


WAQAF MANAGEMENT IN BRUNEI DARUSSALAM

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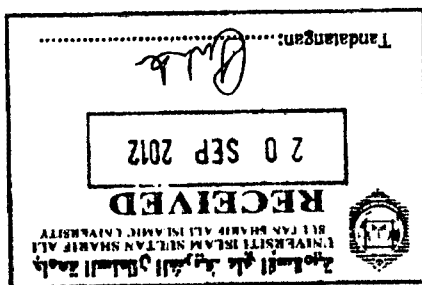


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WAQAF MANAGEMENT IN BRUNEI DARUSSALAM

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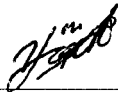
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ABSTRACT

WAQAF MANAGEMENT IN BRUNEI DARUSSALAM

This study will discuss the importance of *wakaf* management, on how the management of *wakaf* is prepared by the *wakaf* manager (Brunei Islamic Religious Council). This study starts with explaining the concept of endowment where, the researcher focused on several types of endowment and endowment assets. The researcher also states some of the *mauquf 'alaihi* or the recipients of the endowment in the country in general. The researcher also explains some of the problems and challenges faced by the *wakaf* manager (Brunei Islamic Religious Council) in this country and the problems faced by the developer (Badan Tanmiah Harta MUIB) in developing the endowment assets, as well as preserving on its perpetuity. In this study, the researcher also discussed how the *wakaf* properties contributes to the socioeconomic of Brunei and the researcher explains whether the existing *wakaf* properties could help in alleviating poverty and unemployment and to know whether the cash awqaf can be another way of Islamic financial tools in the poverty alleviation and unemployment as one types of *wakaf* properties available in this country, which based on the existing types of *wakaf* properties till the year 2011 only. The methodology applied for this study is qualitative which is based on interviews with the managers, developers of *wakaf* and this also supported from different types of resources such as books and also information gathered from the interviews. At the end of the study, the researcher gave some suggestions for overcoming the problems being faced by the manager of endowment and gives some suggestions to overcome poverty and unemployment in this country through the existing *wakaf* properties, particularly by the general endowment.

ABSTRAK

PENGURUSAN WAKAF DI BRUNEI DARUSSALAM

Kajian ini akan membincangkan kepentingan pengurusan wakaf, bagaimana pengurusan wakaf yang disediakan oleh pengurus wakaf (Majlis Agama Islam Brunei). Kajian ini bermula dengan menerangkan konsep wakaf di mana, pengkaji memberi tumpuan kepada beberapa jenis aset endowmen dan endowmen. Penyelidik juga menyatakan beberapa mauquf 'alaih atau penerima wakaf di negara ini secara umum. Penyelidik juga menerangkan beberapa masalah dan cabaran yang dihadapi oleh pengurus wakaf (Majlis Agama Islam Brunei) di negara ini dan masalah yang dihadapi oleh pemaju (Badan Tanmiah Harta MUIB) dalam membangunkan aset wakaf, serta memelihara pada selamanya. Dalam kajian ini, penyelidik juga membincangkan bagaimana hartanah wakaf menyumbang kepada sosio-ekonomi Brunei dan penyelidik menerangkan sama ada hartanah wakaf yang sedia ada dapat membantu dalam membasmi kemiskinan dan pengangguran dan untuk mengetahui sama ada Wakaf tunai boleh menjadi satu lagi cara alat kewangan Islam dalam pembasmian kemiskinan dan pengangguran sebagai salah satu jenis hartanah wakaf yang disediakan di negara ini, yang berdasarkan jenis sedia ada hartanah wakaf sehingga tahun 2011 sahaja. Kaedah yang digunakan untuk kajian ini adalah kualitatif yang berdasarkan temubual dengan pengurus, pemaju wakaf dan ini juga disokong dari pelbagai sumber seperti buku-buku dan juga maklumat yang dikumpul daripada temu bual. Pada akhir kajian, penyelidik memberi beberapa cadangan untuk mengatasi masalah yang dihadapi oleh pengurus endowmen dan memberikan beberapa cadangan untuk mengatasi masalah kemiskinan dan pengangguran di negara ini melalui sifat-sifat wakaf yang sedia ada, terutamanya oleh endowmen umum.

المخلص

ادارة الوقف في بروناى دارالسلام

في هذا البحث، يبدأ الباحث بتعريف، مفهوم وفكرة عامة للوقف. وبعد ذلك، اهتم الباحث على أنواع وأصول الوقف. ثم يشرح الباحث عن كيفية التنفيذ والإدارة الوقف في بلاد بروناى دارالسلام ويبين عن الموقوف عليه أو المتسلمون بوجه العام في هذا البلاد. وذكر الباحث عن القانون في البروناى الذي يتعلق بمسائل وتحديات التي واجهه المدير الوقف (المجلس الدينى الاسلامى في بروناى) في هذا البلاد.

والسائل التي واجهه المطور (مجلس تنمية المال بمجلس الدينى الاسلامى في بروناى) لتطوير الأموال الوقف. في هذا البحث، يفسر الباحث عن كيف أملاك الوقف يتبرع بالإقتصادية البروناوية والباحث يريد أن يعرف هل أملاك الوقف في بروناى يستطيع أن يساعد الفقر والبطالة ويريد أيضا معرفة هل الأوقاف النقدية يمكن أن يكون وسيلة أخرى من الأدوات المالية الإسلامية التي يمكن أن تساعد على تخفيف قدر الفقر والبطالة من أنواع الوقف المبني على أساس الموجود في بروناى حتى عام 2011 فقط.

ومصادر هذه المعلومات المقدمة لهذا البحث مبني على مقابلة مع المديرين والمطورين من الأوقاف. ودعم هذا البحث بكتب ومعلومات المختلفة التي تم جمعها من خلال المقابلة. وفي نهاية البحث، أعطى الباحث الاقتراحات ليحل المسائل التي واجهه المديرين للأوقاف وأيضا يعطي الاقتراحات ليحل المسائل الفقر والبطالة في هذا البلاد من خلال الوقف الموجود خصوصا الوقف الخاص.

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ABBREVIATION

BIBD	Bank Islam Brunei Darussalam
BND	Brunei Dollar
Chap.	Chapter
E.g.	Example
Ed.	Editor
ed.	Edition
EDR	Estate Density Residential
Fig.	Figure
hp	horse power
i.e.	that is
<i>Ibid</i>	<i>ion beam induced deposition</i>
JLN	Jalan (Road)
KDYMM	Kebawah Duli Yang Maha Mulia
KG.	Kampong (Village)
LTS	Lesen Tumpang Sementara
HMUIB	Harta Majlis Ugama Islam Brunei
MUIB	Majlis Ugama Islam Brunei
n.d.	no date/ no year
n.pl.	no publisher
NGO	non-government organization
No.	Number
<i>Op. Cit</i>	<i>opus citatum est</i>
p.	page
pbuh	Peace be Upon Him
pp.	pages
Sec.	Section
Sdn Bhd.	Sendirian Berhad
Spg.	Simpang (Junction)
SWT	Subhana wa Ta'ala
TAIB	Tabung Amanah Islam Brunei
TOL	Temporary Occupation License
v.	verse
Vol.	Volume
...etc.	<i>et cetera</i>

CHAPTER I

INTRODUCTION

1.1 Introduction

This chapter will explain management of *Wakaf* institution in Brunei Darussalam; define the concept and characteristics of *Wakaf*. This chapter also clarifies the responsible agencies for the management of *Wakaf* and its properties in Brunei Darussalam generally. This chapter includes the objective, problem statement, importance, scope and limitation of the study.

1.1.1 Overview on Economy in Islam

In the Holy Quran state, “*O you, who have believed, enter into Islam completely [and perfectly] and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy...*”¹

From this verse, we can see Islam is one complete religion, which embracing all the facets of activities in this world and hereafter. In essence, it is a command of Allah the Almighty encompassing all aspects of human life including the essence of economic well-being and development of Muslims at the individual, family, community, society and state levels Khir, Gupta, & Shanmugam (2008)².

Underlying Islam, there are three foundations for the guidance which are *Aqidah*³, *Akhlaq*⁴ and *Syariah*. As in this chapter of *Wakaf*, the author will straightforward to the understanding of *Syariah*. Under *Syariah*, it is divided into two categories i.e. *Ibadat* (Man-to-God) and *Mu'amalat Ammdh* (Man-to-Man activities) Khir *et al* (2008)⁵.

¹ Al-Baqarah, 2:208, (All Qur'anic translations in this writing are based from: <http://quran.com/2>).

² See: Khir.K., Gupta.L., & Shanmugam.B.(2008). *Longman Islamic Banking A Practical Perspective*. Selangor:Pearson Malaysia.pp.14-18.

³ Aqidah means faith and belief.

⁴ Akhlaq means moralities and ethics.

⁵ See: Khir.K., Gupta.L., & Shanmugam.B.(2008). *Longman Islamic Banking A Practical Perspective*. Selangor:Pearson Malaysia.pp.14-18.

Ibadat can be simply defined as ‘servant and slave’ Khir *et al* (2008)⁶, and can be simply understood by the activities between men to his God or in Arabic word is *Hablumminallah*. The activities are mainly spiritual and religious or in a form of ritual purification such as prayer, pilgrimage, fasting, war (*jihad*) and some other forms of worship are dealt with under this category Khir *et al* (2008)⁷.

While, *Mu’amalat Ammdh*, this can be simply defined as ‘servant and servant’, where it is the relationship between the human with other mankind. The activities involved will be the daily activities and jobs that had relation amongst mankind with the implementation of Syariah or Islamic law. As under the *Mu’amalat Ammdh*, it can be categorized into three sections i.e. *munakahat*-marriage and family related matters; *mu’amalat*-related to business activities; and *jinayat*-related to criminal actions Khir *et al* (2008)⁸.

As in *Mu’amalat*, it is divided into several categories where it also includes economy in the way of Islam or ‘Islamic economy’. Islamic economy plays an important role of Islam in organizing and utilizing the wealth in this world in the right place and for the particular community, because Islam has taught several ways for the Muslim to obtain lawful wealth in this world which Allah SWT said, “*But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world.*”⁹

Again, in the Holy Quran states, “*And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed*”¹⁰ that the search of property is a need in life, which Muslims should moderately possess the property because a property could cause Muslims neglect to the command of Allah, and this proves Islam encourages Muslims to find and utilize the wealth in *wasatiyyah* (moderately). Furthermore, Islam also teaches us how to enrich

⁶ *Ibid.*.p.17.

⁷ *Ibid.*.p.17.

⁸ *Ibid.*.p.17.

⁹ Al-Qasas, 28:77. (All Qur’anic translations in this writing are based from: <http://quran.com/28>).

¹⁰ Al-Jumu’ah, 62:10. (All Qur’anic translations in this writing are based from: <http://quran.com/62>).

legally by not only in the world but also make a direct investment in the hereafter where the wealth is “*halalan toyyiban*” or (which is lawful and good).¹¹

However, with the knowledge of Islamic economy will enable the ‘*halal*’ property to be given to its proper place, which will allow Muslims to spend thrifty and wisely. Hence, with the extra wealth, this will allow them to ‘*infaq*’ (spend) their wealth in the way of Allah by doing charity or *Wakaf* and pay tithe or *Zakat*, where this should be done by the Muslims.

Islam encourages its followers to do good deeds and charity (*amal jariyyah*) by donating their property as in terms of worship, as it was mentioned in the hadith of Rasulullah (pbuh) by Abu Hurairah (may Allah be pleased with him) reported Prophet Muhammad (pbuh) as saying: “*When a man dies, his acts come to an end, but three, recurring charity, or knowledge (by which people) benefit, or a pious son, who prays for him (for the deceased).*”¹²

Many previous researchers have different opinions (*ikhtilaf*) about the above *hadith*. Some suggest that the term ‘*amal jariyyah*’ means *Sadaqah jariyyah* (ongoing charity) made by the deceased during his lifetime and some researchers stated this term as the philanthropy or *Wakaf*. Hence, by what can be taken from here is, the act of *amal jarriyah* is a practice done in seeking the love of Allah alone by doing charity (*Sadaqah*) and philanthropic act or *Wakaf* to the public for the benefit of mankind in which the reward will be ongoing till hereafter.

As in Islam, there are 6 pillars of faith or *Rukun Iman*, one of it is to have faith in angels of Allah, so every good deed that the human’s had done will be recorded by the Angel *Atid* on the Right side, while all the bad deeds will be recorded by the angel *Raqib* on the left side, and all these records will be submitted to Allah the Almighty where

¹¹ An-Nahl, 16:114. (All Qur’anic translations in this writing are based from: <http://quran.com/16>).

¹² n.a.(2012).“Chapter 4: What Reward Man Gets After His Death”. *Sahih Muslim, Book 13: Bequest (Wills)(Kitab Al-Wasiyya)*. http://www.iium.edu.my/deed/hadith/muslim/013_smt.html.

Allah SWT will judge His servant later in the hereafter at the Mahsyar field (Padang Mahsyar)¹³ according to the reports.

1.1.2. Definition

1.1.2.1 Meaning and Concept of *Wakaf*.

Wakaf is an Arabic context which is the singular of '*Awqaf*' and '*wuquf*' and its verb is '*Waqafa*'.¹⁴ As in definition, *Wakaf* literally means 'to detain' and 'to prevent'. As from the *Syariah* view point, it means the implication a form of gift in which the corpus is detained and the usufruct is set free. As for the four eminent Islamic scholars (four schools of thought which have different meaning of *Wakaf* or endowment. The concept of *Wakaf* is the devotion to the purpose mentioned by the *Waqif* (donor) without any financial return. The elements of *wakaf* are *waqif* (donor), *mauquf* (property), *mauquf 'alaih* (beneficiaries or place to donate) and *ijab* (pledge).

As in the Quran and Hadith, this is related to Al-Qur'an which means: "*Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love.*"¹⁵ and from Abu Hurairah r.a. in the Hadith of the Prophet Muhammad S.A.W. said as narrated by Imam Muslim which means: "*When a man dies, his acts come to an end, but three, recurring charity, or knowledge (by which people) benefit, or a pious son, who prays for him (for the deceased).*"¹⁶ As from the "recurring charity" which means the concept of *Wakaf* such as *Wakaf* of land, mosque, and buildings and so on.

The *Wakaf* system is a system where it helps to accept and implement the wants and need of the *Waqif* (donor) under their mutual consent and this system allows the diminishing of bad attitudes such as greediness, which creates the sense of loving between each other and good relationship.

¹³ Mahsyar is the gathering place, a field of human post-resurrection from the dead, certainly after the doomsday.

¹⁴ Husain. A.S., (2011). "Waqf-The Lasting Charity". *Alfalah Consulting*
<http://www.alfalahconsulting.com/2011/04/waqf-lasting-charity.html>.

¹⁵ Ali-Imran, 3:92. (All Qur'anic translations in this writing are based from: <http://quran.com/3>).

¹⁶ n.u.(2012). "Chapter 4: What Reward Man Gets After His Death". *Sahih Muslim, Book 13: Bequest (Wills)(Kitab Al-Wasiyya)*. http://www.iium.edu.my/deed/hadith/muslim/013_smt.html.

1.1.3 What is management?

According to the *dictionary.com*, management can be defined as ‘the act or manner of managing; handling, direction, or control; skill in managing; executive ability: great management and tact; or the person or persons controlling and directing the affairs of a business, institution, etc.’¹⁷ Management is also defined as the process of coordinating and integrating work activities so that they’re completed efficiently and effectively through other people¹⁸. Management is a need in order to make mankind live in organization and which gives out preferential results of living in comfort and prosperity.

Islam has its own perspective in regard to management fields. When relating to management, most researchers and scholars will relate management with Surah Al-‘Asr, as in the Surah al-‘Asr, it’s a reminder for the Muslims to be prepared for the five things before the five things come, which are “your youth, before you become old; and your health, before you fall sick; and your richness, before you become poor; and your free time before you become busy; and your life, before your death.”¹⁹ Hence, management is a vital tool for the Muslims, if they waste of time it is just the same as self torture.²⁰ Indeed, there is a need for *Wakaf* management.

1.1.3.1 Why do we need management?

As for the study, the demand for good and well management is to strive for the low resource waste which indicates high efficiency and also endeavor for high goal attainment which signifies the high effectiveness of the organization in realizing their goals and mission.

This study need to identify the efficiency of the resources and effectiveness of the organization as with the knowledge of existing resources will discover what resources

¹⁷ n.a.(2012). “Management”.*Dictionary.com*. <http://dictionary.reference.com/browse/management?s=t>.

¹⁸ See: Robbins, S. P., & Coulter, M. (1999). *Management*. New Jersey: Prentice hall.pp.8-9

¹⁹ Birjas, Y.(n.d).“ Take Advantage Five Before Five”. *Khutbah.com- Khutbahs by Almaghrib Institution Instruction*. http://www.khutbah.com/en/sunnah_seerah/five.php.

²⁰ Shalala_snow (n.d). “Masa Itu Emas”. *Masa Itu Emas*.

<http://www.smant.edu.my/v3/index.php?topic=1637.0:wap2>.

can be developed as well as grab the benefits in eliminating the poverty by fully utilizing the endowments properties for the poor and needy. Thus, this opened the door for employment in decreasing the problem of unemployment in Brunei Darussalam where the rate of unemployment for 2011 was about 3.7% ²¹ of the population. This rate was said as the indicators for unemployment as it was originally based on the jobseekers.

With managing the endowment properties, the author will be able to see the weakness of *Wakaf* properties for some reason which may threaten the sanctity of these *Wakaf* properties. If this management is done, this enables the researcher to organize the endowment properties, and planning for the endowment properties in enhancing the development of the *Wakaf* properties in the absence of any problems and also to do maintenance of the endowment properties in order to keep the substance to be perpetual and to commercialize the endowment properties as by only in this way, this non-economic mechanisms, could help poor citizens and the needy which according to the study mentioned by Pehin Orang Kaya Pekerma Laila Diraja Dato Paduka Hj Hazair Hj Abdullah²² during the 8th Legislation Council in the capital that the total families that lives in poverty is about 5,472 families as the age breakdown of that families shows 11.75 percent to be aged between 30 to 40, and he added that the aged 50 are 32.39 percent and those aged 60 and above are 55.86 per cent²³.

One of the poverty problems is the difficulties for the low-income people to make loans and borrow some money from banks either from Islamic banks or conventional banks as their start-up capital for their business as capital, especially for the small medium enterprise, because most banks do not want to take risk when lending to them. They fear that the borrowers would unable to settle their payments in a timely manner and this will cause the bank to give a charge to the borrower and this leads to another 'chain-problem' when the poor face difficulty to pay the charges.

²¹ Hoo: Bandial, Q.-A. (May 16, 2011) "Unemployed Numbers May Be Higher Than Registered" *The Brunei Times*. <http://www.bt.com.bn/news-national/2011/05/16/unemployed-numbers-may-be-higher-registered>.

²² The current Minister at the Ministry of Culture, Youth and Sports in Brunei Darussalam.

²³ Hoo: Malai Hassan, S.R. (February 16, 2011) "Tackling unemployment, poverty". *The Brunei Times*. <http://www.bt.com.bn/news-national/2012/02/16/tackling-unemployment-poverty>.

Thus, with the presence of this non-economic mechanism which is *Wakaf*, *Wakaf* properties could be commercialized especially for the general *Wakaf* where it is not specific and less binding in regards to the terms and condition for the utilization of properties which cash *Wakaf* is the better choice of *Wakaf* properties to be developed and used in assists the needs of the borrowers. Why? It is a movable *Wakaf* property which is convenience to be carried and easy to obtain and collected.

The type for this *Wakaf* property should be in order to make the terms and conditions to be less binding in giving to the *mauquf alaihi*. As from there, then the author will suggest on how the collection and disbursement of the cash *Wakaf* in the next chapter in order for the cash *Wakaf* to be well managed and do not create further difficulties in order to make this one of the choice that the *nazir* in the country should do.

1.2. Responsible Agency on *Wakaf* Management (*Nazir* or *al-Mutawalli*)

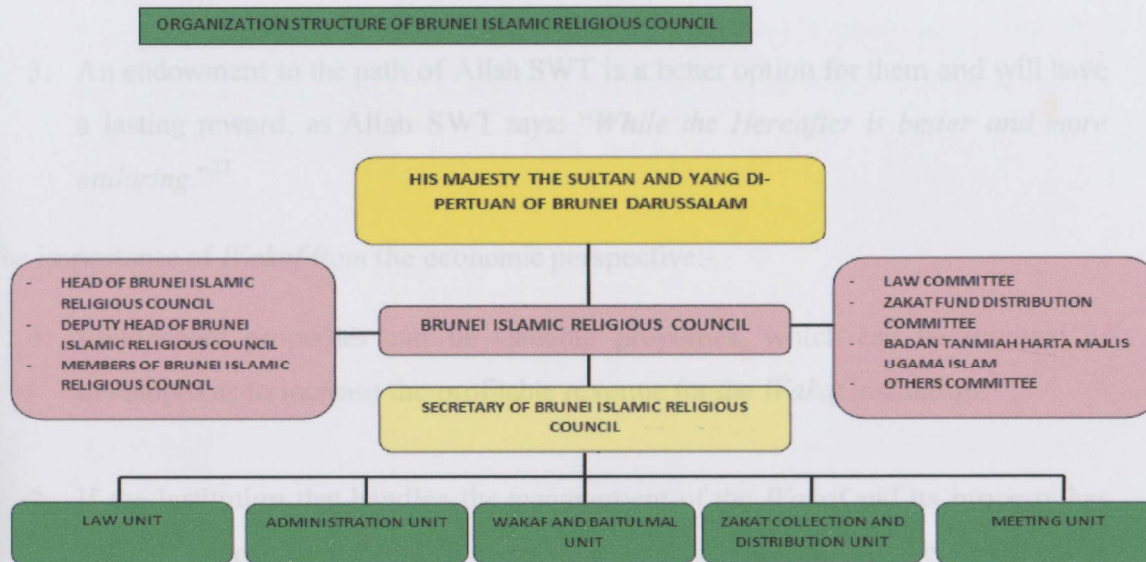
In Brunei Darussalam, the responsible agency that carries the *amanah*²⁴ for managing, allocating and maintenance for the related matters about *Wakaf* is Brunei Islamic Religious Council or *Majlis Ugama Islam Brunei* (MUIB).

²⁴ Amanah means trust.

1.2.1. Organization structure and its functions

Chart.1

Organization structure of Brunei Islamic Religious Council



Source: Majlis Ugama Islam Brunei (2011)²⁵

1.2.2. Importance of *Wakaf*

Sabran (2002)²⁶ stated that the importance of *Wakaf* can be categorized into three perspectives i.e. Islamic, Economic and Social:-

The importance of *Wakaf* from Islamic perspective:-

1. Every *wakif* hopes that their *Wakaf* i.e. *amal jariyah* will be continued and give perpetual benefits to the people who are using it and believes it is the best investment for both in this world and hereafter which creates profit in both places.

²⁵ n.a.(n.d.)."Carta Struktur Majlis". *Kementerian Hal Ehwal Ugama* Retrieved on October 2011, 20 from: <http://www.muib.gov.bn/Majlis/CartaStrukturMajlis.htm>.

²⁶ Sabran, O. (2002). *Pengurusan Harta Wakaf*. A.S.Rosman (Ed.). Johor:UMIDA Industries Sdn.Bhd. pp.65-75.

2. Any institution that handles the endowment properties should provide various alternative ways for the Islamic community to avoid or prevent them to waste off their property to the unworthy expenses by spending their properties onto disobedience or *maksiat* and vain things; where this act should be removed and transferred the spending into endowing property by donating it to a proper place, which are beneficial and encouraged by Islam.
3. An endowment to the path of Allah SWT is a better option for them and will have a lasting reward, as Allah SWT says: “*While the Hereafter is better and more enduring.*”²⁷

The importance of *Wakaf* from the economic perspective:-

1. Endowment properties can be valuable properties, which can be invested or developed as to increase the profitable revenue for the *Wakaf* institution.
2. If the institution that handles the management of the *Wakaf* and its property has sufficient capacity in terms of manpower, financial, and management skills, then these institutions can play a wider role effectively. Even more, the importance of *wakaf* is to take back the lands that were owned by the Muslims which fell into the hands of foreign nations, whether by rent it, and to receive charge or purchasing and use it as *Wakaf* under the ownership of the Council or by developing a mini-estate projects, development projects, investments and others.
3. Endowments are for the Muslim’s general activities and are not limited to mosques and prayer halls only which are potential to develop the economic life of Muslims.

²⁷ Al-‘Ala, 87:17. (All Qur’anic translations in this writing are based from: <http://quran.com/87>).

The importance of *Wakaf* from the social perspective:-

1. With *Wakaf*, it can strengthen the social ties (*silaturrahim*) between the communities.
2. To eliminate the attitude of hostile, selfish people and do not want to be united in philanthropic work; which destroy harmony in a society.
3. Also, the social efforts in ensuring the people could live in peace and safety, thus this prevents them from involving themselves in bad deeds that disturbs the peace within communities.

1.2.3. The Purpose of Endowment²⁸

1. The purpose of *Wakaf* in management is to increase profit and revenue from the property endowed to the institution of *Wakaf* by keeping the property invested and developed.
2. Understanding the role of endowment properties being used or given is a way to achieve the pleasure of Allah SWT and an alternative way to be near to Him.
3. In Islam, wealth is a thing that must be sacrificed for the purpose of “*qurbah*”; closer to Allah SWT, as a proof of his (*wakif*) love to God greater than his love for the world and the property by passing over his property to be *Wakaf* property.

1.3. About the study

The main aim of the study is to explore the management of *Wakaf* in MUIB. Hence, the researcher will be able to do further investigation on the management and development of *Wakaf* property in Brunei Darussalam. Therefore, the researcher can analyze the *Wakaf* properties on to what extent do the development of *Wakaf* properties contribute to the

²⁸ Sabran, O. (2002). Pengurusan Harta Wakaf. A.S.Rosman (Ed.).Johor:UMIDA Industries Sdn. Bhd. pp.65-75.

economy of Brunei. Next, the researcher is eager to do some findings about this non-economic mechanism in Brunei Darussalam i.e. whether this Islamic traditional financial tool is still eligible to the socio-economy of Brunei. Then, if there is any deficiency in terms of the performance, the researcher shall give some recommendations or how *Wakaf* properties can generate another source of income for the socioeconomic of Brunei in making zero poverty by 2035.

1.4 Problem statement.

There are some issues raised regarding the study such as the problem of *Wakaf* lands that are left idle and also some *Wakaf* properties are left without maintenance and any development of it. Thus, this research the researcher to find out what are the solutions made by the Endowment and Treasury Unit or *Unit Wakaf dan Baitulmal* regarding these matters. As well as know the performance of *Wakaf*, the management of endowment properties and what are the challenges and obstacles of the development of *wakaf* in Brunei Darussalam.

Furthermore, the researcher eager to know how MUIB as the sole trustee manage in receiving and delivering the responsibility that they receive from the *waqif* (donor). Plus the researcher would be able to observe the service that is performed by Endowment and Treasury Unit that enables the researcher to see to what extent are the matters of transparency and honesty in performing their works and also after receiving service. In making the trust to be ongoing, what are the initiatives done by the Endowment and Treasury Unit regarding these matters.

In Brunei, *Wakaf* is a non economic mechanism, so the researcher would like to know how *Wakaf* could contribute to some current socio-economic problems which are poverty and unemployment which only focus on these two problems. The researcher would like to know what are the Endowment and Treasury Unit strategic planning in encountering these two setbacks.

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