



Report On:

# Transparency in the Management of Islamic Waqf Revenues in Palestine

Report No. 286



**AMAN**  
Transparency Palestine



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## ● Executive Summary

Transparency in the management of public affairs in general, and the management of public revenues, in particular including revenues of the Islamic Endowment (Waqf), is considered an essential pillar for building trust between citizens and state institutions. When transparency is a practiced way of life in management of the Waqf revenues, for example, it becomes possible for citizens, including beneficiaries, to see how funds are invested, and if these funds are utilized for the purposes for which they were allocated. Hence, monitoring and verification of efficient use according to set objectives is achieved. It also enables the community to exercise its right to social accountability of the Awqaf Ministry.

The objective of this report is to identify the level of transparency in the management of the revenues of the Islamic Waqf in Palestine, and identify gaps in officials' adherence to the principles of transparency. It also aims to provide practical recommendations to improve transparency in procedures and policies related to the management of the Islamic Waqf revenues in Palestine.

This report, in its theoretical aspect, relied on the descriptive and analytical approach; that is Palestinian relevant legislations were reviewed and analyzed to examine the availability and suitability of these laws as references for a transparent work. As for the practical aspect of the report, it relied on describing and analyzing the practical reality of the level of transparency in the management of the Islamic Waqf revenues in Palestine. Also, obstacles encountered were studied in light of examining the extent of commitment to benefiting from the opinions of specialists and stakeholders in the management of this file.

The report is divided into two chapters: The first section of the first chapter covers the legal framework for managing the revenues of the Islamic Waqf in Palestine, and the second section is about the institutional and organizational environment of the Waqf property management, where the third section deals with the practical procedures used in management of the Waqf revenues. The second chapter of the report contains four sections. The first one covers the reality of transparency in the management process as a whole, while the second presents and analysis the challenges and obstacles of transparency in the management of Islamic Waqf revenues. The third section covers analysis of the data and presents the conclusions determined, while the fourth section presents the recommendations of the report.

Several conclusions were reached at the end of the research, most important of which include: the absence of a clear and comprehensive investment plan; an advanced computerized system that keeps pace with the technological revolution and contributes to the effectiveness of the work; and the absence of procedural manuals on the management of the Islamic Waqf revenues in Palestine. Furthermore, reports on the revenues and profits of the Waqf properties have not been published, in addition to the lack of accurate and reliable information in the department regarding properties and contracts concerning areas of the Waqf land, as there is no published record of this information. Therefore, in order to promote the Waqf sector, and in particular the management of revenues, we recommend that the Palestinian Ministry of Awqaf (PMoA) commit to: publishing periodic financial reports with reliable and useful information on the revenues of the Islamic Waqf; ensure public access to data related to the Waqf properties including investments and budgets through proper publication; provide procedural guidebooks that clarify work procedures in the departments related to the management of Islamic Waqf revenues; and ensure that the Ministry's website is updated with adequate information on the revenues generated from the Islamic Waqf. The Ministry must also be committed to: publishing awareness leaflets or work guides explaining the necessary procedures for citizens wishing to rent any of the Waqf properties or establish a Waqf; adopt the latest accounting systems for controlling revenues and expenditures of the Waqf properties in Palestine, and approve annual accounting reports for the purpose of presenting them to the public.

## ● Introduction

Waqf management is not just a religious matter limited to the Sharia law, it is a complex system that includes managing investment contracts and real estate transactions, in addition to concluding deals, tenders and budgets that involve resources and expenses. Possessions and property of the Waqf are considered part of the wealth and public assets of society that can be employed to reduce financial burdens of the state budget. It can also contribute to the provision of education, social and health public services<sup>1</sup>.

"This report aims to identify the level of transparency in the management of the revenues of the Islamic Waqf in Palestine; determine the most prominent challenges that obstruct adherence to the principles of transparency, and provide practical recommendations that contribute to enhancing transparency in the management of the Islamic Waqf revenues."

To achieve these objectives; from a theoretical perspective, this report applied the descriptive and analytical approach where the relevant Palestinian laws were reviewed and provisions analyzed in the light of the concept of transparency, in addition to reviewing the institutional structures responsible for management. As for the practical side of the report, it relied on the description and analysis of the actual adherence to the principles of transparency in the Islamic Waqf's management of revenues in Palestine, and discussed the encountered problems in light of the opinions of specialists and stakeholders.

For the purposes of this report, we provided the following procedural definitions<sup>2</sup>:

- **Integrity:** it is the practice at work of being honest, trustworthy, sincere, and exercise ethical behavior with others (fellow citizens, officials, colleagues and partners). It is also the quality of being uncorruptible in terms of avoiding conflict of interest and placing public interest first and foremost.
- **Transparency:** means that state administration officials and employees, of all levels, must share openly: information, processes, decisions, objectives and procedures relating to providing services. This means disclosure of the conditions, standards and mechanisms for obtaining public services equally and to all citizens. It also means that government decisions related to the management of public affairs, such as general and financial policies, public sector accounts, etc. must be made public.
- **Accountability:** is the duty of those responsible for public office to submit periodic reports on the progress of work in the institution, ministry or department for which they are responsible (whether they are elected or appointed, as long as one is in a position of responsibility such as, ministers or officials). They must also adhere to submitting periodic reports that illustrate their decisions and policies in a way that is clear and easily understood, and display their willingness to assume responsibility for any and all of these decisions.

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1 Salem Abd-Allah Salem Halas, Baha' Addeen Abd-Al-Khaleq Abd-Alqader Bakr. 2014. "The reality of the Islamic Waqf and ways to invest in Palestine". International Journal of Islamic Marketing Ltd. 3, p. 3, pp. 102-117.

2 Coalition for Accountability and Integrity. Integrity, Transparency and Accountability in Facing Corruption, 6th edition, 2023.

## ● Chapter I: Legislative and Institutional Framework for the Management of Islamic Waqf Revenues

### First Section: Legal Framework<sup>3</sup>

Many forms legislations govern the Department of Revenues of the Islamic Waqf in Palestine that have a direct influence in determining policies, these include: laws, rules and regulations, systems, and decisions issued by the various official parties.

Following are the most important:

#### 1. Laws:

- Law of Endowments and Islamic Affairs No. 26 of 1966.
- Law by Decree No. (2) of 2023 amending Law No. (26) of 1966.
- Law of Charitable Endowments - Passage of Time No. (57) of 1959.
- Law No. 7 of 1998 on the organization of the general budget and financial affairs.

#### 2. Rules and Regulations:

- Regulations of Endowments and Islamic Affairs No. 142 of 1966.

#### 3. Decisions of the Palestinian Council of Ministers:

- Council of Ministers Decision No. 68 of 2004 on the supervision of the Ministry of Finance on the lease of endowment properties to ministries and government institutions.
- Decision No. 1021//M.W./A.Q. of 2004 on the formation of a special ministerial committee to study the possibility of fixing the rental allowance for endowment properties.
- Decision of the Council of Ministers No. (1121//M.W/A.Q) of 2004 on the organization of the registration of endowment lands.
- Decision No. (1221//M.W./A.Q.) of 2004 concerning the submission by the Ministry of Endowments and Religious Affairs of its annual report on the budgets of endowment properties to the Council of Ministers.
- Decision of the Council of Ministers No. (0408//MW/A.Q.) of 2005 on endowment revenues in the Ministry of Awqaf and Religious Affairs.
- Decision No. (43) of 2005 of the Council of Ministers on the Financial System of Ministries and Public Institutions and its amendments.
- Decision of the Council of Ministers No. (1321//M.W/A.Q) of 2004 on the formation of a Supreme Council for Waqf Lands.
- The Council of Ministers Decision No. (6) of 2013 on forming a special tender committee for the investment of endowment properties.

### Second Section: Institutional Environment<sup>4</sup>

The PMoA is in charge of the religious affairs of all members of the Palestinian society through moderate religious discourse. It also runs orphanages, women rehabilitation centers, ensures optimal investment of Waqf properties, and manages the Hajj and Zakat Department, in order to contribute to sustainable development politically, economically, culturally and socially.

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<sup>3</sup> Maqam - Encyclopedia of Palestinian Laws and Court Rulings (najah.edu) See also: <http://muqtafi.birzeit.edu/>

<sup>4</sup> Coalition for Accountability and Integrity (AMAN). «Report on Integrity, Transparency and Accountability in the Management of Waqf Properties in Palestine», 2013, Report Series No. 73, p. 7.

In order to carry out its role in managing the Islamic Waqf, the Ministry established a number of departments that operate according to the approved structure within the Ministry. This is carried out by a number of employees appointed in accordance with the Council of Ministers Decision No. (06/115/13/M.W/S.F) of 2011, concerning approval of the organizational structure of the PMoA. These departments include:

**1. General Administration of Waqf Properties (the body responsible for the management of the Islamic Waqf);** tasks of this department are summarized as follows:

- Informing those who wish to establish a Waqf of the legal and Shari'a procedures to be followed, if and when they wish to endow part/all of their property or real estate.
- Receiving the Waqf land and real estate from its owner/s after completing the formal procedures before the competent authorities, which is carried out in coordination with the Director of Awqaf in the Governorate in which the land or property is located.
- Registering all properties in the Land Registry Department, and ensuring receipt of the title deeds.
- Preparing documentation records for Waqf properties (i.e., files that include detailed information on duration of occupancy, rent fees, etc.).
- Coordinating with the competent departments, especially the Legal Department, to protect the Waqf property and prevent encroachments.
- Following-up on all implementations to ensure that the Waqf conditions are applied.
- Following-up on the allocation of plots of land for cemeteries and mosques; whether privately donated or governmental, and to register it as Awqaf properties.
- Ensuring that all original copies of the registration papers and deeds of all Waqf properties are saved, and provide a copy to the competent Awqaf director thereof.
- Establishing a file for each property or land and storing all related official documents in it.
- Saving a copy of each lease contract and classifying it according to the Awqaf directorates.
- Coordinating with the Rapporteur of the Property Committee.
- Keeping cadastral maps of all Awqaf properties in order to assist in sorting and survey follow up; and to assist in tracking infringements on these properties.

**2. General Administration of Engineering and Construction:** this admin undertakes a number of tasks, most notably supervising and carrying out all engineering works necessary for the Waqf building projects; including: setting the general conditions, preparing tender documents and statement of preliminary estimates of projects' costs. It is also responsible for follow up on obtaining licenses for Waqf projects from the competent authorities.

**3. Investment and Projects Unit is in charge of the following tasks:**

- Surveying all the Waqf lands and providing information on the nature of each piece as well as optimal ways to utilize it.
- Developing methods of utilizing Waqf's properties, and provide the necessary plans and programs accordingly.
- Ensuring that investments of Waqf properties are research-based (i.e., conducting the necessary and required studies beforehand).
- Reviewing all projects submitted by the directorates of Al-Awqaf prior to submitting them to the funding parties; follow up on implementation.
- Establishing relations with local and regional funders to secure the investment of Al-Awqaf real estate.
- Establishing cooperation with the General Administration of Engineering, Construction and Projects for optimal utilization and opportunity seizing of economic feasibility for real estate investments.
- Switching use of the land according to its nature. For example, converting land from agricultural to commercial or industrial aiming to increase its importance and rental value; in coordination and follow-up with the Ministry of Local Government in the governorates.

- Reforming Waqf land by planting fruit bearing trees.
- Preparing monthly periodic reports on Waqf properties in order to preserve it and develop its investment.
- Work to amend the Tenant Protection Law, and take all means to raise the value of rents.

#### **4. General Department of Financial Affairs at the Ministry of Awqaf and Religious Affairs<sup>5</sup>:**

The General Department of Financial Affairs at the MoA&RA is considered one of the most vital departments in the Ministry, since it bears the full responsibility for the management of the Ministry's financial affairs, to ensure achievement of the Ministry's objectives in that regard.

##### **4.1 Main tasks of the General Department of Financial Affairs:**

- 4.1.1 Annual budgets preparation: plan and prepare the Ministry's annual financial budgets in coordination with the various departments to define financial needs and distribute resources appropriately.
- 4.1.2 Spending supervision: monitor all financial expenditures and ensure compliance with the approved budget and financial procedures and regulations of the Ministry.
- 4.1.3 Revenue collection: manage revenue collection operations from the various sources, including Waqf funds, donations, and other revenues related to the Ministry's activities.
- 4.1.4 Accounting and Auditing: organize financial and accounting records while ensuring their accuracy and transparency. Also, conduct internal audits to ensure compliance with financial policies and accounting standards.
- 4.1.5 Financial Reporting: prepare and submit periodic financial reports to senior management of the Ministry, which include reports on financial performance, budgets and future projections.
- 4.1.6 Asset Management: Manage and maintain the value of the Ministry's assets, including fixed assets and investments.

##### **4.2 General Directorate of Financial Affairs Departments:**

- 4.2.1 Collections and Revenue.
- 4.2.2 Procurement.
- 4.2.3 Supplies.
- 4.2.4 Budget.
- 4.2.5 Hajj Finance.
- 4.2.6 Financial Director.
- 4.2.7 Internal Audit.

Accordingly, the General Directorate of Financial Affairs is primarily responsible for managing the revenues of the Islamic Waqf in Palestine. It is the body that collects and disburses funds in accordance with the Council of Ministers Decision No. (43) of 2005, and its amendments, on the financial system of ministries and public institutions. However, it has been criticized for its incompatibility with the special requirements of managing the revenues of the Islamic Waqf. According to the Director of the Revenue and Collections Department at the Ministry, Ola Abu Ali, financial transactions and operations at the Ministry has its own specificity and hence differs from public revenues that are collected and deposited directly in the public treasury.

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<sup>5</sup> Interview with Ms Ola Abu-Ali, Director of Revenue Department at the Ministry of Awqaf and Religious Affairs, on 28/05/2024.

### **Third section: Procedures for Managing the Revenues of the Islamic waqf in Palestine**

#### **First. Waqf real estate leasing process<sup>6</sup>:**

1. The application for renting the property is submitted to the Directorate of Al-Awqaf and Religious Affairs in the governorate in which the property is located. The application is then referred to the property department in the directorate to ensure that all transaction papers are in order, including the title deed, details of site visits, and other papers, such as summary on the planned project, blueprints etc. If all checks out (i.e., the file meets all the requirements), the file is then presented to the appraisal committee who reviews the application and determines the value of the rent based on the nature of the project, the location of the property, and its value in that area. After that, the minutes are signed and submitted to the Supervisory Committee for Leasing and Investment of Waqf Properties at the Ministry.

2. The General Administration of Al-Waqf Properties, after reviewing the file, consults with other concerned authorities in the Ministry such as the Legal Affairs and Investment Unit. The file is then presented to the Supervisory Committee of the Leasing and Investment of Waqf Properties who also reviews it, adds its recommendations and presents it to the Minister for approval. Once approved by the Minister, the committee's decision is sent to the Awqaf director in the governorate with clarifications on the lease's duration, purpose, annual rent fees, value of the deposit money or pre-settlement cost if any, taxes incurred, the approved space plan from a licensed survey office and payment of annual rent and previous dues.

**Although these procedures are recognized in practice, there is no written regulating instructions used as a reference<sup>7</sup>.**

This was confirmed by Ms. Ola Abu-Ali, Director of the Revenues Department at the Ministry. However, she said that in November 2023, a procedural guide for the work of the Ministry of Awqaf was prepared and submitted to the Council of Ministers for approval, but this has not materialized as of the date of this report.

#### **Second. The Supreme Council for Waqf Lands**

In 2004, the Council of Ministers Decision No. (13/21/M.W/A.Q) of 2004 on the formation of a Supreme Council for Waqf Lands was issued. The Decision specified that the Council be headed by the Minister of Awqaf, in accordance with regulations/system issued by the Council of Ministers. However, this Council had not been formed as of the date of this report due to the Council of Ministers lack of issuing the regulations mentioned concerning the Council; currently, the Minister of Awqaf is the one carrying out the tasks of the mentioned council<sup>8</sup>.

In this regard, the researcher believes that the formation of a Supreme Council would contribute to enhancing transparency of management of the Islamic Waqf revenues by applying good governance principles. This is achieved through the Council's establishment of transparent policies and procedures that ensure effective and fair management of the Awqaf. Moreover, the Council will provide a framework for continuous supervision and monitoring of the management, hence reducing opportunities of corruption and mismanagement. It will also assist in formulating policies and strategies related to management of the Awqaf, which guarantees that resources are efficiently channeled to achieve set goals.

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<sup>6</sup> Interview with Mr. Ahmad Al-Haj, Director of the Property Department at the Ministry of Awqaf and Religious Affairs, on 28/05/2024.

<sup>7</sup> Interview with Mr. Samer Abu-Qari, General Director of Service Control-SAACB, on 20/05/2024. See also: Interview with Mr. Saleh Musleh, General Director on Performance-SAACB, on 20/05/2024.

<sup>8</sup> Interview with Ms. Ola, previously mentioned source. See also: Coalition for Accountability and Integrity (AMAN). "Waqf Property Management and Governance Policy Update in Palestine", 2022, Report Series No. 230.

Accordingly, the Council is obliged to issue periodic and transparent reports on revenues and expenditures, and ensure their availability to the public and to the regulatory authorities, which will enhance citizens trust in the system. The Council can also contribute to the adoption of the best practices and innovations in investments of Awqaf funds and property in accordance with the Islamic Shari'a Law, hence increasing Waqf's returns and contributing to sustainable development. Furthermore, the formation of this Council is not only a step towards enhancing transparency and accountability, but also a means for ensuring optimal use of the Waqf resources, in addition to promoting the humanitarian and religious goals of the Islamic Awqaf and hence benefiting society as a whole.

### **Third. Determining the rental values of the Awqaf real estate**

The appraisal committee in the Awqaf Directorate in a particular governorate determines the rental values of the Waqf properties, which consists of: the director of Al-Awqaf, accountant of the directorate and head of the Property Department in the governorate; which, in turn, is ascribed to the Ministry's Waqf Property Supervisory Committee that consists of: the Minister (Head) and membership of: deputy minister, general director of financial affairs, general director of the Awqaf property, general director of engineering & construction, investment and projects unit, and the internal oversight unit as an observer<sup>9</sup>.

This committee relies on the local market price in determining the rental fees, the exchange currency rate at the time and the nature of the project that will be built on the Waqf land. The Committee applies easier terms on applications received from government departments and NGOs that aim to establish public facilities, such as hospitals and schools, than those whose aim is purely material profit<sup>10</sup>.

**The committee is criticized for lacking specialized technical experts' opinions concerning estimates and pricing.**

### **Four. Waqf Revenues and Expenditures**

Forms of revenue derived from Islamic Waqf vary...they consist of revenues from: Real estate and land rental, monopolies, deposits and end of contracts settlement, orphanages factories and others such as (revenue from agricultural crops, sale of unwanted items et.).

Expenditures of the Awqaf Ministry, however, come from operational expenses of the Ministry and the directorates, the Shari'a schools in Jerusalem and Bethany, mosques related expenses (i.e., electricity and maintenance), the Holy Quran schools, the Sharia colleges affiliated to the Ministry, and money granted as awards for competitions held by the Ministry.

In terms of revenue collection procedures, the revenues of the Islamic Waqf are verified according to the Palestinian financial system, where it is entered on the computerized Bisan system as soon as it is received from the client (i.e., beneficiary of the Waqf property). It is generally deposited in the bank account by the directorate's accountant, either on the same day or the following morning, when possible. In practice, however, money is not deposited in the bank on daily basis due to shortage of staff in the accounting departments of the directorates. Therefore, it is delivered and deposited over a longer period of time than the that stipulated in the Financial Regulations.

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<sup>9</sup> Interview with Mr. Amad Al-Haj, previously mentioned source.

<sup>10</sup> Interview with Ms. Ola, previously mentioned source.

Procedures of revenues proof are illustrated in the following table:

**Table 1: Procedures of Revenue Proof**

<b>Receiving revenue and depositing it in the bank</b>	<b>Auditing revenue according to the Ministry's incoming reinforcements</b>
Directorate Accountant	Revenue Department at the Ministry of Awqaf

As illustrated above, weak controls are noted as the person who receives the money is the same one who deposits it in the bank and enters it into the computerized system without the presence of a control officer. According to Ola Abu-Ali, director of revenues at the Ministry, this is due to the lack of human resources, as the financial positions granted to the Ministry of Awqaf by the General Personnel Council (GPC) and the Ministry of Finance (MoF) are few and do not meet all needs of the Ministry.

Expenditures, however, are paid centrally by the Ministry, where the directorates in the governorates are provided with cash advances to be closed with the ministry after disbursement, until the next time when advances are renewed. As for other procurements and services of the Ministry and its directorates, these are purchased in accordance with the laws and instructions governing ministries and government institutions. It is worth noting, however, that there has been no financial controller, delegated by the MoF to audit the expenses of the Ministry of Awqaf, from 2019 until 30/06/2024; hence expenditures have been approved according to procedures of the financial department in the Ministry of Awqaf. The absence of a controller is attributed to the lack of sufficient staff to cover all ministries from the General Directorate of Internal Control in the MoF. However, after repeated requests sent by the Ministry of Awqaf to the MoF in this regard, the MoF assigned a part-time financial controller for two days a week to audit expenditures of the Ministry of Awqaf, including revenues of the Islamic Waqf starting from 01/07/2024<sup>11</sup>. It is worth noting that procedures of the Palestinian financial system does not commensurate with the work of the Ministry of Awqaf whose cash collections and work have their own specificities, especially with regard to the revenues of the Islamic Waqf<sup>12</sup>.

The table below illustrates steps for expenses approval in the Ministry of Awqaf:

**Table 2: steps for approving expenses in the Ministry of Awqaf:**

<b>Payment Voucher Preparation</b>	<b>Internal Audit</b>	<b>Financial Director</b>	<b>General Director of Financial Affairs</b>	<b>Ministry Fund</b>
Accountant (Directorate, Ministry)	Pre-process audit	Pre-final audit (ensuring correct path of accounts, follow-up on financial operations)	Approval	Cash transaction by cheque

<sup>11</sup> Interview with Ms. Ola, previously mentioned source.

<sup>12</sup> The previous source.

On the other hand, and based on Article (8) of Law No. (26) of 1966, which stipulates that "a central fund shall be established under the supervision of the Council for all revenues of Al-Awqaf and Islamic affairs that are paid from expenditures authorized under the annual budget".

Accordingly, the Ministry opened bank accounts with Palestine Islamic Bank, Safa Bank and the Arab Bank, where all revenues collected from the Waqf properties are deposited; whether revenues of charitable Waqf, or 10% of the orphans' revenues that the Ministry is entrusted with its management.

The revenues realized from the Islamic Waqf for 2024 amounted to 2,408,851 Jordanian dinars (JD), which is equivalent to 12,646,467 NIS, as of the date of this report, noting that money is collected until the end of the year and is processed as it is realized<sup>13</sup>. The following table shows the revenues of the Islamic Waqf during the past three years, noting that we were not able to obtain data for the years 2013 to 2020 due to lack of availability at the time of preparing this report.

**Table 3: Revenues of the Islamic Waqf during the past three years**

<b>Fiscal Year</b>	<b>(SIN) tnuomA lautcA</b>
2021	13,265,998.26
2022	15,573,766.67
2023	17,003,570.68

These revenues are not deposited in the public treasury, nor is this account regulated by the MoF<sup>14</sup>. Also, there is no financial controller in the Ministry to audit the expenses carried out by the Ministry due to the reason mentioned previously and until 30/06/2024, although a financial controller was assigned starting from 01/07/2024<sup>15</sup>. Furthermore, the role of the MoF, in the financial relationship with the Ministry of Awqaf is limited to what is known as the zero account only, which consists of (salaries and wages, social contributions, goods and services including honorariums for mosque sheikhs, and paying mosques' electricity bills), according to the Director General of Public Accounts at the MoF, Ahmed Thmeinat.

On the other hand, The Council of Ministers approved Resolution No. (4/8/M.W/A.Q) of 2005 on the Waqf revenues of the Ministry of Awqaf and Religious Affairs. Under this decision, the Minister of Awqaf and the Minister of Finance were tasked to study the feasibility of finding the mechanisms and means for separating the Waqf revenues from all other revenues of the public treasury. To also look into the mechanism for verifying the legal aspects of the disbursement of Al-Awqaf funds. This decision has not been applied according to those who met with the researcher of this report.

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13 Interview with Ms. Ola, previously mentioned source. Data of the Bisan program.

14 Interview with Mr. Ahmad Thmeinat, General Director of MoF, on 20/05/2024.

15 Interview with Ms. Ola, previously mentioned source.

### **Five. Investments in Islamic Waqf:**

The Minister of Awqaf submitted a recommendation to the Council of Ministers to issue a decision to form a special committee for the investment of the Awqaf properties. The Council approved the recommendation, and Decision No. (6) of 2013 was issued to form a special central tenders committee for the investment of Al-Awqaf properties headed by the Minister of Awqaf and with membership of: Head of the Investment and Projects Unit at the Ministry of Awqaf, Director of Financial Affairs at the Ministry, a representative of the Central Tenders Department at the Ministry of Public Works and Housing (MoPW&H), General Director of the Public Supplies Department or an appointed deputy to carry out his duties in his absence at the MoF. The Committee was tasked with preparing, submitting and deciding on bids offers in accordance with the provisions of the Public Procurement Law in force.

**In practice, the Committee issued investment bids for only two projects, hence it has not carried out its job as required or expected of it<sup>16</sup>.**

On the other hand, the current investment mechanisms are not up-to-date in terms of using the latest investment methods that are compliant with the Islamic Shari'a. This is in addition to the absence of the Islamic financial products that have come to play an important role in the economic process in general. Another obstacle that stands in the way of modern investment is mis-defining Waqf by limiting it to immovable property and real estate without taking the jurisprudential position that allows cash funds to be invested as well<sup>17</sup>. In that regard, Article (15) of the Waqf and Islamic Affairs System No. (142) of 1966 stipulates that: The Council of Awqaf and Islamic Affairs, based on a recommendation by financial director, must work to develop the Awqaf revenues by investing in lands and real estate to include: selling, replacing, and constructing buildings on it. To also invest in businesses and companies and any other way that would increase the Waqf revenues. This is in addition to the absence of appraisal of fixed assets of the Awqaf properties, whether at book value or fair value, which affects the validity of the financial reports issued by the Ministry and indicates the lack of adequate follow-up of the Waqf properties<sup>18</sup>.

### **Investment in properties of the Islamic Waqf in Palestine is criticized in terms of<sup>19</sup>:**

- Absence of a comprehensive and clear plan for investing in Awqaf properties.
- Absence of controls and standards set by the Ministry for assessing clients' abilities to rent the properties (i.e., their financial capabilities to fulfill their obligations).
- Absence of investment indicators and measures that guarantee achievement of the maximum possible benefit.

### **Six. Receivables Incurred by the Beneficiaries of Awqaf properties:**

The value of receivables due from tenants and beneficiaries of Awqaf properties amounted to 9,872,709 JDs until 31/12/2023.

The following table summarizes these receivables in JDs<sup>20</sup>.

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16 Interview with Ms. Ola, previously mentioned source.

17 Halas and Bakr, previously used source. p. 102-117.

18 Interview with Samer Abu-Qar', previously used source.

19 Interview with Mr. Saleh Musleh, previously used source.

20 Interview with Ms. Ola Abu-Ali, previously used source. Data-Bisan Accounting Program.

Table 4: Receivables due from tenants and beneficiaries of Awqaf properties until the end of 2023

<b>Tenants &amp; Beneficiaries</b>	<b>Accumulated Debt</b>
Individuals	2815377
Companies	2038510
Ministry of Education	483823
Ministry of Health	44206
Ministry of Interior	205459
Ministry of Labor	63487
Ministry of Housing	4800
Ministry of Agriculture	3700
Ministry of Youth & Sport	741340
Ministry of Local Government	1081454
Ministry of Finance	149363
Military Finance Department	165364
Presidential Guard	222248
Zakat Committees	103499
General Federation of Trade Union	18649
Union of Women's Committees	4949
UNRWA	9798
Palestinian Medical Relief	1742
Charity Organizations	403306
Education Affairs Association	3000
Shari'a Courts	4750
Palestine Red Crescent	500
Civil Defense	12975
General Personnel Council	147334
Al-Quds University	35000
Istiqlal University	17250
Commission for Promoting Tourism	4475
Industrial Property Authority	684878
Scientific Committee of the Northern Brigades	24320
Hebron Rehabilitation Committee	1800
Sports Clubs	63736
General Union of the Disabled	2695
Investment Associations	81922
Palestinian Water Authority	207900
(Chamber of Commerce (Jericho	6000
Popular Committees	13100
<b>Total</b>	<b>9872709</b>

Concerning follow up procedures for the payments of receivables due above, Ms. Ola Abu-Ali, Director of Revenues at the Ministry, confirms that it is implemented by the Awqaf Directorates in the governorates based on annual circulars that are issued to them, which includes financial invoices with the amounts required to be paid. In addition, our departments in the regions (north, center and south) also conduct follow up on the issue, by contracting with external lawyers. As a result, some amounts are successfully collected while others are not. This is attributed to the restrictions imposed by the Landlords and Tenants Law in Force in Palestine, which governs the relationship between landlord and tenant, in addition to the long duration of cases pending before the judiciary.

## ● Chapter II: Transparency Environment in Management of the Islamic Waqf Revenues in Palestine

A transparent environment in the management of revenues of the Islamic Waqf in Palestine is an important, vital and complex topic that requires careful consideration and analysis, since it is an essential part of the economic, social and cultural system in Palestine. In reality, it is an indispensable resource for meeting some of society's needs, and also contributes to supporting some development and charitable causes. However, the management of Awqaf funds face numerous challenges that hinder efforts to enhance transparency and accountability.




By analyzing details of management of the Islamic Waqf in Palestine, including the governing legislation (rules and regulations) of this sector, and the implementation challenges and institutional practices, one can have a comprehensive view of the current situation, identify and address the points that should be focused on to achieve transparency and enhance accountability in managing these funds, which aims to enhance confidence in the system as a whole and achieve the desired goals of this important sector.

### **First section: Transparency in the Process of Managing Revenues of the Islamic Waqf in Palestine**

Transparency means that those in charge of managing the State's affairs at all levels, must be open, accountable and honest in regard to procedures of service provision. This includes disclosure of the conditions, criteria and mechanisms for obtaining these services publicly and equally to all citizens. Similarly, openness and clarity must apply to government decisions regarding the management in any public aspect, such as public policies, fiscal policies and public sector accounts<sup>21</sup>.

Transparency has several indicators, most notably is that the that following information about the institution and its work is clearly and easily available to the public such as: objectives, philosophy, programs, activities, internal by-laws, budget, funders, relations, work plans and opportunities to share in development and criticism of these, services along with descriptions of the services and instructions on accessing them<sup>22</sup>.

Considering the mentioned principles and requirements and their projection on the management of the revenues of the Islamic Waqf in Palestine, the level of transparency can be measured through the following:

Color			
Indicator	High Transparency	Medium Transparency	Low Transparency

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21 Coalition for Integrity and Accountability. Integrity, Transparency and Accountability in the Face of Corruption, op. cit.

22 op. cit.

**1. Indicator: an effective website for the Ministry or the Department is established and functional where citizens can view and obtain information about Waqf property revenues management.**



Result: The website indicated that it is functioning<sup>23</sup>. However, citizens are unable to obtain information about the management of Waqf property revenues; confirmed by respondents interviewed by the researcher.

**2. Indicator: budget for the revenues, profits and expenses of the Awqaf properties is published to the public in printed form or posted on the Ministry's website.**



Result: The specific budget on revenues, profits and expenditures of the Waqf properties was not published, but was entered directly into the Ministry of Awqaf's program, Bisan according to the revenues achieved by the ministry and programs approved by it, as it is usually prepared by the Director of Budget and the General Director of Financial Affairs<sup>24</sup>. Also, in the annual budget book, a reference is made in a note paragraph under the heading of the Ministry of Awqaf...Affairs that specifies the operational and development expenses to be financed from the Waqf revenues of the Ministry<sup>25</sup>.

In reference to the Law No. 26 of 1966 and its amendments, in particular Article (10) of Law by Decree No. 2 of 2023, which stipulates: "The Ministry shall prepare its annual budget and submit it to the Council of Ministers for approval". However, the Director of the Revenue Department, Ola Abu Ali, confirmed that this article has not been applied, but is only included in the Palestinian public budget.

**3. Indicator: periodic financial reports on the profits, revenues and expenses of the Waqf properties are published to the public in a print form or on the Ministry's website.**



Result: periodic financial reports on the profits, revenues and expenses of the Waqf properties were not published, but remain in the Ministry's Bisan program with no access to the public<sup>26</sup>.

**4. Indicator: The Ministry owns an accurate and comprehensive database on all Waqf properties that provides accurate and easily accessible data.**



Result: The Ministry of Awqaf does have a database, but there is no accurate inventory of all Waqf properties, where a number of the registered properties lacked official certificates proving the Ministry's ownership. Moreover, the ministry did not conduct a comprehensive survey of the Waqf lands that shows the accurate size of each piece of land, nor does the Ministry prepare detailed annual reports on the number, size and estimated value of each property or its increased/decreased value from one year to the other. This indicates the inadequacy and weakness of the procedures

23 Home page pal-wakf.ps for the Palestinian Ministry of Awqaf and Religious Affairs.

24 Interview with Ms. Ola Abu-Ali. op.cit.

25 Public Budget Law – Fiscal Year 2023.

26 Interview with Ms. Ola Abu-Ali. op.cit.

carried out by the ministry concerning registration and inventory of the properties<sup>27</sup>. The inaccuracy of the database was also confirmed by Ola Abu-Ali saying that there are pieces of land in area C where Land Settlement Authority is trying to address the issue.

**5. Indicator: A register that includes a list of Waqf properties is published to the public in a print form or on the website.**



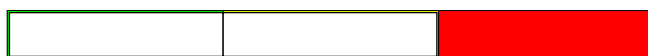
Result: A register that includes a list of Waqf properties is not published to the public. This is attributed to the problems in the inventory process, most important of which is that many lots are located within what is classified as area C (i.e., inaccessible to Palestinians)<sup>28</sup>.

**6. Indicator: There are work procedural manuals that explain the details for managing the revenues of Awqaf properties.**



Result: No procedural manuals that explain the details for managing the revenues of Awqaf properties is available. The Ministry of Awqaf relies in its work on the amended financial system in force in the government institutions and ministries, although it is not suitable for managing the Waqf revenues<sup>29</sup>.

**7. Indicator: There are sufficient procedures followed by the Ministry to collect receivables and financial dues.**



Result: there are sufficient procedures followed by the Ministry to collect receivables and financial dues, but it is insufficient and ineffective especially since a large part of it is linked to LGUs and other ministries. Debts are also not classified according to collectability, and a provision is made for uncertain debts<sup>30</sup>.

**8. Indicator: There are informative leaflets and or work guides that explain procedures to citizens wishing to establish or rent a Waqf property.**



Result: No informative leaflets and or work guides that explain procedures to citizens wishing to establish or rent a Waqf property are published; work is relied on and conducted in a customary way<sup>31</sup>. In addition, Article 59 of the Awqaf and Islamic Affairs Law which stipulates "Waqf properties shall be leased by public auction, unless the General Director deems that the interest of the Waqf requires non-compliance with this condition, where in this case, he must obtain the approval of the Council of Endowments and Islamic Affairs after stating the reasons," has not been translated into a procedural manual to be a reference for managing revenues of the Islamic Waqf. Instead, the procedures followed are based on traditional practices that have been established since ancient times.

27 The 2023 SAACB Annual Report.

28 Interview with Ms. Ola Abu-Ali. op.cit.

29 Interview with Mr. Samer Abu-Qara', op.cit.

30 Interview with Mr. Saleh Musleh. op.cit.

31 Interview with Ms. Ola Abu-Ali. op.cit.

Furthermore, rental of Waqf properties are made in the presence of the person concerned with no public announcements of the vacancies available. Also, public auctions are not applied except if a personal request is submitted to the appraisal committee in the Directorate of Awqaf in the governorates<sup>32</sup>.

**9. Indicator: Waqf property accounts are regulated in accordance with modern accounting principles.**



Result: registration is carried out according to a mixed principle between the cash basis of revenue and the accrual principle of receivables only, without adopting the government accounting standards applied<sup>33</sup>.

**10. Indicator: There is an advanced computerized accounting system that keeps pace with the technological revolution and contributes to the effectiveness and gains of managing the revenues of the Waqf properties.**



Result: there is an undeveloped accounting system (Bisan) through which the Ministry records traditional operations (receiving and disbursing). Hence, there is no sophisticated program that issues notices of the revenues due or expenses to be paid<sup>34</sup>.

**11. Indicator: There is a strategic plan for investing in endowment properties published to the public in print form, or the Ministry's website.**



Result: No clear and comprehensive investment plan to manage the revenues of the Islamic Waqf in Palestine<sup>35</sup> was built, that would contribute to the development of these funds, benefit from their investment returns, and ensure that investments are properly classified. However, the Ministry of Awqaf confirms that it has made such a plan for the properties in the main cities, and that work is underway to prepare a plan that includes all properties in all governorates<sup>36</sup>.

**12. Indicator: There are systematic and clear procedures in the Ministry to prosecute those who fail to pay the due amounts they owe.**



Result: There are systematic procedures where a financial invoice is sent and if there is no response, judicial notices are sent through the ministry's lawyer. The number of cases pending before the judiciary reached 305 cases. However, there is no written procedural guide in this regard<sup>37</sup>.

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32 Ibid.

33 Interview with Mr. Saleh Musleh, op.cit.

34 Ibid. See also: Interview with Ms. Ola Abu Ali, op. cit.

35 Interview with Ms. Ola Abu-Ali. op.cit.

36 Interview with Mr. Samer Ahu-Qara', op.cit.

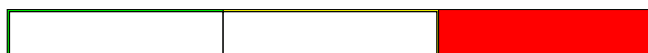
37 Interview with Ms. Ola Abu-Ali. op.cit.

**13. Indicator: The Ministry of Awqaf submits its annual report on the Waqf budgets properties to the Council of Ministers periodically and consistently.**



Result: The Ministry of Awqaf does not submit any reports on the Waqf budgets properties to the Council of Ministers, since it didn't prepare any reports in the first place<sup>38</sup>.

**14. Indicator: the closing budget financial statement is published after being audited by a legal auditor and the SACCB, either in a print form or on the Ministry's website.**



Result: After review of the ministry's website<sup>39</sup>, it became clear that the Ministry of Awqaf did not publish the annual budget at all, as it did not prepare it in the first place<sup>40</sup>. Moreover, Ms. Ola Abu-Ali, Director of Revenue Management- Awqaf Ministry, and Mr. Ahmad Thmeinat, General Director of Public Accounts at the MoF, that final account issued by the MoF contains only the financial statements of the ministries and institutions listed in the Public Budget Law. Hence, it does not include revenues and expenditures of the Islamic Waqf, since it is the responsibility of the Ministry of Awqaf and Religious Affairs. Also, the Ministry's data on the revenues of the Islamic Waqf are not audited by a legal auditor, which is in accordance with Article (10) of Law No. 26 of 1966. However, auditing is carried out by the SAACB irregularly; not on yearly basis<sup>41</sup>. Employees of the SAACB who met with the researcher said that they do not audit the Awqaf Ministry on annual basis, but rather at intervals because the Bureau targets more than one institution every year according to its plan.

**15. Indicator: There is a comprehensive and accurate documentation and inventory of attacks incurred on the Waqf properties.**



Result: there is an inaccurate inventory due to the absence of a clear methodology in the ministry through which attacks on properties are followed up and hence documented. Also, no field visits are conducted due to shortage in staff working in the directorates, especially property officer of Awqaf<sup>42</sup>. However, the Ministry of Awqaf insists that it is following up on the attacks, and that there are 3,000 files pending in the courts<sup>43</sup>.

**16. Indicator: Rental applications are documented in writing and electronically according to official minutes duly signed.**



Result: Transactions are recorded in writing only without being electronically documented. This is due to the lack of financial allocations and cash support to create advanced programs that keep pace with the technological revolution<sup>44</sup>.

38 Interview with Mr. Samer Ahu-Qara', op.cit. see also: interview with Mr. Saleh Musleh. op.cit.

39 Official website of the Palestinian Ministry of Awqaf and Religious Affairs, op. cit.

40 Interview with Ms. Ola Abu-Ali. op.cit.

41 Ibid.

42 Ibid.

43 Interview with Mr. Samer Ahu-Qara', op.cit.

44 Interview with Mr. Ahmad Al-Haj, op.cit.

It should be noted that all rental transactions are carried out by submitting applications to the directorates and not by public auctions. Cases are studied by a committee in the directorate and one in the ministry who take the decision according to the available data, noting that no cases have been executed through public bidding<sup>45</sup>.

**Final result: Transparency in managing revenues of the Islamic Waqf in Palestine is: Low**

The results were interpreted according to the statistical equation of the triple Likert scale, as follows:

- 1- 1.67 degrees - Low transparency.
- 2- Above 1.67-2.34 - Medium transparency.
- 3- Above 2.34, High transparency

In conclusion, it is apparent that the level of transparency in the management of Islamic Waqf revenues is low, as the average is 1,44, which includes a number of negative aspects, as seen by the researcher, as follows:

- 1- **Absence of information:** Lack of sufficient and accurate information on revenues in terms of collection and or spending.
- 2- **Scarcity of reports:** Failure to submit periodic reports showing the status of revenues and expenses in a transparent manner.
- 3- **Weak oversight mechanisms:** Weak or absence of effective control systems to follow up on the financial management of endowments (Awqaf).
- 4- **Weak accountability:** Lack of accountability for those responsible for revenue management; lack of defining their responsibilities as well.
- 5- **Weak transparency:** Lack of information available to the community and stakeholders regarding the financial performance of endowments, which raises questions about the integrity of the administration.

To address the lack of transparency in the management of Islamic Waqf revenues, the Ministry can take a range of measures to remedy the abovementioned issues that will enhance transparency and accountability, optimize the use of available financial resources and increase trust between the community and the Ministry.

## **Second Section: Challenges, Obstacles and Prospects for Enhancing Transparency in Managing Revenues of the Islamic Waqf in Palestine**

Transparency and accountability form the basis for the success of any administrative and financial system, and specifically when it relates to public funds management. This applies to management of charitable and Islamic Waqf revenues. The Islamic Waqf is considered a vital part of the economic and social identity in Palestine, since it plays an important role in meeting the needs of society and provides support to charitable cases and developmental.

Despite the importance of the Islamic Waqf's role, the challenges to enhance transparency in the management of its revenues may be numerous and manifold. Understanding these challenges and constraints is an essential first step towards achieving transformation and enhancement of the level of transparency in the management of this sector. Therefore, by analyzing these aspects, and exploring potential prospects, we can develop effective strategies to promote transparency and enhance confidence in the management of the Awqaf funds in Palestine.

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<sup>45</sup> Interview with Ms. Ola Abu-Ali, op.cit.

Based on the results of the applied criteria and interviews with stakeholders, a set of challenges and obstacles, related to the transparency of the Islamic Waqf revenues' management and the prospects for enhancing them, have been identified:

### **First: Enhancing Transparency in the Management of Islamic Waqf Revenues in Palestine- Main Challenges and Obstacles**

- 1- **Laws and legislations:** some laws and regulations are ambiguous or insufficient to enhance transparency in the management of Islamic Waqf, hence making it difficult to apply transparency practices effectively.
- 2- **Lack of resources and infrastructure:** the General Directorate of Waqf Property Management in Palestine lacks the financial, human and technological resources necessary to develop transparent and effective funds management systems.
- 3- **Corporate culture:** weakness of the concept of transparency and its principles as a basis and an important element in governance among a number of officials responsible for management of the Waqf properties.
- 4- **Lack of awareness and education:** a lack of awareness of the importance of transparency and its benefits may exist, thus making it difficult to achieve the commitment of those involved in applying transparency practices.
- 5- **Social and Political pressures:** The Awqaf Ministry could be under political or social pressure or both that hinder its efforts to promote transparency and to apply its practices freely.
- 6- **Weak internal control system:** Fundamental gaps were discovered in the internal control system that require its restructuring and development, since this system is considered the basis for institutional governance. Unattended, these gaps will continue to impede the required transparency level; including insufficient separation of duties, lack of dual control over transactions, and lack of a continuous and independent evaluations. Furthermore, the weakness of the Ministry's internal audit department also affects its ability to provide independent and objective assessments of Islamic Waqf revenue management operations, hence limiting the chances for improvement.

To achieve transparency in revenue management, it is essential to overcome these challenges and to search for innovative and comprehensive solutions that enhance transparency and achieve the desired objectives effectively and sustainably.

### **Second. Prospects for Enhancing Transparency in the Management of Islamic Waqf Revenues**

Enhancing transparency in the management of Islamic Waqf revenues in Palestine is vital to ensure efficient and effective fund utilization and to achieve planned objectives. Following are some prospects that can be adopted for this purpose:

- 1- **Develop a transparent financial reporting system:** It is vital that a financial system be developed which provides accurate and transparent reporting on revenues and expenditures related to the Islamic Waqf. In addition, these reports must be available to the public as well as reviewed by independent external parties.
- 2- **Adopt accounting standards applied in the public sector:** Islamic Waqf institutions in Palestine must adopt public sector accounting standards as well as best practices in fund management and financial reporting.
- 3- **Enhance expenditure transparency:** Clear mechanisms for the disbursement of funds collected from the Islamic Waqf should be defined such as priorities and criteria for the disbursement of these funds in a fair and transparent manner.
- 4- **Community Participation:** Engagement of the local community is a must in the process of enhancing transparency in the management of the Islamic Waqf, as stakeholders can participate in decision-making processes, provide feedback and suggestions.

- 5- **Reinforce the Governance Systems:** It is essential to establish effective mechanisms to ensure good governance of Islamic Waqf institutions, including strong and independent governance structures, and mechanisms to monitor performance and address any violations.
- 6- **Enhance education and awareness:** It is essential to invest in efforts in promoting awareness of the importance of transparency in the management of the Islamic Waqf, and to educate the public of their rights and responsibilities in this regard.
- 7- **Prepare final account statements:** a final financial account statement on the Islamic Waqf revenues must be prepared regularly and audited by a legal auditor to provide reasonable assurance about fairness of the financial statements.
- 8- Adopt a plan for the investments of the Islamic Waqf that includes all Waqf properties.
- 9- Develop and approve a detailed procedures manual for the management of Islamic Waqf revenues.

Applying these suggested solutions among others will lead to enhancing transparency in the management of revenues of the Islamic Waqf in Palestine, in addition to reinforcing trust and credibility in the Ministry of Awqaf and Religious Affairs.

### **Third section: Conclusions**

1. The Waqf revenues budget was not approved by the Council of Ministers; the Council settles to include it in the public budget book without details.
2. The revenues budget of the Islamic Waqf is prepared according to the principle of the actual revenues collected. On this basis, each program spends from its own budget, which is implemented on the Bisan program and approved by the Ministry of Awqaf, but not published to the public.
3. The public budget for the revenues of the Islamic Waqf, supervised by the Awqaf Ministry was not published.
4. The final account statement on the Waqf revenues was not prepared, hence no auditing was carried out by a legal auditor or the SAACB.
5. No comprehensive and clear strategic plan for investing in Waqf properties is available.
6. The Awqaf Ministry has no advanced computerized system that keeps pace with the technological revolution and contributes to the effectiveness of management.
7. There are no procedural manuals that provide instructions on managing the revenues of the Islamic Waqf in Palestine.
8. No periodic or annual financial reports on the revenues and profits of the Awqaf properties have not been published.
9. The Ministry does not have accurate and reliable information about Waqf properties and or Waqf official certificates, as there is no published record of that information.
10. Only hard copies of minutes are documented in regard to rental transactions with beneficiaries.
11. There is no effective website for the Ministry that citizens can access to obtain important information about the revenues of the Islamic Waqf.
12. Insufficient procedures followed by the Ministry to collect receivables and financial dues owed by the beneficiaries of the Waqf real estate.
13. Limited and weak suitability of investments of the Waqf funds applied by the Ministry of Awqaf.
14. Revenues of the Waqf properties are used to cover expenses of the Ministry, such as operational expenses, Shari'a schools' expenses, electricity bills, mosques maintenance, orphanages' expenses, expenses related to the Ministry's colleges, and competitions organized by the Ministry.
15. The MoF disbursements to the Awqaf Ministry is limited to what is known as the checking account, which includes: salaries of employees, social contributions, goods and services (honorariums for mosques' Sheikhs, electricity bills) only.
16. Weak financial controls; as the person who receives the money is the same one who deposits it in the bank and enters it on the computerized system, without the presence of a financial controller to separate the tasks.

## **Fourth section: Recommendations**

Based on the above results, it is recommended that:

1. The Islamic Waqf revenue budget be approved by the Council of Ministers pursuant to the provisions of Law No. 26 of 1966 and its amendments; and to be publicly disseminated through all means.
2. The final account for each year of the revenues of the Islamic Waqf must be prepared and audited by an accredited legal auditor or the SAACB; to also be disseminate it to stakeholders through all means.
3. A special financial system for the management of the Islamic Waqf revenues is adopted on: preparing financial claims for expenses and revenue collection procedures.
4. The Awqaf Ministry adhere to publishing periodic financial reports containing reliable and useful information on the revenues of the Islamic Waqf.
5. The Awqaf Ministry commit to providing the public with the opportunity to view data related to waqf properties, their investments and budgets, through dissemination and easily accessed means.
6. The Awqaf Ministry develop procedural manuals for employees working in departments related to the management of the Waqf property revenues.
7. The Awqaf Ministry document and protect all certificates related to Waqf properties in Palestine, or those registered and documented abroad.
8. The Ministry's website include adequate information on revenues realized of the Islamic Waqf.
9. The Awqaf Ministry be committed to publishing awareness booklets or work guides explaining procedures to be followed for any citizen wishing to rent a Waqf property or to establish one.
10. The Awqaf Ministry adopt the latest accounting systems in controlling revenues and expenses of the Islamic Waqf in Palestine; prepare, approve and publish annual accounting reports.
11. Capabilities of those in charge of investments of Islamic Waqf funds in Palestine be developed in order to achieve greater transparency in the management of Islamic Waqf revenues.
12. The currently followed methods of investment be replaced by newly developed ones and that diverse means of investment be used... in order to reduce risks that may harm the Ministry, in accordance with the principles of transparency.
13. The Sharia guide for Waqf funds investments be given greater attention within the contemporary Islamic investment formulas and fields ensuring harmony with the different jurisprudential views, which will help the Ministry to develop its investments.
14. The SAACB give more importance to carrying out annual visits to audit the revenues of the Islamic Waqf, and to provide reasonable assurance about the fairness of the financial statements. Also, to encourage publications of these statements to the public.

15. The MoF cooperate with the Awqaf Ministry in preparing final account statements relating to the Islamic Waqf revenues, according to the government accounting standards; given the MoF experience in this regard and also to promote transparency.
16. A study be conducted on the appropriate financial system for managing the revenues of the Islamic Waqf.
17. A comprehensive and clear strategic plan for investment in Waqf properties is developed and disseminated in all possible ways.

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