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Waqf Transformation in Morocco: From Traditional Charity to Modern Socio-Economic Instruments

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Abstract

Islamic philanthropic instruments such as waqf face a profound paradox within the global capitalist system. While embodying ideals of substantive economic justice and community empowerment, in practice they often become subsumed by the dominant economic logic, limiting their transformative potential. This study aims to analyze the transformation of Islamic philanthropy models in Morocco, particularly the shift from traditional waqf to modern socio-economic instruments. Employing a qualitative library research approach with historical-institutionalist and case study perspectives, this research synthesizes academic literature, legal documents, and institutional reports to examine the characteristics of traditional waqf, the drivers of its transformation, and its implications for socio-economic development. The findings reveal that waqf transformation in Morocco is driven by the interplay of state intervention, economic modernization, and global philanthropic models, resulting in a transition toward productive and institutionalized waqf. However, this process is non-linear and marked by tensions between religious values, market logic, and governance structures. The study argues that waqf reform is not merely technical but constitutes a broader socio-institutional transformation requiring the integration of innovation with Sharia principles to ensure Islamic philanthropy remains both effective and ethically grounded in advancing sustainable socio-economic development in Morocco and comparable contexts.

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Introduction

The transformation of Islamic philanthropy has become an increasingly important issue in contemporary Muslim societies as socio-economic changes require philanthropic institutions to move beyond traditional charitable functions toward broader developmental roles (Hughes & Siddiqui, 2024; "The Landscape of the Third Sector in the United Arab Emirates," 2023). In Morocco, waqf has historically constituted the foundation of Islamic philanthropy,

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supporting religious activities, Islamic education, mosque maintenance, and social welfare for centuries (Guelida et al., 2022; International Islamic University et al., 2023). However, rapid economic modernization, urbanization, demographic change, and growing social inequality have challenged the capacity of traditional waqf institutions to respond effectively to contemporary development needs (Mac-Ikemenjima & Izugbara, 2022). Conventional waqf management remains largely characterized by conservative governance, fragmented institutional arrangements, and limited innovation, resulting in waqf being viewed primarily as a passive charitable mechanism rather than as a productive socio-economic asset capable of generating sustainable public welfare (Abdullah, 2018; ساسي, 2019). Simultaneously, the expansion of state involvement in social welfare and the emergence of modern Islamic philanthropic instruments integrating Sharia principles with professional governance, financial innovation, and sustainable development have fundamentally reshaped the landscape of Islamic philanthropy in Morocco (Fauzia, 2018; Harahap et al., 2023). Consequently, the transformation of waqf represents not merely a managerial reform but a broader institutional shift involving the interaction between religious traditions, public policy, and socio-economic modernization (Guelida et al., 2022; Hassan et al., 2024).

Despite the growing body of literature on Islamic philanthropy, important gaps remain in understanding the transformation of waqf in Morocco. Previous studies predominantly examine waqf from historical, jurisprudential, or normative perspectives, emphasizing its legal and religious foundations while paying relatively limited attention to the institutional dynamics underlying its contemporary transformation (Guelida et al., 2022; Putra et al., 2024). Other studies discuss the contribution of Islamic philanthropy to poverty alleviation or state-led waqf reform, yet these analyses are generally descriptive and fail to explain how regulatory reforms, governance innovation, and socio-economic modernization collectively reshape philanthropic institutions (Marpaung, 2020; Asni et al., 2020; Dallh, 2023). Furthermore, existing scholarship often assumes that modernization is primarily a matter of improving regulation or professional management, overlooking the complex interaction between religious legitimacy, institutional adaptation, historical legacies, and evolving socio-economic demands. As a result, the transformation from traditional waqf toward modern Islamic philanthropic models has not been comprehensively conceptualized as a multidimensional process of institutional and social change (Lamido & Haneef, 2021).

Addressing these limitations, this study aims to examine the transformation of Islamic philanthropy in Morocco by analyzing how traditional waqf institutions have evolved into modern socio-economic instruments capable of contributing more effectively to sustainable development. Specifically, this research investigates the historical characteristics of traditional waqf, identifies the regulatory, institutional, managerial, and socio-economic factors driving its transformation, and evaluates the implications of these changes for social welfare and economic development in Morocco. Accordingly, the study addresses three research questions: (1) what are the defining characteristics and historical practices of traditional waqf in Morocco; (2) what factors have driven its transformation into modern Islamic philanthropic models; and (3) how has this transformation influenced the developmental role of Islamic philanthropy? By answering these questions, this study seeks to provide a more comprehensive understanding of waqf transformation while offering insights relevant to policymakers and practitioners seeking to strengthen Islamic philanthropic institutions in Morocco and other Muslim-majority countries.

This study argues that the transformation of Islamic philanthropy is an inevitable institutional response to contemporary socio-economic change rather than simply an administrative reform (Faisal et al., 2022; Sulistyowati, 2023). Waqf should no longer be viewed solely as a traditional religious institution dedicated to charitable distribution but as a strategic instrument for sustainable socio-economic development that requires professional governance, financial integration, regulatory innovation, and institutional accountability while remaining firmly grounded in Sharia principles (Ayub et al., 2024; Khan et al., 2023; Musari, 2022; Utami, 2023). Accordingly, the effectiveness of Islamic philanthropy depends on its ability to balance religious legitimacy with modern governance requirements and changing societal needs. The study therefore maintains that waqf reform constitutes a broader process of institutional and social transformation in which historical traditions, state policies, and economic modernization interact to shape more inclusive, productive, and sustainable models of Islamic philanthropy.

Research Methodology

This study employs a qualitative research design using a library research approach to examine the transformation of Islamic philanthropy in Morocco, particularly the evolution of waqf from a traditional religious institution into a modern socio-economic instrument (Creswell & Poth, 2018). This approach is appropriate because it enables a comprehensive analysis of conceptual developments, institutional reforms, and governance changes through the examination of scholarly literature and policy documents rather than primary fieldwork. To strengthen the analysis, the study adopts a historical institutionalist perspective to explain how legal reforms, state intervention, and institutional arrangements have shaped the evolution of waqf over time (North, 1990). In addition, a case study strategy is used to illustrate selected examples of waqf modernization in Morocco, including productive waqf, cash waqf initiatives, and other contemporary Islamic philanthropic practices (Yin, 2014).

Data were collected through a systematic literature search in Scopus, Google Scholar, and ScienceDirect using keywords such as *Islamic philanthropy Morocco*, *waqf transformation*, *cash waqf*, *productive waqf*, *institutional change*, and *Islamic social finance* (Ridley, 2012). The review was limited to publications issued between 2005 and 2025, including peer-reviewed journal articles, academic books, government regulations, policy documents, and institutional reports. The selected literature covers four main categories: (1) studies on waqf and Islamic philanthropy, (2) Moroccan legal and policy documents, particularly Law No. 41-04 on Waqf, (3) reports from national and international institutions, and (4) comparative studies from Malaysia, Indonesia, and Türkiye. Sources were selected based on thematic relevance, academic quality, and their contribution to discussions on institutional transformation.

Table 1

Literature Screening and Selection Process

Stage	Activity	Number of Sources
Stage 1: Initial Identification	Database search in Scopus, Google Scholar, and ScienceDirect using selected keywords	±315
Stage 2: Duplicate Removal	Removal of sources appearing in more than one database	±230
Stage 3: Title & Abstract Screening	Evaluation based on thematic relevance, academic credibility, and theoretical/empirical contribution	±150
Stage 4: Full-Text Assessment	Full-text reading to ensure alignment with research scope and methodological quality	±75
Stage 5: In-Depth Analysis	Sources meeting all inclusion criteria and thematically analyzed	**50**

Source: Developed by the authors, 2026.

The literature selection followed a systematic screening process to ensure methodological rigor and transparency (Snyder, 2019). Approximately 500 publications were initially identified, after which duplicate records were removed. The remaining studies underwent title, abstract, and full-text screening based on predefined inclusion criteria, including thematic relevance, publication quality, publication period (2005–2025), and full-text availability in English, French, or Arabic. This process resulted in 50 high-quality sources for detailed analysis.The collected data were analyzed using thematic analysis (Braun & Clarke, 2006; Braun & Clarke, 2021). The analysis involved coding key concepts related to waqf transformation, institutional reform, governance innovation, and socio-economic development, followed by the development of broader analytical themes. The findings were interpreted using North's Institutional Change Theory and the Institutional Logics framework to explain the interaction between religious, state, and market institutions in shaping the modernization of waqf (Thornton et al., 2012). To enhance credibility, evidence from multiple academic and institutional sources was compared through data triangulation. Although the study relies exclusively on secondary data, the systematic selection procedure provides a reliable basis for understanding the transformation of waqf in Morocco and offers recommendations for future comparative and empirical research.

Traditional Waqf in Morocco: Historical Character, Institutional Framework, and Social Practices

The institution of waqf in Morocco constitutes one of the oldest and most influential components of the country's Islamic social and legal system, reflecting the integration of religious values, legal principles, and socio-economic objectives within a single philanthropic institution. Historically, waqf functioned as a perpetual charitable endowment (*ṣadaqah jāriyah*) through which private assets were dedicated for enduring public or familial benefit, financing mosques, Islamic schools, hospitals, public infrastructure, and various welfare services long before the emergence of the modern welfare state (Shatzmiller, 2001; Koehler, 2015). While maintaining these classical functions, Moroccan waqf has gradually evolved through legal codification and administrative reform, producing a hybrid institutional model that combines Islamic jurisprudential principles with modern governance mechanisms. This institutional evolution reflects Morocco's broader effort to preserve the religious legitimacy of waqf while enhancing its administrative effectiveness, legal certainty, and contribution to national socio-economic development.

A distinctive characteristic of Moroccan waqf lies in its comprehensive legal institutionalization. Contemporary legislation has transformed waqf from a predominantly juristic institution governed by local customary practices into a formally recognized legal entity possessing juridical personality, enabling it to own assets, enter contractual relations, and manage endowment properties independently across generations (Guelida et al., 2022). Nevertheless, the codification process continues to uphold fundamental Islamic principles, particularly the perpetuity and irrevocability of endowed assets, while allowing limited flexibility under exceptional legal circumstances. This legal transformation has strengthened governance, accountability, and regulatory oversight, yet it has also generated scholarly debate concerning the balance between institutional modernization and the preservation of waqf's religious and ethical foundations. As waqf assets expand in scale and complexity, questions surrounding management capacity, bureaucratic control, and institutional autonomy have become increasingly significant, illustrating the continuing negotiation between religious tradition and modern state governance.

Beyond its legal framework, Moroccan waqf remains deeply embedded within the country's social and cultural landscape as an important instrument of collective welfare and social solidarity. Traditionally, waqf has supported religious activities, education, healthcare, poverty alleviation, and community development through both public (*khayrī*) and family (*ahlī*) endowments, each serving complementary social functions. However, contemporary socio-economic transformation, urbanization, and changing development priorities have expanded expectations regarding the developmental role of waqf. Increasingly, policymakers and scholars recognize its potential to contribute to sustainable development through more productive asset management, improved financial governance, digital administration, standardized reporting systems, and stronger collaboration between state institutions and civil society organizations (Sadique et al., 2016; Singer, 2018; Amoumri, 2025). These reforms seek to improve institutional transparency and effectiveness while preserving the religious values that continue to underpin public trust in waqf institutions.

From a comparative perspective, Morocco represents a distinctive model within the broader tradition of Islamic philanthropy because it combines relatively strong state regulation with enduring community participation in waqf management. Unlike some countries that rely predominantly on decentralized community administration or highly centralized governmental control, the Moroccan model seeks to balance public oversight with the preservation of religious autonomy (Faisal et al., 2022; Goldstein, 2020; Uluyol et al., 2021). This institutional configuration highlights the complex interaction between religious legitimacy, legal modernization, and socio-economic development that characterizes the evolution of waqf in Morocco. Consequently, traditional waqf should not be understood merely as a historical charitable institution but as a dynamic and adaptive philanthropic system whose historical, legal, institutional, and social dimensions continue to shape its relevance within contemporary development agendas. A synthesis of these dimensions is presented in Table 1, which summarizes the principal characteristics of traditional waqf in Morocco and their implications for its ongoing institutional transformation.

Table 1

Key Dimensions of Traditional Waqf in Morocco

Dimension	Description	Key Features	Contemporary Relevance
Historical	Long-standing tradition of endowment for public welfare	Perpetual charity (*ṣadaqah jāriyah*); financing mosques, madrasas, hospitals, and urban infrastructure	Provides historical foundation for modern waqf reform and continuity of Islamic philanthropic tradition
Legal	Codified framework harmonizing religious doctrine with state regulation	Juridical personality; perpetuity (*taʾbīd*); irrevocability of endowed assets	Enables waqf to function as independent legal entity; facilitates integration with modern legal and economic systems
Institutional	Governance by *nāẓir* or *mutawallī* as custodians	Hybrid institutional form; classical Islamic principles combined with modern governance requirements	Balances religious legitimacy with administrative efficiency; ensures accountability and transparency
Social	Embedded in social practices and cultural imaginaries	Public (*khayrī*) and family (*ahlī*) forms; collective responsibility; wealth redistribution	Supports community solidarity; addresses education, healthcare, and poverty alleviation; strengthens social cohesion
Comparative	Similarities and differences with common-law trust	Emphasis on permanence and moral accountability; flexible duration in trusts vs. perpetuity in waqf	Informs policy efforts to modernize waqf management while preserving foundational principles
Contemporary	Adaptation to modernization, urbanization, and state-building	Digital technologies; standardized reporting; collaboration with civil society	Enhances transparency, efficiency, and impact; preserves religious and cultural significance

Source: Author's conceptualization based on literature synthesis (Shatzmiller, 2001; Koehler, 2015; Guelida et al., 2022; Sadique et al., 2016; Singer, 2018).

Table 1 synthesizes the principal characteristics of traditional waqf in Morocco across six interconnected dimensions, historical, legal, institutional, social, comparative, and contemporary, illustrating the multidimensional nature of the institution. Historically, waqf developed as a perpetual charitable endowment (*ṣadaqah jāriyah*) that financed religious, educational, healthcare, and public infrastructure, thereby functioning as an important mechanism of social welfare long before the emergence of the modern state (Shatzmiller, 2001; Koehler, 2015). Legally, Moroccan waqf has evolved through a codified regulatory framework that reconciles Islamic jurisprudence with modern state governance by recognizing waqf as a juridical entity while preserving the principles of perpetuity (*taʿbīd*) and irrevocability (Guelida et al., 2022). Institutionally, the system continues to rely on the stewardship of *nāẓir* or *mutawallī*, whose custodial role reflects a hybrid governance model combining classical Islamic norms with contemporary administrative practices. Socially, waqf remains embedded in both public (*khayrī*) and family (*ahlī*) endowments that promote social solidarity, wealth redistribution, and community welfare (Sadique et al., 2016). From a comparative perspective, Moroccan waqf differs from the common-law trust by emphasizing permanence, religious legitimacy, and moral accountability over contractual flexibility, while its contemporary development demonstrates increasing adaptation to modernization through digital governance, standardized reporting systems, and stronger collaboration between government institutions and civil society organizations (Singer, 2018; Amoumri, 2025).

Collectively, these dimensions demonstrate that Moroccan waqf is not merely a historical religious institution but a dynamic and evolving system that continuously adapts to changing legal, institutional, and socio-economic environments. Although its normative foundations remain firmly rooted in the Islamic principles of charity, perpetuity, and social justice, its contemporary relevance increasingly depends on its capacity to integrate modern governance practices without compromising its religious legitimacy. Consequently, the transformation of waqf requires not only legal and administrative reforms but also a broader reconceptualization of waqf as a strategic instrument for sustainable socio-economic development. The Moroccan experience therefore provides an important reference for understanding how Islamic philanthropic institutions can balance religious tradition with institutional modernization, offering valuable lessons for strengthening waqf governance and enhancing its contribution to inclusive and sustainable development in Muslim societies.

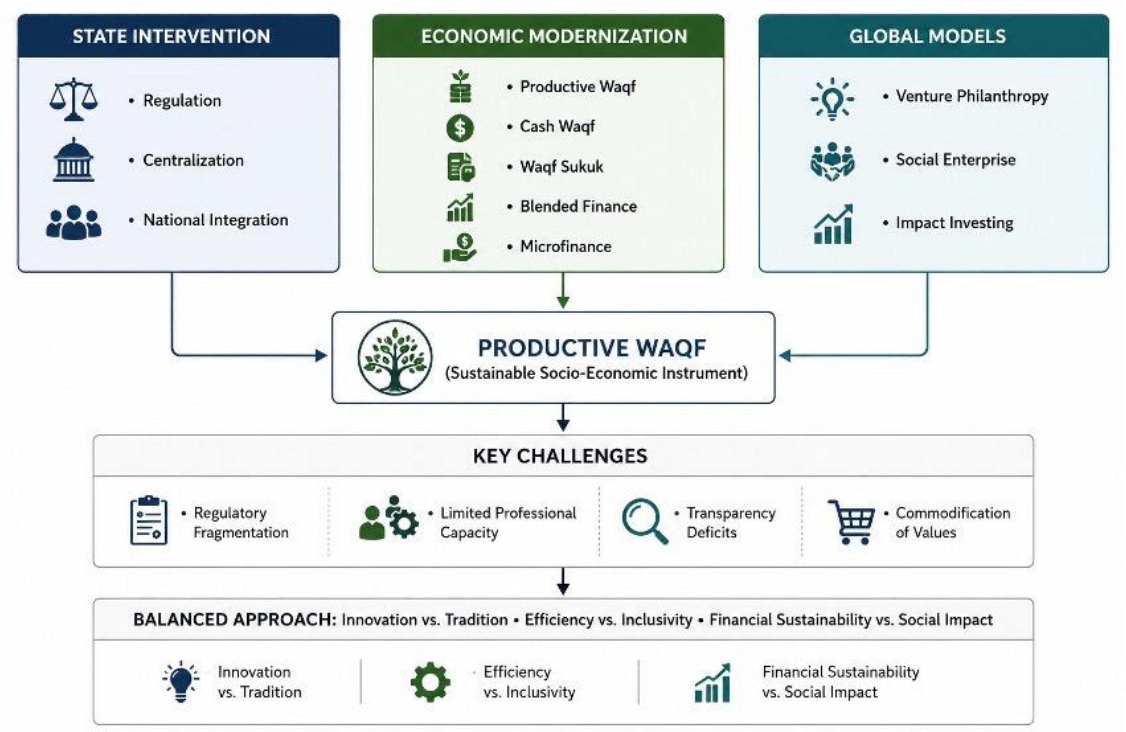
Drivers of Transformation: The State, Economic Modernization, and Waqf Institutional Reform

The transformation of waqf from a traditional charitable endowment into a productive and institutionalized instrument of socio-economic development represents one of the most significant shifts in contemporary Islamic social finance. Historically, waqf functioned as a static philanthropic mechanism, largely confined to religious and social purposes such as the construction of mosques, schools, and cemeteries. While this model played a crucial role in sustaining Muslim societies for centuries, it has increasingly been viewed as insufficient in addressing the complex and large-scale challenges of modern development, including poverty alleviation, inequality, and infrastructure deficits. As a result, waqf has undergone a process of transformation driven by the interplay of state intervention, economic modernization, and the diffusion of global philanthropic models (Fauzia, 2018; Lamido & Haneef, 2021).

This transformation reflects not only institutional reform but also a broader paradigm shift in how Islamic philanthropy is conceptualized and operationalized in the contemporary era. To provide a comprehensive visual overview of the three key drivers of this transformation and their interconnections, Figure 1 synthesizes the interplay of state intervention, economic modernization, and global philanthropic models that converge to shape productive waqf.

Figure 1

Conceptual Framework of Waqf Transformation Drivers



Source: Author’s conceptualization based on literature synthesis, 2026.

Figure 1 presents a conceptual framework illustrating the three principal drivers underpinning the transformation of waqf from a traditional charitable endowment into a productive and institutionalized instrument of socio-economic development. The first driver, state intervention, encompasses regulatory reform, institutional centralization, and the integration of waqf into national development strategies, reflecting governments’ efforts to improve governance, accountability, and the strategic utilization of waqf assets (Fauzia, 2018; Johari et al., 2022). Experiences from countries such as Morocco and Türkiye demonstrate that stronger legal frameworks and centralized oversight have enhanced administrative efficiency and facilitated the mobilization of waqf resources for large-scale public development. Nevertheless, excessive bureaucratization may weaken community participation and institutional autonomy, highlighting the need to balance centralized regulation with decentralized implementation to preserve both efficiency and public trust (Abdullah, 2020; Iskandar et al., 2021).

The second driver, economic modernization, reflects the increasing demand for innovative and sustainable financing mechanisms capable of addressing contemporary socio-economic challenges. This transformation has shifted waqf from a consumption-oriented charitable institution toward a productive investment instrument through the development of productive waqf, cash waqf, waqf sukuk, blended finance, and integration with Islamic microfinance (Sulistyowati, 2019; Sukmana, 2020; Shahid et al., 2021). These innovations expand the funding base, improve liquidity, and generate continuous income that can be reinvested in education, healthcare, poverty alleviation, infrastructure, and entrepreneurship. Consequently, waqf is increasingly positioned as a strategic component of Islamic social finance that contributes to financial inclusion, long-term sustainability, and inclusive economic development (Ambrose et al., 2018; Kassim et al., 2021; Tok et al., 2022).

The third driver, global philanthropic models, represents the diffusion of governance innovations originating from concepts such as venture philanthropy, social enterprise, and impact investing. These approaches have introduced new standards of professional management, performance measurement, impact evaluation, and strategic investment into contemporary waqf governance (Shulthoni et al., 2018; Zakaria et al., 2013). Rather than replacing the religious foundations of waqf, these global models have generally been adapted to conform with Sharia principles and the objectives of *maqāṣid al-sharīʿah*, resulting in hybrid governance models that combine Islamic ethical values with modern management practices. Recent studies further indicate an increasing convergence between waqf and global sustainable development agendas, particularly in the areas of poverty reduction, education, healthcare, and environmental sustainability (Huda et al., 2023; Dirie et al., 2023).

The interaction of these three drivers has fundamentally transformed waqf from a static charitable institution into a productive socio-economic instrument capable of generating sustainable public value. Productive waqf is no longer confined to the preservation and distribution of endowed assets but is increasingly managed as a long-term investment mechanism that supports entrepreneurship, infrastructure development, social services, and community empowerment. Nevertheless, this transformation also introduces new governance challenges, including regulatory fragmentation, limited professional capacity, transparency deficits, risk management, and concerns regarding the commercialization of religious philanthropy (Abdullah, 2020; Adinugraha et al., 2023). As illustrated in Figure 1, successful waqf transformation therefore depends on achieving an appropriate balance between innovation and tradition, institutional efficiency and social inclusiveness, as well as financial sustainability and religious legitimacy. This conceptual framework demonstrates that the modernization of waqf is a multidimensional institutional process requiring integrated legal, managerial, and policy reforms to maximize its contribution to sustainable socio-economic development.

Implications of Waqf Transformation: Islamic Philanthropy as an Instrument of Socio-Economic Development

The transformation of Islamic philanthropy, particularly the evolution of *waqf* from a traditional charitable endowment into a productive socio-economic institution, has become an important development in contemporary Islamic social finance. Historically, *waqf* played a central role in supporting Muslim societies by financing mosques, schools, hospitals, public infrastructure, and other social services. Through its perpetual nature, *waqf* functioned as a sustainable welfare mechanism that complemented state responsibilities while promoting social solidarity and economic redistribution (Fauzia, 2018). However, the traditional *waqf* model has faced increasing challenges in addressing contemporary socio-economic problems, including poverty, unemployment, inequality, and limited public resources. In many countries, *waqf* assets have been managed primarily for preservation rather than productive utilization, resulting in underused assets and limited contributions to economic development. These conditions have encouraged a shift toward more innovative and sustainable models of Islamic philanthropy.

Today, *waqf* is increasingly integrated with modern financial and institutional approaches, including productive *waqf*, cash *waqf*, waqf-linked investments, Islamic microfinance, and digital governance systems. These innovations seek to generate sustainable income while supporting education, healthcare, entrepreneurship, infrastructure, and poverty alleviation. As a result, *waqf* is increasingly viewed as a development-oriented institution capable of creating long-term social and economic impact. Morocco provides an important example of this transformation due to its longestablished *waqf* tradition and ongoing institutional reforms. Through legal frameworks such as Law No. 41-04 on *Habous* (Waqf), the government has sought to strengthen governance, improve transparency, and align *waqf* management with national development priorities. Nevertheless, challenges remain, including bureaucratic governance, limited professional capacity, regulatory fragmentation, and balancing religious principles with economic efficiency. Examining Morocco's experience therefore provides valuable insights into how Islamic philanthropy can evolve into a modern institution that supports sustainable socio-economic development while preserving its religious and social objectives. To provide a comprehensive overview of the key implications of this transformation, Table 2 synthesizes the three primary dimensions of waqf's socio-economic impact, while Figure 2 illustrates the interconnections between these dimensions and the governance challenges that must be addressed.

Table 2

Implications of Waqf Transformation for Socio-Economic Development

Dimension	Key Implications	Examples/Mechanisms	Potential Impact	Supporting References
Poverty Reduction & Social Services	Productive waqf generates continuous income streams for social programs	Investment in education, healthcare, community infrastructure	Reduced multidimensional poverty, improved access to essential services	Lamido & Haneef (2021); Adinugraha et al. (2023); Triantoro et al. (2021)
Economic Empowerment & Job Creation	Cash waqf and waqf-linked enterprises support entrepreneurship and SMEs	Microfinance integration, vocational training, cooperative enterprises	Job creation, financial inclusion, economic participation	Ardiyansyah & Kasdi (2021); Amoumri (2025)
Social Services & Human Development	Strategic allocation of resources to high-impact sectors	E-waqf platforms, digital monitoring, donor engagement	Enhanced public services, improved quality of life, institutional sustainability	Fanani et al. (2021); Maryani et al. (2023)

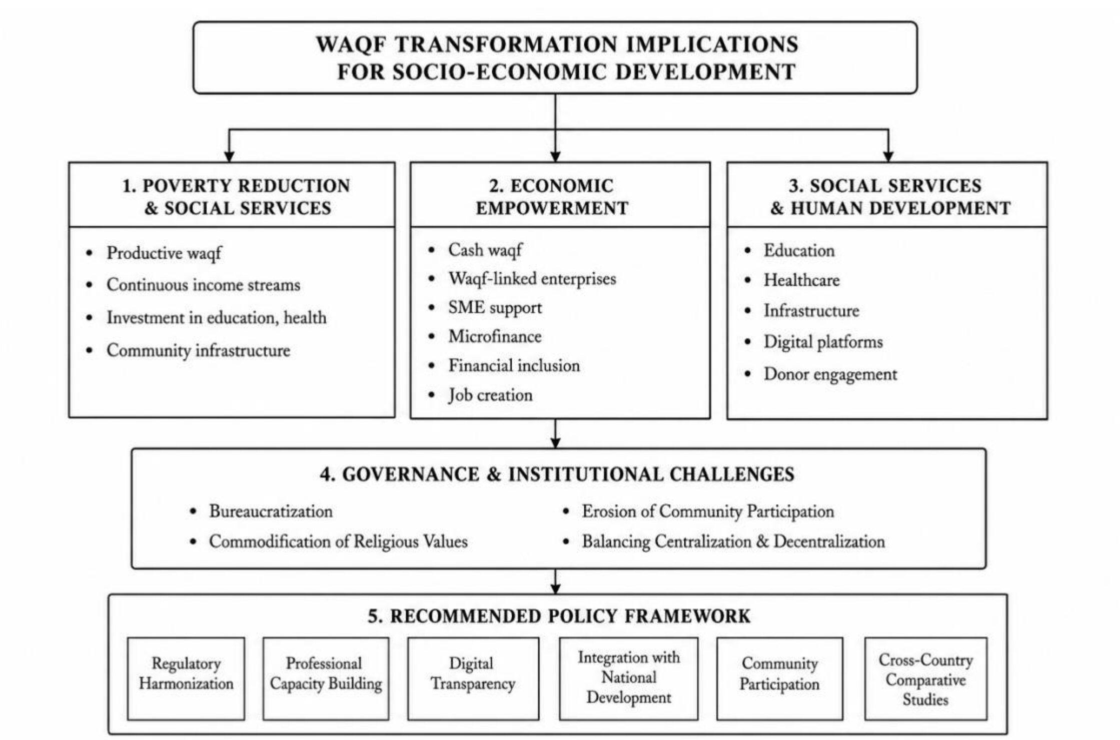
Source: Author's conceptualization based on literature synthesis, 2026.

Table 2 synthesizes the three primary implications of waqf transformation for socio-economic development. The first dimension, Poverty Reduction and Social Services, highlights how productive waqf generates continuous income streams that can be reinvested into social programs such as education, healthcare, and community infrastructure (Lamido & Haneef, 2021; Adinugraha et al., 2023). This approach aligns closely with sustainable development objectives, particularly in addressing multidimensional poverty and improving access to essential services (Triantoro et al., 2021).

The second dimension, Economic Empowerment and Job Creation, demonstrates how cash waqf and waqf-linked enterprises support entrepreneurship and SMEs through microfinance integration, vocational training, and cooperative enterprises (Ardiyansyah & Kasdi, 2021; Amoumri, 2025). This shift from consumption-based charity to asset-based empowerment represents a fundamental reorientation in Islamic philanthropy. The third dimension, Social Services and Human Development, emphasizes the strategic allocation of resources to high-impact sectors through digital platforms, real-time monitoring, and enhanced donor engagement (Fanani et al., 2021; Maryani et al., 2023). These innovations are essential for building trust and ensuring the long-term sustainability of waqf institutions.

Figure 2

Framework of Waqf Transformation Implications and Governance Challenges



Source: Author's conceptualization based on literature synthesis, 2026.

Figure 2 presents a conceptual framework illustrating the implications of waqf transformation and the governance challenges accompanying its evolution into a productive instrument of socio-economic development. The framework identifies three interrelated dimensions. First, poverty reduction and social welfare, where productive waqf generates sustainable resources to finance education, healthcare, social protection, and public infrastructure, complementing government welfare programs and supporting the Sustainable Development Goals (Lamido & Haneef, 2021; Adinugraha et al., 2023). Second, economic empowerment, emphasizing productive waqf, cash waqf, waqf-linked enterprises, and integration with Islamic microfinance to promote entrepreneurship, strengthen SMEs, expand financial inclusion, and create sustainable employment (Ardiyansyah & Kasdi, 2021; Amoumri, 2025).

Third, human development and public service enhancement, where strategic waqf allocation and digital innovations, including e-waqf platforms, improve transparency, efficiency, donor engagement, and institutional accountability (Fanani et al., 2021). Despite these opportunities, waqf transformation also creates governance challenges. Greater state involvement enhances regulation and accountability but may increase bureaucratization and reduce community participation if governance becomes overly centralized (Fauzia, 2018; Maryani et al., 2023). Likewise, integration with modern financial systems may prioritize efficiency over the ethical objectives of *maqāṣid al-sharīʿah* (Adinugraha et al., 2023). Therefore, sustainable waqf governance requires balanced regulation, transparent reporting, digital monitoring, professional nāẓir capacity, independent oversight, and meaningful community participation (Syarief, 2021; Meidina & Mokan, 2023). In Morocco, this balance enables productive waqf to strengthen inclusive national development while preserving its religious and social values.

Reconstructing Islamic Philanthropy in Morocco: Explaining Waqf Transformation through Institutional Change and Institutional Logics

The transformation of waqf in Morocco should be understood as a multidimensional process of institutional change rather than merely an administrative reform of a religious endowment system. This study argues that the evolution of Moroccan waqf reflects a fundamental reconfiguration of the relationship between religious institutions, state governance, and market-oriented development. To explain this transformation, the analysis integrates Institutional Change Theory(North, 1990, 1991) with the Institutional Logics Perspective (Friedland & Alford, 1991; Thornton et al., 2012), enabling a systematic explanation of both the structural drivers of institutional reform and the interaction among competing institutional actors. By combining these theoretical perspectives, the study moves beyond descriptive accounts of waqf modernization to explain the mechanisms through which institutional transformation occurs.

From the perspective of Institutional Change Theory, institutions evolve when existing formal and informal arrangements become less capable of responding to changing economic and political environments (North, 1990, 1991). In Morocco, the traditional waqf system successfully supported religious education, mosques, healthcare, and social welfare for centuries. However, rapid urbanization, demographic growth, fiscal constraints, and increasing development demands gradually reduced the effectiveness of conventional waqf governance. These structural pressures generated incentives for institutional adaptation through legal reform, administrative restructuring, professional management, and stronger state regulation. Law No. 41-04 on Habous represents one of the most significant examples of this institutional adaptation by redefining the formal rules governing waqf administration while preserving its fundamental Islamic legal principles. Consistent with North's argument, institutional reform in Morocco can therefore be interpreted as an effort to reduce governance inefficiencies, improve organizational performance, and align waqf institutions with contemporary socio-economic needs.

While North's framework explains why institutional reform became necessary, it provides limited explanation regarding how different institutional actors shape the reform process. For this reason, the Institutional Logics Perspective (Friedland & Alford, 1991; Thornton et al., 2012) is employed to analyse the interaction among three dominant logics that characterize contemporary waqf governance. The religious logic emphasizes Sharia compliance, perpetuity (*taʿbīd*), and the realization of *maqāṣid al-sharīʿah* through social justice and public welfare. The state logicprioritizes legal authority, centralized regulation, accountability, and the incorporation of waqf into national development planning. Meanwhile, the market logic promotes managerial professionalism, investment efficiency, financial sustainability, innovation, and measurable social performance. Rather than replacing one another, these institutional logics coexist and continuously negotiate institutional priorities. The emergence of productive waqf, cash waqf, digital governance, and investment-based asset management reflects the growing influence of market logic, whereas stronger legal supervision and standardized governance illustrate the expansion of state logic.

Simultaneously, the preservation of Sharia principles and the perpetual character of waqf demonstrates the continuing influence of religious logic. Consequently, Moroccan waqf has evolved into a hybrid institutional arrangement in which religious legitimacy, governmental authority, and market efficiency are continuously balanced rather than mutually exclusive.

This institutional evolution also reflects broader processes of institutional isomorphism. According to DiMaggio and Powell (1983), organizations frequently adopt governance practices that are considered legitimate within their institutional environment. The increasing adoption of financial reporting standards, professional management, digital governance, transparency mechanisms, and performance evaluation within Moroccan waqf institutions illustrates both coercive pressures arising from government regulation and normative pressures associated with the professionalization of nonprofit governance. Rather than representing a departure from Islamic principles, these governance innovations demonstrate how waqf institutions adapt to internationally recognized standards while maintaining their religious identity.

The transformation of waqf must also be understood within its broader social context. Granovetter's (1985) concept of embeddedness argues that economic institutions remain embedded within social relationships, cultural norms, and collective trust rather than operating solely according to market rationality. Historically, Moroccan waqf derived its legitimacy from strong community participation, religious authority, and long-standing philanthropic traditions. Although modernization has introduced digital administration, regulatory compliance, and professional governance, the long-term effectiveness of these reforms continues to depend on preserving public trust and community engagement. This perspective complements Scott's (2014) institutional framework, which suggests that institutional stability is maintained through the interaction of regulative, normative, and cultural-cognitive pillars. In Morocco, successful waqf reform therefore depends not only on strengthening legal regulation but also on maintaining shared religious values and cultural legitimacy among donors, beneficiaries, and waqf managers.

Finally, the transformation of waqf should be evaluated not solely according to organizational efficiency but also according to its contribution to the objectives of the Islamic Moral Economy (IME). As argued by Asutay (2007), Islamic economic institutions pursue economic efficiency within an ethical framework centred on justice, equity, and social welfare rather than profit maximization alone. This perspective provides an important normative foundation for interpreting the Moroccan experience. The expansion of productive waqf, cash waqf, waqf-linked enterprises, and integration with Islamic microfinance has created new opportunities for poverty reduction, employment generation, financial inclusion, and human development (Ardiyansyah & Kasdi, 2021; Fanani et al., 2021). Nevertheless, these innovations can only achieve sustainable legitimacy when financial performance remains consistent with the objectives of *maqāṣid al-sharīʿah*. Excessive bureaucratization or market-oriented commercialization risks weakening the ethical foundations that distinguish waqf from conventional nonprofit or financial institutions.

Overall, the Moroccan experience demonstrates that waqf transformation is neither a purely legal reform nor simply a process of managerial modernization. Instead, it represents a continuous process of institutional adaptation in which changes in formal rules (North, 1990), the interaction of competing institutional logics (Thornton et al., 2012), institutional isomorphism (DiMaggio & Powell, 1983), social embeddedness (Granovetter, 1985), institutional legitimacy (Scott, 2014), and the ethical principles of the Islamic Moral Economy (Asutay, 2007) collectively shape the emergence of a hybrid model of Islamic philanthropy. This integrated analytical framework constitutes the principal theoretical contribution of this study by explaining not only why waqf has transformed in Morocco but also how institutional actors negotiate religious legitimacy, state governance, and market efficiency in producing a more productive, accountable, and sustainable model of waqf governance.

Conclusion

This study examined the transformation of Islamic philanthropy in Morocco by analyzing the evolution of waqf from a traditional religious endowment into a modern socio-economic institution. The findings indicate that this transformation is not merely an administrative or managerial reform but a broader process of institutional change driven by the interaction of state intervention, economic modernization, and the diffusion of global philanthropic models. Historically, Moroccan waqf has evolved into a hybrid institutional arrangement that combines classical Islamic legal principles with contemporary governance mechanisms through legal codification, juridical personality, and institutional restructuring. Three interrelated drivers underpin this transformation: regulatory reform and state centralization, the emergence of productive waqf and cash waqf as innovative financing mechanisms, and the adoption of global governance practices emphasizing professionalism, accountability, and measurable social impact. Together, these developments have repositioned waqf from a passive charitable institution toward a strategic instrument capable of supporting sustainable socio-economic development while simultaneously generating institutional tensions between religious legitimacy, state authority, and market-oriented governance.

The study further demonstrates that the modernization of waqf remains constrained by several structural challenges, including regulatory fragmentation, limited institutional and managerial capacity, insufficient transparency, and the growing risk that market-oriented approaches may weaken the ethical foundations of Islamic philanthropy. Through the application of Institutional Logics and the concept of embeddedness, this research shows that contemporary waqf governance is characterized by the continuous interaction among religious, state, and market logics, requiring governance arrangements that reconcile institutional efficiency with religious legitimacy and community participation. These findings suggest that strengthening waqf in Morocco requires integrated policy reforms encompassing regulatory harmonization, professional capacity development for *nāẓir*, digital governance, transparent financial reporting, and closer alignment between waqf institutions and national development strategies. Beyond its practical implications, this study contributes to the literature on Islamic social finance by demonstrating that waqf transformation should be understood as a multidimensional institutional process rather than a purely technical reform. Future research is therefore encouraged to validate these findings through empirical field studies, comparative analyses across Muslim-majority countries, and investigations into the role of digital innovation and financial technology in enhancing waqf governance. Ultimately, the long-term success of waqf transformation in Morocco will depend on its ability to reconcile religious tradition with institutional modernization, ensuring that Islamic philanthropy remains an effective instrument for inclusive, resilient, and sustainable socio-economic development.

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