

Conceptualizing Rushd as an Islamic Development Model

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Abstract. This research explores an integrated framework that bridges Islamic epistemology and its potential for innovation and application in development contexts. Building on foundational theories articulated mainly by Elmessiri (2006) in "Bias: Epistemological Bias in the Physical and Social Sciences," the research aims to propose a contemporary theoretical Islamic development model (Rushd), informed by principles of Islamic epistemology and its manifestation in the development of waqf institutions (Islamic Endowments). This study is guided by an overarching question and a sub-question: How can Islamic thoughts in societal development facilitate the construction of a development model? What are the most important principles within the Islamic epistemology that can guide societal engagement to enrich this model? The proposed Rushd framework reveals five principles that can be used across waqfs communities. First, the continuous alignment of the philosophical view of the universe with the basic ideas of everyday interactions. Second, taking initiatives and precautions as a means of mitigating societal risks to address community challenges. Third, enhancing self-productive capabilities before looking into external resources. Fourth, the comprehension and application of a dual mindset that balances heritage values with contemporary societal demands. Fifth, connecting knowledge production to authentic knowledge systems, highlights the need for innovative development models rooted in Islamic epistemology and that complex challenges require multifaceted approaches.

Keywords: Islamic Epistemology, Development, Waqf, Society Building, Innovation, Rushd.

المخلص. يستكشف هذا المبحث قابلية طرح نموذج تنموي ذو إطار معرفي إسلامي، ومدى قدرة هذا النموذج على الابتكار والتفاعل مع النماذج التنموية. واستناداً بشكل رئيسي إلى النظريات التي صاغها المسيري (2006) في مبحث "التحيز: التحيز المعرفي في العلوم الفيزيائية والاجتماعية"، يهدف البحث إلى اقتراح نموذج تنموي مستوحى من مبادئ المعرفة الإسلامية (رشد)، وتمثلاتها في تنمية الأوقاف الإسلامية. وتسترشد هذه الدراسة بسؤال رئيسي وآخر فرعي: كيف يمكن للأفكار النابعة من المرجعية الإسلامية للمعرفة حول التنمية المجتمعية أن تسهم في تشكيل نموذج تنمية مبتكر؟ وما هي المبادئ التي يمكن أن يُسترشد بها خلال عملية إنتاج المعرفة الإسلامية في توجيه المشاركة المجتمعية لإثراء هذا النموذج؟

يكشف النموذج المقترح (رشد) عن خمسة مبادئ يمكن تطبيقها في مجالات تنمية مجتمعات الأوقاف. أولاً، مواءمة النظرة الفلسفية للكون مع الأفكار الأساسية للتفاعلات اليومية بشكل مستمر. ثانياً، أخذ زمام المبادرة والمبادرة للتخفيف من المخاطر المجتمعية ومواجهة التحديات المجتمعية. ثالثاً، تعزيز القدرات الإنتاجية الذاتية قبل اللجوء إلى الاستعانة بمصادر خارجية. رابعاً، فهم وتطبيق نهج ثنائي يوازن بين قيم التراث ومتطلبات المجتمع المعاصر. خامساً، ربط إنتاج المعرفة بمفاهيم نظم معرفية ذات أصالة، لإيضاح الحاجة إلى نماذج تنموية مبتكرة متصلة بجذور نظريات المعرفة في الفكر الإسلامي، وكذلك الحاجة إلى الأساليب المركبة لمواجهة التحديات.

الكلمات الدلالية: الفكر الإسلامي، المعرفة، نماذج تنموية، الأوقاف، الابتكار المجتمعي، رشد.

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Introduction

Does Islamic epistemology offer a contemporary theory of development for societal building? Through the discourse on epistemological paradigms and biases within sciences, the scholarly contributions of Abdul wahab Elmessiri and his colleagues are instrumental (Elmessiri, 2006). Their work, "Epistemological Bias in the Physical and Social Sciences," provides a starting point and framework for understanding the underpinnings of Islamic values, a topic that is both rich and complex in its implications for knowledge production and societal norms. Elmessiri (2006) presents a critical perspective on the current dominant Western epistemological paradigm, which favors a materialist monism. In the introduction chapter, Elmessiri describes it as a philosophical and moral battle against the man-nature duality, which simplifies the universe to mere material existence and imposes the logic of materialism on human experience. Then he warns of the jeopardy this logic poses to humanity's future and advocates for epistemological heterogeneity, encouraging innovative and culturally diverse thinking outside the confines of a hegemonic worldview.

This study contributes to contemporary Islamic development thought by introducing the Rushd Framework, a model that integrates Islamic epistemology and waqf-based institutional design into an evolving structure. Existing literature on Islamic development occasionally treats epistemology and the development of Islamic institutions as separate analytical tracks; the Rushd framework links them together to offer a holistic development logic. By foregrounding epistemic formation as a driver of institutional practice, the Rushd framework offers a new approach to designing development interventions. This study is guided by the overarching question: How can Islamic thoughts in societal development facilitate the construction of a development model? Followed by a sub-question: What are the most important principles within the Islamic epistemology that can guide societal engagement to enrich this model? This paper does not aim to provide normative answers to the earlier stated questions, but rather to facilitate the exploration of a

reconstructive and evolving framework of development that integrates Islamic epistemology with societal experiences.

Literature Review

Following the introduced gap, exploring how Islamic epistemology has manifested across various Islamic socioeconomic systems becomes vital to pave the way for the framework. The principles in the upcoming passages often find their practical applications in various teachings of Islam – the Qur'an (the Book of Revelation), the Sunnah (the sayings, actions, and acknowledgments of Prophet Muhammad), Ijma' (the consensus of Islamic scholars), and Ijtihad (new deliberative reasoning applied to emerging situations) (Kamali, 2003) – continuous to shape societal norms and behaviors.

Islamic Knowledge Theories

"أَفَقَدْ أَرْسَلْنَا رُسُلَنَا بِالْبَيِّنَاتِ وَأَنْزَلْنَا مَعَهُمُ الْكِتَابَ وَالْمِيزَانَ لِيَقُومَ النَّاسُ بِالْقِسْطِ" الحديد - الآية ٢٥

"Indeed, We sent Our messengers with clear proofs, and with them, We sent down the Scripture and the balance 'of justice' so that people may administer justice." The Qur'an 57:25.

The crux of the Islamic epistemology, as explained by Elmessiri (2006), emphasizes *qist* or balance and justice. In 1992, Abdel Wahab Elmessiri organized and convened a one-of-a-kind conference at the time in Cairo entitled " Epistemological Bias in the Physical and Social Sciences. More than 43 scholars, specializing in approximately 15 different scientific fields (sociology, development, psychology, art, architecture, science, medicine, technology, engineering, literature, linguistics, religion, politics, economics, and history), from across the Arab world accepted his invitation. The results of this conference made a foundational contribution to enriching the academic discussion on objectivity and subjectivity, bias in theories of knowledge, and Islamic epistemology, as well as relevant applications in the various fields mentioned earlier. Justice can be attained through seeking more connections between a higher philosophical view of the universe (Allah Subhanhu Wa T'ala in Islam) and everyday practices. This concept can have various manifestations. One is the incubation of proactive and preventative approaches to societal

challenges. This notion underscores and prioritizes the dignity of human beings, as servants of God, over economic gains. Other manifestations can be sought to uphold self-reliance, utilize local resources, and enable domestic development while maintaining the flexibility to engage with external resources as needed. The continuous balancing of both self-dependency and pragmatism is critical in today's globalized world. Furthermore, the Islamic worldview embraces a dual approach to understanding reality. This approach values both the material and the non-material, allowing for a more holistic development incorporating cultural and religious dimensions alongside economic and material considerations (Elmessiri, 2006).

Izetbegović (1989) further elucidates the conventional dichotomy between matter and unseen matter. He emphasizes the dual nature of the human being, composed of both body and soul. He critiques purely scientific knowledge as insufficient, arguing that knowledge remains incomplete and potentially harmful without ethical integration. The argument that a more accurate knowledge must simultaneously account for both the *shahada* (seen) and the *ghayb* (unseen) is critical in integrating material reality with spiritual meaning. This argument will lead us to contend that Western science's limitation of knowledge to what can be empirically observed, thereby neglecting dimensions of existence that are accessible only through revelation. This point of view, that Islamic knowledge emerges from the interplay between human *'aql* (reason) and *wahy* (divine revelation), offers a more comprehensive understanding and interaction with reality. Accordingly, Islamic epistemology has to address both aspects of human existence. The assumption here is that a socioeconomic paradigm within the Islamic theories of knowledge is integrative, acknowledging the interconnectedness of social well-being and economic development. Such a paradigm presumes a multifaceted, dynamic system that is complex and accessible, designed for continuous adaptation and improvement, reflecting a system of thinking that can be both contemporary and heritage.

When we look back in time, we find examples such as Ibn Khaldun, a figure in the history of philosophy, sociology, and economics, who provided profound insights into the dynamics between society and the state, particularly concerning the assimilation of cultural innovations into structured governance. His magnum opus, the *Muqaddimah*, often translated as *Introduction to History*, delves deep into civilization's nature and societal development; Ibn Khaldun (1377) assumed that the genesis of innovation is intrinsically societal, rooted in the '*asbah*' (social cohesion) of a group or community. The argument assumed that the creativity and ingenuity of society are born from its internal solidarity and the collective necessity to solve communal problems or improve living conditions. This sense of belonging and mutual dependency enables an environment abundant in innovative ideas and cultural practices to emerge organically. Hence, the strength and survival of any group were tied to its capacity to cooperate and innovate within its social structure. Then, a state often captures these societal innovations to consolidate power and expand its influence.

A state's role is transformative and can be seen as a double-edged sword: it can either nurture an environment where these innovations flourish and become integrated into the larger societal fabric or can co-opt these innovations in a way that hinders originality while at the same time, enhancing administrative and political control. With its structured bureaucracy and regulatory frameworks, this state harnesses these societal innovations to build infrastructures, enact laws, and implement systems that promote greater civilization progress. The interaction between society and state in the context of innovation becomes dynamic and cyclical. Society generates ideas from the grassroots level, as mentioned earlier, which are then adopted by the state to bolster its legitimacy and operational capacity. However, as the state appropriates these innovations, it impacts the societal fabric, sometimes reinforcing the original social cohesion while undermining it by removing the very challenges that initially stimulate innovation (Ibn Khaldun, 1377). This differentiation between society and state propensities offered a nuanced

understanding of development. The interpretation here is that while innovations may originate within the microcosm of societal needs, their sustainability and broader application often depend on the state's capacity to integrate these innovations without weakening their effectiveness or alienating their originators.

The former dialogue is particularly relevant in contemporary discussions about the role of governments in innovation policy. For instance, modern states often establish innovation hubs, fund research and development, and create incentives for startups to thrive. However, the challenge remains to balance these state interventions without disconnecting from the grassroots cultural and innovative character that Ibn Khaldun critically emphasized. Islamic teachings encourage the pursuit of benefits from all corners of the earth, reflecting a dynamic engagement with the world that can be understood as both responsible and enterprising. Individuals are recognized for their right to accumulate wealth; however, this right comes with a clear societal obligation. The concentration of wealth in the hands of a few is strongly discouraged, promoting a more equitable economic environment. Henceforth, fulfilling justice and fighting injustice for all humankind is at the core of Islamic principles. For example, *Zakat* (one of the five pillars of Islam, which mandates a specific percentage of wealth to be redistributed from the wealthy to the poor annually) is obligatory, as well as a socioeconomic tool that ensures basic support for those less fortunate. According to Asad (2016), this equitable approach is further institutionalized through mechanisms such as *Takaful* (insurance) and *Waqf* (endowment), which serve as applications of these principles. *Takaful* provides a cooperative insurance model that embodies mutual assistance, sharing risk among participants in a way that aligns with Islamic teachings on solidarity and community support. *Waqf*, in particular, has played a transformative role throughout Islamic history, funding a broad spectrum of public services from educational institutions to healthcare facilities, thereby embedding values into the core fabric of society. Izetbegovic

encompassed the essence of such socioeconomic process as follows (1989, p. 208).

Waqf emerged as a result of a spirit of mutual assistance and as a consequence of the educational function of zakah. This humane practice offers the hope that specific important social goals can be attained without violence. The waqf or material goods in the service of ethical aims prove that significant changes can be brought about in the field of economics without the intervention of material interest.

These systems and processes underscore the Islamic economy's justice-centric approach, prioritizing the protection and rights of those with less wealth and power. This approach is not merely about economic transactions but about fostering a community ethos that upholds dignity, fairness, and mutual respect—values notably rooted in Islamic principles and reflected in the institutional structures that govern economic life. For the scope of this study, I have chosen one manifestation of societal solidarity through the waqfs model, mainly regarding its long history and broader societal impact.

Overview of Awqaf System

Awqaf is the plural of *waqf* (in this paper, I refer to waqfs as the awqaf system) and has always centered on meeting the needs of people and communities, often addressing them before they become problems. Waqfs can be both flexible and complex, taking various shapes, such as charities with specific objectives or general public funds with broad causes (Koshak et al., 2020). Waqfs are a proactive means of dedicating money, land, or property to address the needs of the needy, heal the sick, feed the hungry, shelter the homeless, enrich the poor, help the single find a spouse, and equip students to pursue education, among other purposes. These institutions were initiated as grassroots efforts by people for people, often with minimal intermediaries. The waqf Initiatives have fulfilled the complex needs of many societies for generations and in geographically distant regions, becoming a symbol of the Islamic state's commitment to human welfare. However, political and colonial conditions influenced this social and institutional movement over the past two centuries, radically changing the waqf systems. This discussion aims to

illuminate some of the realities and implications of this change, with a focus on the development aspects of waqf institutions.

Initially established as perpetual charitable endowments to support various public and religious causes, waqfs have significantly contributed to the socioeconomic development of Islamic societies, experiencing fluctuations over the last 1,500 years. However, the governance of these institutions underwent notable changes after 1826 in the Ottoman Sultanate, a period that witnessed the implementation of reforms aimed at modernizing and centralizing the state's control over waqfs (Yayla, 2011). Yayla (2011) and Akgündüz (2011) provide insight into the accounting and accountability changes in the Sultan Süleyman Waqf post-1826, exploring the Ottoman efforts to integrate waqf assets more closely into the state's fiscal and administrative systems, reflecting broader trends of modernization and consolidation. Another example is the introduction of cash waqf as one of the new approaches to manage waqfs, particularly under the Evkaf-ı Hümayun Nezareti, which was a significant development at the time (Iskandar et al., 2021).

The colonial era introduced further complexities into the waqf system. Studies by Oberauer (2008) and Sabri (2015), focusing on colonial Zanzibar and Cyprus, respectively, illustrate how colonial powers often sought to reshape waqf practices to align with their administrative and economic interests. In Zanzibar, for instance, the transformation of waqf practices under British rule reflected broader strategies of indirect rule where traditional institutions were co-opted and modified to serve colonial objectives (Oberauer, 2008). Similarly, in Cyprus, British colonial authorities' interventions in the traditional waqf building upkeep and maintenance system underscored the selective adoption of architectural conservation practices, which were often influenced by colonial perceptions and priorities of modernity (Sabri, 2015).

Amid these internal and external influences, waqf institutions demonstrated a capacity for adaptation and resilience. The socioeconomic engagement of waqfs in contemporary times continues to evolve, reflecting broader societal changes and challenges. For example, Zuki (2012) underscores

the institutions' ongoing relevance in socioeconomic development processes. These acclimatization efforts are not merely responses to external pressures but also reflect internal discussions within Islamic societies about the role of heritage in a rapidly changing world.

This role can be viewed differently in some utilitarian perspectives advanced by neoliberal thinking and global institutions, which often overlook the cultural systems' religious and communal dimensions, as seen in reports by institutions such as the World Bank (Al-Amine et al., 2019) and the United Nations Development Programme (Koshak et al., 2020). These reports occasionally reduce waqf to a utilitarian instrument for policy alignment and income generation, neglecting its deeper moral and social functions.

Mohsin et al. (2016) explored the possible development of waqf properties transformed into innovative models, such as income-generating waqf properties. Their work examined 14 types of waqf, and the findings pointed to the potential of waqfs as more than just income-generating tools, acting as a socioeconomic development vehicle by providing the various goods and services needed in different societies. One of the emphases was on the need to study further new initiatives, such as developing a law model of waqf to serve as a benchmark for creating a legal and regulatory framework that fosters the development of the wider waqf sector (Mohsin et al., 2016).

Likewise, the review of a century of scholarship on waqf—spanning from 1914 to 2025, as outlined by Shofiatin et al. (2025)—reveals a more profound epistemic shift in how the institution is imagined as a vehicle for development. Rather than treating waqf as a static charitable mechanism, the literature increasingly frames it as an adaptive socioeconomic instrument whose vitality depends on its capacity to integrate production, innovation, and governance. This historical trajectory of waqf development, particularly its transformation under colonial reforms, provides essential context for understanding the institutional challenges and, in particular, recognizing how modern waqf institutions came to embody fragmented logics shaped by political and colonial interventions.

Taken together, the existing scholarship advances important insights but can remain fragmented. Islamic thoughts on development literature identify ethical aspirations, while waqf studies focus on institutional mechanisms; however, these strands rarely intersect in ways that clarify how epistemology and development shape one another in practice. The result is a conceptual gap: development is either framed normatively without institutional pathways or institutional pathways without an epistemic foundation. This gap underscores the need for a more integrative framework, which the Rushd framework model seeks to address.

Method

This article is a conceptual exploration essay that develops a theoretical framework. Its methodology draws on theory building to integrate insights from Islamic epistemology and waqf studies literature. The analysis proceeds through three steps: (1) identifying epistemological principles foundational to society building, mainly from the works of Abdulwahab Elmessiri, Hamed Almousli, and Adel Hussein (Elmessiri, 2006); (2) exploring how these principles relate to historical and contemporary waqf practices in literature; (3) synthesizing these threads into the proposed Rushd framework utilizing the *Two-Eyed Seeing* Indigenous approach by Bartlett and Marshall (Bartlett et al., 2012).

Results and Discussion

Results

Rushd framework provides a conceptual foundation as well as a flexible yet structured process for translating epistemic principles and institutional development practice. Rushd means to have a proper alignment of thoughts with actions (Ibn ‘Āshūr, 1969); besides, it is the appointment criterion of a waqf’s *Nazir* (See Figure 1). The Rushd framework drawing was inspired by one of the astronomical original solutions by Shams Al-Din Al-Khafri, a lesser-

known sixteenth-century astronomical scholar; recent studies have shown that his manuscripts and drawings contributed to the establishment of complex celestial mechanics, which inspired many of the recent astronomical discoveries (Saliba, 2015). The dots signify the interaction and potential evolution of five key elements that represent the framework's primary principles. The Rushd framework can be operationalized through the following interrelated steps:

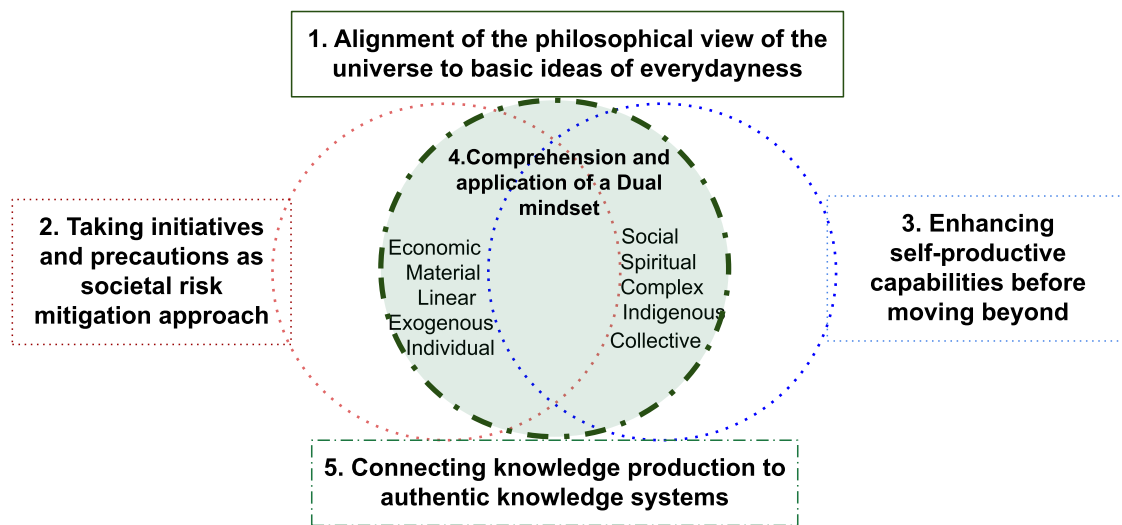


Figure 1: The Rushd Framework Integrating Epistemology and Applications.

Source: The researcher's conceptualization and drawing.

- 1. Alignment of Philosophical View of the Universe with Basic Ideas of Everydayness:** The Rushd framework encourages individuals and societies to align their view of life and the universe with their basic ideas and interactions in day-to-day activities, such as production methods and consumption patterns. Rushd framework establishes purposeful living and development approaches in harmony with both beliefs and actions.
- 2. Taking the Initiative and Precautions as Societal Risk Mitigation Approach:** Rushd framework focuses on comprehensive preventive solutions for various aspects of life and development strategies. From

the Rushd framework perspective, human beings are dignified and honored before looking for economic advancement.

3. **Enhancing Self-Productive Capabilities Before Looking External:** The Rushd framework relies on local resources and addresses aspects of the global world according to people's needs. The Rushd framework prioritizes self-reliance capability, enabling the employment of local capacities, indigenous technologies, and competencies in conjunction with cutting-edge technologies to drive progress. While it relies primarily on local resources and capabilities, the Rushd framework can engage with external relations as necessary to balance self-productive development with pragmatism.
4. **Comprehension and Application of a Dual Mindset:** The Rushd framework employs a two-dimensional approach, also referred to in indigenous knowledge theories as the "Two-Eyed" seeing. The Rushd framework goes beyond considering only material or only non-material aspects while developing societies. The framework recognizes and attempts to balance culture, religion, and values alongside economic and growth factors.
 - 4.1. **Socioeconomic:** The Rushd framework strongly emphasizes the interconnectedness of social and economic factors through the thinking, strategizing, executing, and evaluating of development programming. It recognizes that economic development cannot be divorced from social well-being and cohesion.
 - 4.2. **Multidimensional and Simple:** The Rushd farmwork is seen as multifaceted and complex, encompassing various dimensions, including economic, social, and cultural aspects, as well as simplicity to understand and apply. The framework operates as a dynamic and circular system rather than a linear one.
 - 4.3. **Betterment and Imperfection:** The Rushd framework paradigm reconciles with human imperfections, which stems deeply from the idea of the temporary nature of life and the inevitability of

mortality. The framework accepts the incompleteness of human beings. It acknowledges that no development paradigm can be totally perfect but strives for continuous improvement.

5. **Connecting Knowledge Production to Authentic Knowledge Systems:**

The Rushd framework's starting point is the Islamic heritage, and it is not the ultimate destination either. The framework acknowledges its solid foundation, and at the same time, it is not limited to one specific time or place, emphasizing its interactive and evolving development aspects.

Discussion

While the literature presents a narrative about the potential of waqfs as an example for development, several challenges to this view must be considered. Firstly, the notion that waqfs can proactively engage in innovation and community development assumes financial and operational stability that may not exist across all. Many can be hindered by outdated structures, lack of funds, or bureaucratic impediments that limit their capacity for risk-taking and innovation. Waqfs' capabilities may sometimes not align with the pressing needs of communities. Additionally, waqf stakeholders may have opposing voices, such as beneficiaries or communities that feel their priorities are not being sufficiently addressed. The focus on connecting epistemology and values with development may also disguise the intricacies of local contexts. Not all communities interpret concepts like authenticity and self-reliance in the same way, and pursuing a unified narrative may unintentionally marginalize diverse perspectives, particularly those from underrepresented groups within a community.

One of the concerns about creating a value-based knowledge system through community-centered institutions, such as waqf, is about operationalizing these principles. For example, the effectiveness of *shura* (collective decision-making) may vary significantly among different waqfs and different cultural contexts. Depending on how *shura* is implemented, it could

lead to either inclusive decision-making or reinforce power dynamics that hinder genuine community participation, resulting in outcomes that do not reflect the wishes or needs of all stakeholders. Therefore, while there is potential for waqfs as drivers of holistic and *Rushd* development, a further critical examination of their interpretive confines is necessary to fully understand their role and efficacy within diverse communities.

Finally, the *Rushd* framework provides a lens that prioritizes integrating knowledge, thinking, systems, and practices with contemporary innovations, which can be considered a starting point to explore further people's experiences around community building, particularly waqf communities relevant to this study. The challenge lies in committing to reach balance, where the framework bridges development with historical, religious, and cultural contexts, ensuring that progress connects to rooted knowledge systems rather than leading to unintended consequences, such as alienation. Innovations should be examined to enhance, rather than replace, cultural values, with a focus on the need for a layered understanding of how community-building processes intersect with and influence state accountability. Hence, the *Rushd* framework, in a nutshell, advocates for development and governance processes that are holistic, true, and aligned with the values of the community they serve.

Conclusion

This article introduces the *Rushd* framework as a contribution to Islamic thoughts on development, offering an integrated framework that links epistemic grounding and institutional design by synthesizing insights from Islamic epistemology, historical, and contemporary waqf practices. Theoretically, the *Rushd* Framework advances the field in three main ways. First, it bridges a gap between epistemic principles and institutional practice, showing how concepts such as *qist* can inform the architecture of development systems. Second, it moves beyond normative models or descriptive accounts of waqfs by offering an initial, systematic, and operational approach to application. Third, it reframes Islamic development as a holistic process that

guides decision-making and institutional behavior. Practically, the framework provides waqf managers, policymakers, and development practitioners with a method for aligning purpose, governance, and implementation. It suggests that waqf-based development requires not only administrative reforms but also epistemic clarity and coherence.

The Rushd framework revealed five principles that can be used across waqfs communities' engagement. First, *alignment of the philosophical view of the universe with the basic ideas of everyday interactions*. Hence, established a high level of purposeful living in harmony with beliefs and actions. Second, the element of *taking initiatives and precautions as a societal risk mitigation strategy* indicates the proactive strategies embedded within Islamic epistemology to address community challenges. This approach highlighted the dynamic interplay between community-led initiatives and legislative reforms. Third, the framework identified the necessity of *enhancing self-productive capabilities before looking external*, underlining the complexity of upskilling waqf human capital that can handle future development challenges. Fourth, stakeholders identified the necessity of a *dual mindset* that balances heritage values with contemporary societal demands, underscoring the complexity of integrating waqf into modern development frameworks. Lastly, the importance of *connecting knowledge production to authentic knowledge systems* is highlighted, underscoring the need for development models rooted in Islamic epistemology and that complex challenges require multifaceted approaches.

Future research could expand on this work by empirically testing the framework across different sectors and developing indicators or assessment tools aligned with its epistemic-ethical logic. Such studies would further validate the framework and support the creation of actionable guidelines for practitioners.

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