required for the leased asset that it be usable while the asset remains intact, and for the usufruct, it is required to be permissible according to Islamic law.
2. It is impermissible for the leased subject to constitute a share of jointly owned property.
3. It is permissible to engage in a lease contract even with a non-Muslim if the agreed purpose of the contract is lawful, unless the lessor knows or strongly suspects that the lease is intended for an unlawful purpose.
4. The lessee must adhere to the appropriate use of the leased asset or to what is commonly accepted.
5. The lessor cannot stipulate their exemption from the defects of the leased asset that undermine its utility.

3) Financial Leasing:

It is a contract aimed at granting the usufruct of a known legitimate benefit for a specified period in exchange for a known consideration. It has two types: Islamic leasing and operational leasing.

If the lease concludes with ownership, it has two outcomes: either the lessee pays an installment for purchase or ownership is contingent upon the settlement of installments. Both forms are available among financing institutions in the Kingdom of Saudi Arabia, with conditions including: ensuring the financed asset, so if it is damaged, its guarantee lies with its original owner, and the owner must have real ownership of the asset. This verification is assumed to be conducted by the Sharia supervisory board of the financing institution. As for the endowment institution, its right is to bestow trust, and the institution is thereafter considered reliable and doesn't interfere in the details of these conditions because they are exclusive to the financing institution.

The conditions for leased assets include the following:

1. For the validity of leasing assets, the financer must own the asset or its usufruct. It is permissible to acquire the asset from a person or entity and then lease it back to them.
2. A lessee is permitted to lease the asset to someone other than the original owner. The lessee may also lease the asset to its original owner during the initial lease term if both leases are urgent.

with agriculture, and give up striving in the cause of Allah, Allah will inflict humiliation upon you that will not be removed until you return to your religion."[1]

Among the conditions for the validity of tawarruq are the following:

1. Fulfillment of Sharia requirements: Ensuring the existence of the commodity, ownership by the seller, and that it is not cash.
2. Identification of the commodity: Including possession and disclosure of its documents and numbers.
3. In case of absence of the commodity, providing the client with its description or model.
4. Receipt of the commodity: Either physically or legally.
5. Avoidance of linkage between deferred and spot transactions, as it deprives the client of the right to receive the commodity.
6. The financing institution should not be authorized to sell the commodity unless it has been received physically or legally.
7. The financing institution should not delegate another party to sell the commodity.
8. The commodity should only be sold by the client himself or by a proxy other than the financing institution.
9. The financing institution must provide the client with necessary information about the commodity.

(1) Narrated by Ahmad (4987) and Abu Dawood (3462) from the route of Ibn Umar. It was authenticated by Al-Albani in Sahih Abu Dawood.

Preceding the contract of Murabaha are the following procedures:

- The client expresses his desire for the commodity through the financing institution.
- Owned by the funder,these matters may not fall under the jurisdiction of the endowment organization, as each bank has a Sharia board and Sharia supervision, ensuring compliance with conditions.
- The financing institution is obliged to purchase the commodity based on the request and demand of its client.
- The client may request from the financing institution that the purchase of the commodity be from a specific source and no other.
- The client's request does not imply a commitment or pledge unless explicitly stated.
- The client has the right to receive offers at commodity prices, and once acceptance is given, the sale is automatically concluded.

C. **Tawarruq:** It involves purchasing a commodity on deferred payment or through profit-sharing, then selling it to someone other than the original seller to obtain cash at a spot price. If it is sold back to the original seller, it becomes a sale of a specific item, which is prohibited, as stated in the hadith of the Prophet Muhammad peace be upon him(ﷺ): "When you engage in tailings, hold on to the tails of cows, are content seller owning the goods, absence of any usury or exploitative interest between the two compensations (the price and the appraiser) must be such that no usury of credit is applicable between them. The deferred payment being a debt not an tangible; to avoid deception and ignorance, the sold goods must be present, not deferred, and the deadline must be known, as per the hadith: "Whoever grants a loan should do so based on known measures and terms until a known deadline"[1], Additionally, installment sales should be completed promptly to avoid deception.

B. Murabaha Sale (Profit-sharing) or Purchase Order: It is the sale of a commodity at a price equal to the cost the seller incurred, plus an agreed-upon profit margin, either in percentage or a fixed amount, whether executed immediately or based on a prior promise. It can be executed based on a promise to purchase from the buyer who wishes to obtain the goods through a financing institution. As mentioned, the financing applicant approaches and says, "I want this item," buys it, then sells it to me. This method is used in financing the purchase of cars, real estate, and other items.

(1) Narrated by Abdullah ibn Abbas: The Messenger of Allah (peace be upon him) arrived in Medina, and they used to engage in transactions involving deferred payments for fruits for one or two years. He said, "Whoever grants a loan should do so based on known measures and terms until a known deadline." This hadith is reported by Al-Bukhari (2240) and Muslim (1604).

C. Financing through Usurious Loans: This type involves obtaining loans through bonds or borrowing from conventional banks domestically or internationally. This is prohibited by law as well as by the regulations of the General Authority of Endowments, which prohibits any transaction contrary to Islamic law and applicable regulations. Usurious loans are unanimously prohibited as is well known.

2) Investment Financing:

This refers to financing in which the funder seeks profit. It is facilitated through institutions falling under the supervision of SAMA (Saudi Arabian Monetary Authority). Banks offer several Sharia-compliant financing options, including installment sales, murabaha (cost-plus financing), and tawarruq (commodity trading), all of which involve deferred payments. Investment companies also engage in financing through investment sukuk (Islamic bonds). One of the modern forms of financing is through financial technology (fintech), which encompasses crowdfunding among individuals and companies. All of these fall under the following categories with some additional modifications to suit each financing type. The most prominent forms of investment financing include:

A. **Installment Sale:** It's a contract for the sale of goods on deferred payment terms, paid in separate and predetermined installments over specified periods. Conditions include the them, nor does it enter into the actual expenses on loan services the indirect expenses. This means preventing any loopholes to take interest on loans.

One of the types of financing through loans includes:

A. Developmental Financing through Loans:

- This type of financing includes loans provided by banks and developmental funds. They are non-profit-oriented and are established by the government to serve developmental projects, such as:
- The Saudi Fund for Development operates according to its system to finance economically significant establishments, such as private hospitals, colleges, and schools.
- And among them is the Industrial Development Fund, where industrial establishments can take developmental loans from the Industrial Development Fund.
- And among them is the Social Development Bank, as one of their activities involves financing small-scale establishments.
- And among them is the Cultural Development Fund, which contributes to cultural development by providing developmental loans.

B. Financing through Charitable Loans: These are loans provided by affluent individuals to charitable or endowment organizations. They are frequently implemented in charitable associations and endowments.

It is required that the subject of the loan be money with a known, ideal value. The fundamental principle is the obligation to return an equivalent amount of the loan at the place of delivery. The borrower possesses the money lent upon receipt, and the equivalent amount is documented in their liability.

One of the provisions of conditional benefit in loans is that:

- It is prohibited to stipulate an increase in the loan for the borrower, as it constitutes usury, which is forbidden. Scholars unanimously agree that any loan that entails an added benefit for the lender is considered usury.
- It is not permissible to stipulate a reciprocal contract (such as sale, lease, or partnership) within the loan contract. Some entities may say, "We will lend you, for example, a million, and you will return it a million, but you must purchase goods from us or contract with us for the execution of a project, such as one hundred thousand or a feasibility study for one hundred thousand," This is forbidden, and it is a trick to gain benefit from the loan. The Prophet peace be upon him (ﷺ) said: "Combining a loan and a sale is not permissible"[(1)].
- It is permissible to charge the borrower the expenses of loan services to the financial institution, as it takes for loan servicing an amount equivalent to the actual direct expenses. However, it is not permissible for it to take any surplus on

(1) Narrated by Al-Tirmidhi (1234), Abu Dawood (3504), and Al-Nasa'i (4611). Al-Tirmidhi, Ibn Abd al-Barr, and Al-Albani authenticated it.

is that borrowing is only to prevent the disruption of the endowment, thereby avoiding harm. There is no harm from not spending on the beneficiaries if the endowment has no yield. Borrowing on the endowment to increase expenses for the beneficiaries is not permissible according to the standard. Some Sharia-based justifications have been mentioned, and one can refer to them for further information.

As for the financing formats for endowment institutions are:

1) Financing through Loans:

A loan: is the provision of a sum of money to someone who is obligated to repay an equivalent amount, and it is not permissible to stipulate an increase upon repayment. It is a common misconception to label deferred sales as loans because loans contradict the concept of sale.

A loan is contracted through offer and acceptance using the terms “loan” or “advance,” or any other expression that conveys their meanings through speech or action. It is a prerequisite for the lender to have the eligibility for donation, while the borrower must have the eligibility for disposal.

In endowment entities, the borrower may be either the superintendent, the manager of the endowment company, or the manager of the endowment institution, depending on the nature and structure of the endowment entity.

- "1/6/3/5 It is permissible to borrow against the endowment's liability through legitimate borrowing, deferred payment purchases, or any financing permissible by Sharia for its maintenance or development, provided that there is a condition set by the endower or the judge's permission, along with the necessity for borrowing and considering the ability of the endowment's yield to bear the burden of financing and repayment. It is not considered restricted borrowing as previously mentioned if an amount is paid for the benefit of the endowment from the superintendent's own funds, provided that the endowment has yields that can be used for reimbursement."
- "2/6/3/5 Likewise, the justifiable cases for borrowing, in the absence of a condition set by the endower, include: the need for essential maintenance or development of the endowment without sufficient yield for that, the payment of financial obligations—if any—without sufficient yield to cover them, and the inability to pay the salaries of those managing the endowment or workers needed to achieve its purposes if it is feared that their non-payment would disrupt the benefit from the endowment. All these are justifiable reasons."
- "3/6/3/5 Borrowing is not permissible for spending on the beneficiaries of the charitable endowment's yield." The basis for restricting borrowing to what is necessary for the endowment, without spending on its yield beneficiaries,

to establish endowment projects. Article (23) stipulates that all its actions must comply with the conditions of the endowers, if they do not conflict with Islamic law and applicable regulations, including the requirement that financing must not be contrary to Sharia.

The financing of endowments has been included in the Endowment regulations Project, which is with the regulatory authorities. It was previously published to gather feedback, and it includes: restrictions on handling the endowment, construction of the endowment, sale of some of the endowment for its development, sources of endowment growth, investment of the endowment, leasing of the endowment, replacement of endowment assets, provisions for substitutes, mortgaging the endowment, and its financing. It also addresses jurisdiction in termination cases and requests for permission to mortgage the endowment when the endowment needs a loan from a public or private entity (electronically).

There are jurisprudential conditions for financing endowments from the endowment standard issued by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), which state: "6/3/5 Borrowing on behalf of the endowment is permissible with the condition set by the endower or with the judge's permission and the presence of necessity. The following must be observed in borrowing:

reclaimed when the surplus is realized[(1)].This is mentioned in several jurisprudential books, as well-known. The legal procedures for financing waqf establishments are mentioned in Article (223) of the Code of Procedure, in the second paragraph. If deemed necessary for the benefit, it is also permissible to obtain financing or a loan for it, and to mortgage the real estate after obtaining permission from the competent court.

The Saudi regulator has mentioned the financing of endowments in several regulations: some implicitly or insinuation and some explicitly or declaration, as in the Endowment regulation Project and the General Authority for Endowments regulation. For example, in the General Authority for Endowments regulation, it is mentioned that the interest of the endowment and the conditions of the endowers are to be followed if they do not contradict Islamic law. Article (3) of the General Authority for Endowments regulations states that it aims to organize, preserve, develop, and grow the endowments, and development includes taking financing on them. Article (4/2) of the regulations supervises the superintendents' activities, among other things. As mentioned in Article (5/5/c), it provides financial and administrative consultant, including ways of financing. Article (10/5/c) of the Endowment regulation also states that it contributes

(1) See: Al-Khafif's "Companies," p. 23; Al-Khayyat's "Companies," 1/211; and Sheikh Mustafa Al-Zarqa's "Introduction to the General Theory of Obligation in Islamic Jurisprudence," pp. 251, 269, 271, 289, 290.

Waqf establishments can also be institutions, as was traditionally practiced. This involves obtaining a commercial registration for the waqf institution from the Ministry of Commerce and relevant authorities. They may also as mere endowments, such as real estate, for which a regular waqf registration, license, or waqf deed is obtained from the competent court. The waqf entity can then open a bank account.

The Sharia standard[(1)] states that the liability of a waqf - whether it is real estate, an institution, or a company - has legal personality, unlike traditional commercial institutions. This is because its liability is that of its owner. However, a waqf institution has legal personality and financial liability. The waqf owner or endower cannot be held accountable for the obligations of the institution, as stated in standard number (33), which reads: " (2/4/3) Waqf has legal personality and financial liability, making it eligible for obligations and commitments, distinct from those who manage it." Hence, it is.

permissible for the superintendent to borrow on behalf of the waqf

for its benefit with the permission of the judge, and then reclaim it from its surplus. This indicates that the waqf bears a form of financial liability that can be borrowed against, then

(1) This is the endowment standard issued by the Shariah Board responsible for it, which is the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) in the Kingdom of Bahrain.

- Deferred Payment Sale or Installment Sale: This can be done either by using the sold item or through the intention of Tawarruq (monetization).
- Murabaha (Cost-Plus Financing) to the Purchase Order: This also includes both types of installment sales.

These types of financing are typically provided by banks, financing companies, FinTech or (financial technology) companies.

The Third Category: Investment Financing through Leasing, this includes:

- Leasing with Subsequent Ownership (Ijarah that end with ownership), also known as financial leasing, or Operational Leasing (Ijarah): This applies to assets such as cars, office equipment, industrial machinery, and medical equipment in hospitals and waqf medical institutions, among others. Since these assets are used up and need to be replaced after a certain period, operational leasing is often more suitable, which is a type of financing.

As for the types of waqf establishments, they can be companies operating under the new company law, such as non-profit companies of its various kinds, public non-profit companies, private non-profit companies, private limited liability companies, or privately held limited liability companies, or open joint-stock companies or simplified joint-stock companies.

Imam Al-Bahwati stated: “The Superintendent is allowed to borrow on behalf of the waqf (take a loan, whether through a deferred sale or a loan) without the need for a judge’s permission, if it is for a beneficial purpose, such as purchasing for the waqf on credit or with unspecified cash[1].

Loans come in various forms: developmental loans, charitable loans, and usurious loans, which will be covered later.

The Sharia-compliant financing methods intended for profit are divided into several types, including:

The First Category: Investment Financing through Partnership:

Jurists have mentioned several forms of this, including:

- Musaqat (Irrigation Partnership).
- Muzara’a (Sharecropping).
- Shirkat (Partnership), which includes:
- Mudarabah (Profit-sharing) and Inan (Joint Partnership)

Additionally, this category includes some modern variations such as: Diminishing Partnership (Musharaka Mutanaqisa) and Sukuk (Islamic Bonds) for Profit-sharing and Partnership.

The Second Category: Investment Financing through Sale, this includes various forms such as:

- Salam (Forward Sale).
- Istisna’a (Manufacturing Contract).

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(1) Explanation of Muntaha al-Iradat, 2/505.

Funding of Waqf Establishments

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Praise be to Allah, the Lord of all worlds, and may peace and blessings be upon our Prophet Muhammad, his family, and all his companions.

Indeed, wealth can take various forms; Some of it consists of tangible assets such as movable property and real estate, some of it consists of benefits, some of it can be invention and innovation rights and some of it can be debts.

Financing: Financing or Funding refers to the acquisition of the necessary funds by an individual, whether in cash or intangible. The jurists have mentioned the financing of waqf (endowments).

endowment managed by a charitable institution with no time limit on its existence became an ideal solution to this problem.

Fortunately, there are contractual frameworks that provide charitable associations, including -Quran memorization associations- with a significant degree of flexibility in establishing joint endowments.

In this regard, I recommend adopting the formula of diminishing partnership contracts. With this formula, the association's concern in establishing the endowment is limited to owning an asset that is capable of development, to serve as a productive asset generating returns. The association then works on funding the development through continuous fundraising efforts. At the same time, it finances the development through the formula of diminishing partnership contracts. This formula is among the best in terms of fairness, flexibility, and adaptability. It may also be the most tempting for funders, especially for long-term financing.

I believe that charitable associations, including - Quran memorization associations - if they proceed along this path, will achieve their objectives with ease and simplicity, which are not available to them in any other situation.

With God's guidance and success ...

has spread widely across the cities and villages of the Kingdom. We pray to Allah to increase and bless this activity.

This activity has relied entirely on the donations of benefactors and those who wish to invest in their own spiritual rewards and attain lasting righteous deeds.

This support has mostly taken the form of endowment donations and irregular one-time or non-recurring contributions.

The Quran memorization associations, through their experiences, realized that relying on irregular donations was a mistake since their unpredictability leads to inconsistent funding. This inconsistency hampers the association’s ability to plan its activities on stable and sound foundations. Therefore, they adopted the idea of establishing ‹joint endowments.’ This initiative, along with its primary purpose of ensuring stable funding for the association, has also helped overcome two significant obstacles that hinder potential endowers.

The first: is providing an opportunity for endowment to those with limited incomes. The joint endowment became an ideal solution, allowing anyone who wishes to make an endowment, regardless of their financial capacity or the small amount of money they want to contribute for the reward of the endowment, to participate in the joint endowment financially. After all, a single dirham may surpass a thousand dirhams in value?

The second: is the issue of guardianship over the endowment. Typically, the endower is not confident about the future of the endowment, fearing it may be managed by someone incapable or that it may be lost if there is no responsible guardian. The government officials. This is despite the fact that the endowment system in Islam and throughout its history has been one of the greatest means of social justice.

As we are within the realm of Quranic memorization institutions, we must not overlook the contributions of endowments in the past towards the sponsorship of Quranic education and its sciences. Endowments had a significant role, as Qurans were endowed in mosques and schools, endowments were dedicated to copying and distributing the Quran, and numerous endowments were established for Quran memorization schools and their teachers, whether in schools or mosques. The Holy Mosque in Mecca and the Prophet's Mosque in Medina were endowed with many endowments, the proceeds of which were allocated to memorizers, teachers, and students of knowledge.

The endowers, in particular, took special care in providing education for orphans and impoverished children, endowing numerous foundations for this purpose. To this day, endowers remain dedicated to this cause, recognizing its significance among acts of charity.

After the righteous and blessed man, by the will of Allah, "Muhammad Siti", shed light on the importance of establishing Quran memorization associations in the Kingdom, our beloved country witnessed a blessed resurgence and a significant interest from various segments of society, at all levels, in supporting these associations. Consequently, these associations multiplied, and their members increased to thousands, all praise be to Allah. This activity making their actions appear righteous in their eyes, leading them astray in life while they believe they are acting virtuously.

Hence, those who possess wisdom in their livelihood and have learned from the outward aspects of worldly life, often referred to as advanced nations, have been vigilant to this matter and have warned against it most cautiously.

For example, in the United Kingdom, the United States of America, and countries where the Anglo-Saxon legal system prevails, there exists a system resembling endowments called (Trust).

The governments of those countries have been keen on refraining from intervening in this system, opting instead to establish a form of administration focused on supervision, assistance, information gathering, and dissemination to relevant parties. They have preserved the privacy and individuality of this system, warning against interference in its management. There is not enough room to elaborate on the results of this wise policy, but among its most important outcomes is the evolution and expansion of this system, enhancing its capacity to adapt and address the diverse and evolving needs of society.

It is a curious paradox that in this age, which has exposed the flaws of nationalization policies and vigorously advocates for project privatization, despite the clear impact of privatization on social justice and its requirements, we find among the people of Muslim lands, known for their goodness, righteousness, and knowledge, as well as those working for Islam's cause, proponents or supporters of nationalizing endowments and subjecting them to the control of

Their means of achieving this was by incorporating it into the government administrative framework, paving the way for placing it under the authority and control of the administration.

This policy yielded its results, as the endowment system was nearly eradicated or rendered ineffective in the Islamic world. This detrimental policy persisted in Islamic countries even after the end of colonial rule.

The matter culminated in Egypt with the issuance of a system that mandated the conversion of endowments in the Arab Republic of Egypt into a public institution encompassing authority over all endowments in the republic, except those belonging to the Coptic Endowment Authority, and except for endowments established by their owners during their lifetime, with trusteeship during their lifetime, reverting to the public institution upon their death. It is evident that the practical outcome of this system is its subjection to all the drawbacks of bureaucracy and administrative inefficiency, exacerbated by the absence of an effective deterrent to prevent benefactors from engaging in endowment activities, as long as they know it will eventually fall under governmental administration, in whom they may have trust in terms of honesty but not in terms of efficiency.

The inclination towards slogans, the tendency to follow rhetoric blindly, and the blind adherence to popular opinions without exercising reason and objective thinking, coupled with negligence towards the principles of knowledge, are sadly prevalent ailments. Their consequence is that people's misdeeds are adorned for them, resist external invasions, such as the assaults by the Crusaders and the Mongols. The resistance of Islamic civilization to these invasions stood as a rare example in human history.

The effectiveness of the endowment system in the lives of Muslims was aided by the principles upon which it was based, the most important of which are:

1. Abstaining from tampering with the principal of the endowment ensured its protection, shielding it from the whims or ill intentions of those entrusted with it.
2. The consensus among jurists that "the valid condition set by the endower is equivalent to the ruling of the legislator" ensured the protection of the endowment and reassured the endower of the continued disbursement of their endowment for the purposes they intended and cared about.
3. The jurisdiction of the judiciary over endowments ensured protection from the interference of government administrative authorities, safeguarding endowments from external influence.

History has proven that any deviation from these principles was a nail in the coffin of endowments. When colonial powers seized Muslim lands in the past two centuries, recognizing that political conflict relied on the outcome of cultural and civilizational struggles, their primary concern was to eradicate or weaken Islamic civilization to the utmost degree possible. Since endowments constituted the backbone of Islamic civilization and the foundation of its strength, it was natural for colonizers to target the weakening or elimination of the endowment system.

After the system of ‹kharaj' (land tax) shifted due to the lack of wisdom and oversight from some rulers towards the system of ‹iqta' (land grants), and as a consequence of the loss of endowed lands through their allocation to individuals, the Islamic state deteriorated, transforming into smaller states.

The Muslims did not reach that brilliant solution by chance or by whim, but because of thoughtful consideration and weighing of interests. Rather, the Muslims were divided into two factions - in considering this issue - Omar ibn al-Khattab and those who supported his opinion, and Bilal and those who supported his opinion, among those who opposed the cessation of open lands and saw their division among Muslims as similar to other spoils. The debate was prolonged, arguments clashed, and disputes intensified, prompting Omar to say, "O Allah, suffice me against Bilal and his companions." Then Allah intended good for the Muslims, and the opinion advocating the cessation of open lands prevailed. This was a great blessing for Islam and the Muslims, and the Muslims continued to enjoy this system until it weakened and transformed into a system of individual ownership, causing the Islamic state to lose its most important cornerstone.

Despite the decline of the Islamic state, Islamic civilization remained steadfast, thriving, and growing, thanks to Allah's blessings upon the Muslims, and then to the endowment system.

Through the endowments, which the affluent among the Muslims excelled in implementing, Islamic civilization and Muslim societies remained unaffected by the rise or fall of states. They were able to blessed tradition throughout the ages and in various countries and for various purposes. There remains no act of righteousness, nor any public benefit, except that it has been endowed upon. Endowments have been established for the poor, the needy, and the orphans, as well as for the public good in mosques, schools, hospitals, roads, rivers, bridges, and irrigation channels. They have been established for both humans and animals, whether domestic or wild.

Muslims have resolved one of the greatest economic dilemmas facing humanity through endowments, and it continues to be a question that.

perennially arises: Should the state lean towards public ownership or individual ownership? Humanity has oscillated between communism and capitalism, encountering the woes of both systems.

And Allah (GOD) guided the Muslims to the best solution. When conquests began, expanded, and Islam spread, Muslims during the era of the righteous caliph, Umar ibn Al-Khattab peace be upon him, faced this dilemma. They were guided to its solution through endowments. All newly conquered lands were endowed for the general welfare of Muslims. Considering that the economy at that time was predominantly pastoral and agricultural, and given the vast extent of the endowed lands, which comprised at least ninety percent of agricultural lands in the Islamic realm, such as all the lands of the Iraqi plains which were endowed except for three villages, when we reflect on history, we see the immense wisdom with which Allah guided the Muslims. The strength of the Islamic state fluctuated dynamically between strength and weakness according to the strength or weakness of this system.

Applications of Endowments Between Time past and Today[1]

Prepared by:

His Excellency Sheikh Saleh bin Abdulrahman Al-Huss-a-ein

Former general Presidency for the affairs of the two holy mosques,
member of the Council of Senior Scholars,
Former member of the Presidential Council of the King Abdulaziz
Center for National Dialogue in the kingdom of Saudi Arabia

Praise be to Allah, and peace and blessings be upon the noblest of Allah's creation, Muhammad, the son of Abdullah, may peace and blessings be upon him and his family.

After the Prophet (ﷺ) peace be upon him legislate endowments both in word and deed, the companions peace be upon them took great interest in endowments during his lifetime (ﷺ) peace be upon him and after he passed away. It is narrated that the rightly guided caliphs established endowments, as did the ten companions promised paradise and the mothers of the believers. In fact, it is reported that every companion peace be upon them who had the means established endowments. Muslims have adhered to this

(1) This speech was delivered at the First Conference of Quran Memorization Associations in the Kingdom of Saudi Arabia, held in the city of Taif, Saudi Arabia. Due to its importance in understanding the jurisprudence of endowments (waqf), it has been republished with behave for reference. For access to the original article, please refer to the following link:
https://www.rowaq.org/?p=19#

First Section

Translating of papers and articles published in the Magazine

may his status be exalted in the highest. It is intented that the journal will enhance the standing of endowments, promote their development, and increase their widespread benefits.

We also ask God to bless the endower and grant him peace, to bestow reward and rewards. His descendants, all his family and relatives and all those working generously reward the endower, his entire family, and relatives, and all those working in his endowments and it's all activities.

Praise be to Allah, the Lord of all worlds

Chairman of the Editorial Board

Prof. Dr. Saleh bin Hussein bin Abdullah Al-Ayed

since the **seventh** issue, publishing concise scientific articles about endowments that may develop into comprehensive scientific research.

The magazine also continues in this issue the publication of book summaries, research, theses, and dissertations relevant to endowment affairs, its regulations, resources, and channels of expenditures as pointers to their origins for those interested in further exploration.

The editorial board of the journal reiterates its thanks to the researchers whose valuable scientific research continues to reach and arrive, here are some of them published in this issue, and promises the remaining researchers to see soon their research published in this blessed Journal after the completing its scientific arbitration.

The editorial board emphasizes its continued welcome for new research publications, by God's help, provided that they adhere to the publication standards stipulated in each issue of the magazine, and after passing scientific inspection by qualified specialists, It is a **«peer-reviewed scientific journal»**, The editorial board urges scientists and researchers to initiate writing rigorous scientific research in various endowment issues to be published in the magazine to benefit readers worldwide, thus becomes their own notable endowment in «Waqf» magazine, which is a great one in a greater endowments.

May God bless the journal and its researches, and to fulfill the hopes and expectations of Sheikh Suleiman bin Abdulaziz Al Rajhi—

Just like its predecessors, this issue covers a variety of subjects and scientific articles that contribute to spreading the culture of the endowment and developing its fields. It includes thoughtful researches on:

- **The impact of endowment on the development of Al-Quds Al-Shareef during the Ayyubid and Mamluk eras:** a very beneficial historical study that makes the reader sheds light on the care taken towards Al-Quds by the endowment since the time of the caliph Omar bin Al-Khattab.

- **Endowments and its expenditures channels in the journey of Ibn Jubayr;** an spry study (intresting study) extracting what Ibn Jubayr witnessed in his travels regarding endowments in various fields including religious, educational, health, social, and service.

- **Endowments and their impact on the development of society; the Kurdistan region as a model**, which was received among other researches from Kurdistan region (North of Iraq) revealing the effect of endowments on the religious, educational, health, social development of Kurdish society. The magazine will continue to publish further scientific research on endowments from this region in upcoming issues, God willing.

- **Women's endowments and commandments in the town of Ushaiqer and their developmental effects**, a distinct study highlighting the significant and effective role of women in charitable work generally and endowments particularly.

Furthermore, this issue of the magazine includes scientific articles following the new approach adopted by the editorial board

Editorial of the Issue

Praise be to Allah, the Bestower of apparent and hidden blessings upon His servants, and He is the one who does not need them, the One who bestows blessings upon them. To afflict them; are they thankful or ungrateful? The Prophet Suleiman: "Said one who had knowledge from the Scripture, " I will bring it before the twinkling of your eye. When Suleiman saw the throne placed firmly before him, he said: «This is by the grace of my Lord to test me whether I will be grateful or ungrateful. Whoever is grateful is so to his own good; and whoever is ungrateful, let him know that my Lord is Immensely Resourceful, Most Bountiful.» [Al-Naml: 40]; So praise be to Allah who has blessed us abundantly and thanks to Him for His uncountable grace and favors that we can't be grateful enough to Him. May peace and blessings be upon the best of God's grateful servants, Prophet Mohamed, peace be upon him, and upon all his family and companions.

This is the **(tenth)** issue of the **«Waqf magazine»**, The refereed scientific magazine of endowment studies**,** issued by the **Saee for Awqaf development**, one of the endowments initiatives of Sheikh Sulaiman Al-Rajhi, may Allah bless him. With this issue, the magazine completes its first decade (ten issues); in its issues, rigorous scientific researches by researchers from several countries, has been published on various topics after approval by qualified Arbitrators. Praise be to Allah for His accommodation, and thanks to Him for His support. We ask Him for continued assistance and success.

Contents

Elements of the Scientific Presentation:

- **Title:** The presenter adheres to the title of the work in the presentation.
- **Index:** The presentation does not include a table of contents, given its focus on presenting the content and results of the work.
- **Introduction:** The presentation does not have a standalone introduction but includes an introduction that introduces the type of work, its author, and its publisher.
- **Content:** The presentation includes an introduction to the work, its author, and its publisher, followed by its content, results, and recommendations.
- **Recommendations:** The presentation may include recommendations that the presenter deems important for the targeted audience.
- **Size:** The size of the presentation ranges between (1000) and (3500) words, excluding the title and presenter's information.

And Allah is the Guide

Sixthly: Presentation of Scientific Works

Concept of the Scientific Presentation:

A presentation, not exceeding (3500) three thousand five hundred words, includes an overview of a scientific work such as university theses, books, and scientific research. It avoids unnecessary brevity or excessive length, aiming to provide the reader with a complete idea of the scientific work. The presentation, if possible, starts with the concept, followed by its content, and concludes with its results and recommendations.

Characteristics of the Scientific Presentation:

- **Objective:** The presentation is characterized by a clear objective, governed by answering the question: Why the presentation?
- **Accuracy and Focus:** The presenter outlines the topic of the work, its essential content, and its results and recommendations in a focused manner.
- **Format:** The presentation represents a sequential and integrated overview of the work.
- **Scientific Style:** The presentation is not required to adhere to any specific scientific research method but should maintain the integrity of the information presented.
- **Conciseness:** The presentation does not expand beyond the content of the work and presents the ideas concisely.
- **Impartiality:** The presentation adheres to neutrality and impartiality, except for the presenter's opinions on the work.

- **Research Elements:** The article does not delve into elements typically explored in scientific research or papers, such as defining the nature of the subject or problem, its boundaries, questions, literature review, tracking and analyzing previous studies, and connecting the results of the scientific article to them.
- **Impartiality:** The scientific article adheres to neutrality and impartiality, except for what the author may add in terms of suggestions and recommendations.

Elements of the Scientific Article:

- **Title:** The author determines a suitable title for the article, or it is assigned, based on its objective.
- **Index:** The article does not include a table of contents, given its **focus** on discussing and analyzing its subject.
- **Introduction:** The article does not have a standalone introduction but relies on an introduction that sets the stage for the core discussion.
- **Content:** The article includes its subject, along with the discussion and analysis prepared for it.
- **Recommendations:** The article should conclude with recommendations or suggestions that the author deems important for the targeted audience.
- **Size:** The size of the article ranges between (1000) and (3500) words, excluding the title and author information.

- **Recommendations:** The paper should conclude with recommendations or suggestions that the author deems important for the targeted audience.
- **Size:** The size of the paper ranges between (1000) and (3500) words, excluding the title and author information.

Fifthly: Scientific Articles

Concept of the Scientific Article:

A scientific article, not exceeding (3500) three thousand five hundred words, includes a scientific idea through which the author expresses his scientific opinion on a specific subject or problem. His opinion is based on scientific and documentary evidence or realistic observations, establishing his scientific stance toward the topic. The article concludes with the presentation of recommendations and proposals.

Characteristics of the Scientific Article:

- **Objective:** The article is characterized by a clear objective, governed by answering the question: Why the article?
- **Accuracy and Focus:** The article discusses a specific subject or problem, centering around it in a focused manner.
- **Format:** The article represents a scientific opinion on its subject.
- **Scientific Style**: The article it is not required adhere to any specific scientific research method but is committed to the accuracy of the information sources cited, their relevance, and their relationship to the subject.

- **Format:** The paper represents miniature scientific research, even if not subject to peer review, following accepted scientific standards.
- **Scientific Style:** The paper uses one or more scientific research methods, verifying the validity, relevance, and relationship of sources and references to the subject.
- **Research Elements:** The paper does not delve into elements typical of scientific research, such as the literature review, tracking and analyzing previous studies, and connecting the results of the scientific paper to them.
- **Impartiality:** The scientific paper adheres to neutrality and impartiality, except for what the author may add in terms of suggestions and recommendations.

Elements of the Scientific Paper:

- **Title:** The author determines a suitable title for the paper, or it is assigned, based on its objective.
- **Index:** It is not required for the paper to include a table of contents, given its focus on discussing and analyzing its subject.
- **Introduction:** The paper's introduction serves as an executive summary of its purpose, content, recommendations, and proposals.
- **Content:** The paper includes the most important and prominent information on which its subject is built, along with discussions and analyses, without unnecessary brevity or excessive length.

- **Size:** The size of the report ranges between (1000) and (3500) words, excluding the title and author information.

Fourthly: Scientific Papers

Concept of the Scientific Paper:

A scientific paper, not exceeding (3500) three thousand five hundred words, includes a concise scientific study aiming to enhance knowledge or discuss a specific subject or problem. It begins by defining its nature, scope, and questions, concluding with a discussion and analysis of its results, along with presenting recommendations and proposals.

Characteristics of the Scientific Paper:

- **Objective:** The paper is characterized by a clear objective, governed by answering the question: Why the paper?
- **Language of the Paper:** The paper is written in a precise and clear scientific language, avoiding vague expressions and ambiguous words, while adhering to linguistic and spelling rules.
- **Unity of the Subject:** The scientific paper discusses a specific subject, product, or scientific activity in a centralized manner.
- **Accuracy:** The paper is committed to the accuracy of information and scientific integrity.
- **Focus:** When preparing the scientific paper, depth in presentation is considered, avoiding branching into subtopics that may disperse the reader and not serve the paper's subject.
- **Content Strength:** The strength of the scientific paper relies on the strength of evidence, whether empirical or logical.

- **Objectivity and Impartiality:** When preparing the report, a commitment to objectivity, impartiality, and neutrality in presentation is maintained, avoiding exaggeration in presenting positives or negatives, and stating shortcomings, except for what the author may add in terms of suggestions and recommendations.
- **Format:** In addition to the prose content, the report may include tables or images that serve the quality and clarity of the report, facilitating the comprehension of its content.
- **Research Elements:** The scientific report is not required to include the usual elements of scientific research, such as specifying the study's problem, objectives, questions, hypotheses, methodology, and previous studies.

Elements of the Scientific Report:

- **Title:** The author determines an appropriate title for the report, or it is assigned, directly indicating the report's content.
- **Index:** The report may include a table of contents, estimated based on the nature of the report.
- **Introduction:** The report's introduction serves as a summary of its purpose, content, recommendations, and proposals if any.
- **Content:** The report's content includes the most important or prominent information, avoiding unnecessary brevity or excessive length.
- **Suggestions and Recommendations:** The report may conclude with suggestions or recommendations that the author deems important for the targeted audience.

General Provisions:

1. The journal welcomes the submission of scientific papers, articles, abstracts, university dissertations, and book reviews related to endowments (Awqaf).
2. Researchers can coordinate with the journal's editorial management when selecting any of the scientific priorities announced by the journal or when proposing a new title.

Thirdly: Scientific Reports:

Concept of the Scientific Report:

A report not exceeding (3500) three thousand five hundred words, providing a concise overview of the most important information about a specific subject, product, or scientific activity. The report may be accompanied by an overall analysis, suggestions, and recommendations, or comments on what the author deems important to remark upon.

Characteristics of the Scientific Report:

- **Objective:** The report is characterized by a clear objective, governed by answering the question: Why the report?
- **Language of the Report:** The report is written in a precise and clear scientific language, avoiding vague expressions and ambiguous words, while adhering to linguistic and spelling rules.
- **Unity of the Subject:** The report focuses on a specific subject, product, or scientific activity in a centralized manner.
- **Accuracy:** The report features direct information from original sources with scientific integrity.

5. Following a single scientific approach when documenting, quoting, and referring to references.
6. Documenting verses with number and Surah, verifying the authenticity of hadiths and attributing them to their sources.
7. Relying on authentic paper and electronic sources and documenting them.
8. The word count should not exceed (15,000) Fifteen thousand words, including abstracts and appendices.
9. Clear formulation and expression, and free from grammatical and spelling errors.
10. Attach an abstract not exceeding (200) words in Arabic, English, and the research language if different.
11. Scientific works are subject to scientific arbitration before publication.
12. The journal is not obligated to return scientifically unacceptable works to their authors.
13. Scientific works should be submitted electronically to the journal's email:

waqf_Magazine@saee.org.sa

The researcher must conform to the following technical standards when submitting scientific works for publication:

1. Scientific papers and abstracts should be in Arabic; printed in (Traditional Arabic) font, size (14), with footnotes in size (12).
2. Scientific papers and abstracts in English; printed in (Times New Roman) font, size (12), with footnotes in size (10).

5. Focus on the scientific work's topic without unnecessary elaboration or abbreviation.
6. Interconnectedness of the scientific work's units, and the correlation of its recommendations and results with its objectives and questions.
7. Scientific integrity in quotations and citations, authenticity, and diversity in its sources and references.
8. The researcher's personality should be evident in the presentation, analysis, and discussion.
9. Clarity of the study's community and sample, and the suitability of the analysis and interpretation of the models.
10. Contribution of the scientific work's results to the transfer and support of knowledge.

Secondly: Scientific Publication Guidelines:

Scientific Works are subject to the following regulations:

1. They must be in the field of endowment or related fields, including research, foundational and exploratory studies, translations, and endowment initiatives.
2. They must be in Arabic, but acceptance in other languages is possible in coordination with the editorial management.
3. They should not have been published or submitted for publication in another journal and should not be derived from any other scientific work.
4. Adherence to one of the appropriate scientific research methodologies for the scientific work and its subject.

The Scientific and Technical Guidelines and Specifications for Scientific Works

Firstly: Scientific Arbitration Guidelines:

- The journal appoints reviewers with appropriate scientific qualifications to assess submitted scientific works and determine their suitability for publication. In some cases, a preferred reviewer may be assigned as needed.
- Researchers are obligated to address the reviewers' comments unless they can provide justifications that are convincing to the editorial board.
- The journal adheres to arbitration methods following the approach used in academic institutions and conforms to the standards recognized by scientific councils in universities. **This includes the following:**
  1. Indication of the scientific work's title reflecting its content, the quality of its abstract, language, formulation, presentation, and formatting.
  2. Clarity of the scientific work's problem, its importance, objectives, questions, and the appropriateness of its methodology.
  3. Adequacy of previous studies, their relevance to the scientific work, and the clarity of the relationship and differences between them.
  4. Staying away from the general introductions common to all research in endowment. Such as its concept, virtues, rulings, types, and effects.