

Contribution of Islamic Waqf in Poverty Reduction

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Abstract

Since the emergence of the civilization, poverty has been a big challenge and in present time, it is a worldwide spread problem. Poverty is an obnoxious situation when people are deprived from access to many things but most common of these are longevity (long and healthy life) health (adequate levels of health), nutrition (food), shelter (adequate housing), clothing, education, literacy, knowledge, water, sanitation, economic opportunity & economic resources and community participation, social relations, empowerment, security (safe living environment) social protection, social and other standards of their well-being, quality entertainment influence over their environment, and deprivation from other things that make a difference between truly living and merely living. It is now generally accepted that the poor have few assets (both tangible and intangible), are more vulnerable to different forms of risk, and are often at a lower end of a power continuum, with limited ability to influence policy and practice. But there are solutions of poverty problem and establishment of Islamic Awqaf (plural of waqf) is one among them. Establishing a waqf is the idea for the cause of humanity in the Muslim world. The waqf is a continuous charitable act for the sake of God and augmented by the prevailing spirit of altruism, which forms an integral part of the Islamic way of life. Muslims established various kinds of awqaf including those for, education and research, health care and public utilities. Awqaf for education also covered scientific research. In the Muslim world, many humanitarian projects today are operated through the institution of waqf such as building houses for the needy people, springs development for providing water for public consumption, helping the handicapped and the poor, building bridges, financing orphanages and homes for the elderly and financing the marriage of young people in need. History of awqaf is very rich with prominent achievements in enhancing the welfare in general and serving the poor in particular. This research study is dedicated to search the role of Islamic waqf in the reduction of poverty.

Introduction

Since the emergence of known civilization poverty is a major challenge and in present era, it is a wide spread world problem specifically afflicting the developing countries and also is a breeding ground for terrorism and conflicts between nations (Shirazi & Khan, 2009), therefore, the poverty issue has been at the forefront of national and international policy making forums, and a topic of heated debates among economists and policy makers continue on who is poor, how to define poverty and where to draw the poverty line (Khan 2007)! Poverty has also been a most powerful motive for public policy (Lipton & Ravallion 1993)

Lipton & Ravallion (1993) highlighted that the most important dimension of poverty and a key determinant of other aspects of welfare is the inadequate command over commodities, such as longevity, health, and self-esm. Lipton & Ravallion (1993) were of the view that 'poverty' exists when people fall short of a level of economic welfare, deemed to constitute a reasonable

minimum, either by the standards of a specific society or in some absolute sense. "Reasonable minimum", is defined by pre-determined" basic consumption needs", especially nutrition. Developing countries have often taken a fairly narrow definition of 'economic welfare' referring to consumption of goods and services of a person.

OECD (2001) suggested that the concept of poverty should include all the important areas in which, people of either gender are deprived and perceived as incapacitated in different societies and local contexts. OECD (2001) reported that governance, history, and geography all shape the patterns of development whereas armed conflicts wars, and collapses of the states cause poverty and make it worse. Rent-seeking elites, entrenched corruption, inefficient bureaucracies, lack of respect for human rights, and weak commitment to undertake policy and institutional reforms are all inimical to poverty reduction. Mwangi & Markelova (2008) asserted that poverty reduction has become to an urgent global consensus in development. It is now generally accepted that the poor are those that have few assets (both tangible and intangible), are more vulnerable to different forms of risk, and are often at a lower end of a power continuum, with limited ability to influence policy and practice. This research study is dedicated to search the role of Islamic waqf in the reduction of poverty so it is also pertinent to write few lines about Islamic Waqf.

Zuki (2012) quoted from some studies that establishing a waqf is the idea for the cause of humanity and the mosque of Quba was first established waqf in the Muslim world. In the Muslim world, many humanitarian projects today are operated through the institution of waqf such as building houses for the needy people, springs development for providing water for public consumption, helping the handicapped and the poor, building bridges, financing orphanages and homes for the elderly and financing the marriage of young people in need.

Abattouy & Al-Hassani (n.d) revealed that in actual historical practice Waqf intitutions played varying and extremely important roles in the economic, social, and political development of Islamic societies. Abattouy & Al-Hassani (n.d) also elaborated that the subjects of Waqf included properties such as agricultural land, even whole villages, farms, gardens, as well as apartment buildings, houses, hotels, warehouses, shops, baths, mills, bakeries, looms, soap works, paper works, oil and sugar presses, stables, and post houses. Except the money needed to repair the basic corpus of the Waqf itself the proceeds of the waqf property is to be spent on the object of the Waqf, which according to Ahmed (2007) may be for the benefit of society at large, such as socio-economic relief to the needy segment, the poor, provision of religious services, education, scientific, environmental, and other purposes. Therefore Ahmed (2007) reported that Muslims established various kinds of awqaf including those for, education and research, health care and public utilities. Awqaf for education also covered scientific research and there were awqaf specifically for research in astronomy, science, mathematics, pharmacology, physiology, etc. Ahmed (2007) asserted that the history of awqaf is very rich with prominent achievements in enhancing the welfare in general and serving the poor in particular.

Babacan (2011) expressed (referring Hodgson, 1974, Kuran, 2001) that in the Islamic States waqf system is the most dominant economic actor outside the government and observed to be the primary "vehicle for financing Islam as a society". After the early Islamic periods, importance of waqfs was increased, when economic activities significantly shifted from

mercantilist trade toward agricultural land-based static systems, and waqfs in the Ottoman world, (in Turkey when the Ottoman Turkis empire was stretched in Middle East and Eastern Europe) had their most significant economic implication, so in the Ottoman State the total waqf land in the early 18th century, were nearly one-third of the productive land. Waqfs had many different immovable assets, such as production facilities, residences, shops, and other public/social facilities. Waqfs provided many consumption goods, such as operating commuter ships, delivering water to a local area, supporting retired sailors, defending a town, paying a neighborhood's taxes, etc.

The conference web is started with sentence of famous economist Dr. Mahbubul Haq "We were taught to take care of our GNP because it would take care of poverty. Let us reverse this and take care of poverty because it will take care of the GNP", that he wrote in 1971. How poverty can be reduced with out increasing GNP. Islamic WAQF is one recipe for this.

What is Poverty?

Multidimensional Concept and Measurement of Poverty

OECD (2001) acknowledged the multidimensionality of poverty and argued that poverty denotes exclusion of people from socially adequate living standards and encompasses a range of deprivations. Poverty dimensions cover many distinct aspects of human capabilities including human (health, education), economic (livelihoods, income, decent work), socio-cultural (status, dignity) political (rights, empowerment, voice), and protective (vulnerability, risk, insecurity).

Khan et al (2011) referring some studies (Bourguignon and Chakravarty, 2003; Bhatti et al., 1999) expressed that the process of poverty approximation has propagated from mere income deprivation to a broad multidimensional phenomenon, addressing the broad, complex nature issues; encompassing thereby through the multiple domains of well-being because the dream of economic development in the presence of poverty cannot be materialized in the true sense. Its conventional view solves the problem as an income dilemma, whereas the term goes beyond mere monetric deprivation and international community widely accepts it as a complex issue, which covers several socio-economic aspects of human wellbeing. Income being a sole indicator is an insufficient measure showing the incomplete picture of the human wellbeing. To explain an adequate view of poverty it is therefore necessary to supplement the income with other attributes.

OECD (2001) widened the concept of poverty having multidimensionality, and widely accepted, by including different dimensions of deprivation, and generally, it is peoples' inability to meet economic, social and other standards of their well-being Both Millennium Development Goals and The 1995 World Summit for Social Development in Copenhagen assumed that poverty is multidimensional. The World Bank has defined poverty as unacceptable human deprivation in terms of economic opportunity, education, health and nutrition, as well as lack of empowerment and security.

The United Nations Development Program (UNDP) has introduced concept of human poverty meaning deprivation of essential capabilities such as a long and healthy life, knowledge, economic resources and community participation. OECD (2001)

Accoeding to OECD (2001) the social progress objectives of human development call for adequate levels of health, education, water, sanitation and social protection. Social development,

critical for poverty reduction, is a right in itself. OECD asserted that is education, a crucial factors for defeating poverty.

Mwangi & Markelova (2008) expressed that poverty has many other dimensions, which are non-monetary such as health. Mwangi & Markelova (2008) quoted Amartya Sen (2001) who recommends a broader conception of poverty that reaches beyond a shortage in income. Poverty is also associated with insufficient outcomes with respect to health, nutrition, and literacy, and with deficient social relations, insecurity, low self-esteem, and powerlessness. These basic capabilities in turn enhance people's ability to be agents of change; they enhance people's ability to question, challenge, propose, and ultimately usher in new ways of doing things.

Bello (2009) suggested that the institution of Waqf according to its past history can be used for poor sections of the society by mobilizing additional resources to address socio-economic issues like: a- Education, b- Health care and care of HIV/AIDS infected population c) Skills and micro entrepreneurial development, and d) Water and sanitation facilities in rural areas. Bello (2009) is of the opinion Awqaf can also maintain a fund, properly invested, and utilized during famine and other crisis to help extreme poor to survive the crisis. Awqaf can help people in the context of countries with extreme poverty, facing starvation, death and diseases. Bello (2009) narrated that in the contemporary socio-economic set-up the institution of Waqf should be seen as an additional source to support the program relating to poverty alleviation.

Defining Poverty

Khan (2007) stated that it is very difficult to have a precise definition of poverty. Poverty is a huge, complex and confusing term, and as yet there is no consensus on the concept and definition of poverty, some relate it to paucity of food, while others call it a state of being underpaid for a given job. Further no two social scientists agree on how to define poverty, what is the poverty line, and how to measure it, has made this issue more complex.

Abdullah & Joseph (2011) disclosed that until 1995 there was no internationally agreed definition of poverty when, in Copenhagen the World Summit for Social Development adopted the definition of absolute poverty as "a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services". Poverty encompasses, lack of income, lack of productive assets, lack of education and quality entertainment, ill health, inadequate housing, unsafe living environment, and poor social and cultural life.

Khan (2007) quoted that the UNDP (in its report 2000), defines poverty in these dimensions: "deprivation of a long and healthy life, knowledge, a decent standard of living and social exclusion". Khan (2007) reported that World Bank in its Report "Poverty and Vulnerability in South Asia," (2002) defined poverty as: being associated with "deprivation and health, education, food, knowledge, influence over one's environment and other things that make a difference between truly living and merely living". According to Khan (2007) it is to note that all these institutions have their own variants for measuring and defining poverty. In our view

poverty means hunger, shortage of food, lack of shelter and clothing and not being able to receive education. Khan (2007)

Mwangi & Markelova (2008) revealed (with reference to Coudouel et al, 2002; Angelsen and Wunder, 2003; Krishna, 2007, Deaton, 2001) that poverty refers to whether individuals or households possess enough resources or abilities to meet their current needs. This definition also implicitly includes the probability or risk of falling (deeper) into poverty at some point in the future, i.e. an individual's or household's vulnerability to shocks. Poverty is usually determined on the basis of income or consumption thresholds, which define an individuals or households ability to meet a basket of basic goods and services.

How can poverty be measured and monitored?

Mellor (1999) expressed that in western countries the focus has been on the inequality of wealth distribution that is a relation between growth and the distribution of income, instead of the proportion of the population falling under some absolute poverty line. In very poor countries it is the absolute poverty that most matters, and defined in terms of the income required to provide a minimal food intake for a healthy life.

According to OECD (2001) for international comparisons the most common poverty lines are: for low-income countries US\$1 a day, for middle-income countries US\$2, and for transition economies US\$4. Many countries have their own poverty lines reflecting different social, economic and climatic conditions in determining what is considered an acceptable minimum income.

Anwar (2005) asserted that in Pakistan various authors remained limited to absolute concept of poverty, which emphasizes to estimate the cost of purchasing a minimum 'basket' of goods required for human survival. In Pakistan, poverty estimating, lines are consistent with intake of 2550 or 2350, calorie per adult per day as minimum requirement. Subsistence is concerned with the minimum provision needed to maintain health and working capacity. Khan (2007) mentioned the official definition of poverty of the government of Pakistan, and according to 'The Planning and Development Division of the government of Pakistan' suggested that the threshold value for poverty line is Rupees 748 per person per month. This constitutes the official poverty line.

What is Waqf?

Definition of Waqf

According to Heidemann (2009) al-Kasani (d. 587/ 1189) the Aleppan legal scholar in the twelfth century defined the endowment (Waqf) in brief:

The waqf is a continuous charitable act for the sake of God-He is exalted (al-waqfu sadaqatun jari)'atun fi sabili llahi ta'ala).

As a part of Islamic law Waqf regulations were developed in the 3'd century H. According to these regulations, waqf (endowment) is established by a legal deed that names the owner of the endowed property, the substance of the endowment ('ayn or asb, and the beneficiary (mawquf'alayhi) of its income (manfitta). According to the 'Hanafi School of law', by the act of endowment, the founder relinquishes all his property rights, transforming it into a haqq Allah, an inalienable "claim of God".

Ali (2009) expressed that in Islam the institution of Waqf is augmented by the prevailing spirit of altruism, which forms an integral part of the Islamic way of life. Islam views charity as a means of transfer of wealth from the rich to the poor as well as a mechanism for self-development and a way for achieving pleasure of Allah Almighty and also his reward in the Hereafter world.

Abattouy & Al-Hassani (n.d) asserted that there are three basic principles of Islamic law of Waqf defining the charitable trust: it must be 1- irrevocable, 2- perpetual, and 3- inalienable and in addition, to qualify as charitable the ultimate purpose of the Waqf must be of pious. Çizakça (1998) and Abattouy & Al-Hassani (n.d) asserted that the Awqaf system has remarkable resilience so indeed many Awqaf had survived even for more than a millennium and some considerably longer than half a millennium. According to historical sources, good examples are the Awqaf of the Ayyubids and the Mamluks in Egypt, Syria, and Palestine so at the beginning of the 12th century Jerusalem had sixty-four Waqf properties supported schools from Palestine, Syria and Turkey and forty of these schools were made from Awqaf by Ayyubid and Mamluk rulers and their governors.

From the above literature it has become clear that poverty is an obnoxious situation when people are deprived from access to many things but most common of these are longevity (long and healthy life) health (adequate levels of health), nutrition (food,), education, literacy, knowledge, water, sanitation, economic opportunity & economic resources and community participation empowerment, security social protection, social and other standards of their well-being, influence over their environment, and deprivation from other things that make a difference between truly living and merely living. In other words they are suffering from hunger, shortage of food, ill health, lack of shelter, clothing, lack of education (not being able to receive education), deficient social relations, insecurity, low self-esteem, and powerlessness, lack of income, lack of productive assets, quality entertainment, inadequate housing, unsafe living environment, and poor social and cultural life.

However among these the most important and tangible dimensions of poverty are:

- 1- Hunger or Nutrition (Shortage of food leading to ill-health)
- 2- Ill Health (in-adequate levels of health due to less food, lack of medicine and sanitation)
- 3- Lack of Education and (literacy, knowledge) education opportunities
- 4- Lack of Shelter, Clothing and Empowerment
- 5 - Lack of Economic opportunities & Economic resources and Lack of Income,
- 6- Non availability of Water (for drinking and sanitation and irrigation),
- 7- Deficient social relations, poor social and cultural life

Islamic endowments (Waqf and Zakat) has played a positive supportive and remedial role in the reduction rather alleviation of poverty. Below given lines from widely researched literature

disclose the role played by these Islamic institutions. Contribution of Islamic Waqf in poverty reduction is given in following lines.

Contribution of Islamic Waqf in Poverty Reduction

Hasan (2006) asserted that throughout the history, proceeds from awqaf (plural of waqf) have been dedicated to health and hygiene, soup kitchens, learning, places of worship, urban services etc. Hasan (2006) mentioning experiences from different communities expressed that in many countries, waqf funds, have been used for three main social and human development related purposes, i.e., education, urban services, and health and hygiene. Awqaf in modern times are providing shelters, delivering water to a locality, supplying foods to children, etc.

Chepkwony (2008) narrated referring Sadeq, (2002), that shrines, and Eid prayer grounds which are also used for many other meetings and social occasions are attributed to waqf. Through waqf commercial centers and shopping complexes have been established, which helped to generate some income for financing target projects. For example, in Dhaka city Baitul Mukarram shopping complex finances a large auditorium for many sorts of activities a publication house, and and the national mosque, provides employment to a large number of people. Some of these waqf-financed establishments are for general welfare while others are meant for the poor alone, helping directly the poor by financing their expenses. For example, waqf for health, education, orphans, and also some physical facilities, which are important in the poverty-alleviation programs. Owing to potential role of waqf in socio-economic development, and poverty alleviation many countries have established departments for public administration of waqf estates. Some countries have even started ministries to deal with waqf properties.

Zuki (2012) referring some studies (e.g. Cajee 2007) asserted that waqf was a “powerful community supporting institution, through educational programs, provision of infrastructure and health.”

Poverty Problem No.1:

Hunger or Nutrition (Shortage of food leading to ill-health) and Waqf Contribution in reducing it

Hasan (2006) expressed that in modern times Awqaf provide shelters, deliver water to a locality, and supplying foods to children, etc.

About a waqf in Beirut Hamouche (2007) reported that located near the Great Mosque of Beirut (Lebanon) there was an office called a “basket of bread” from which food used to be distributed to poor men on Friday by the end of the Ottoman period.

Frenkel (2009) extracting from many studies revealed that endowment document occasionally, arranged for the distribution of clothing and provision of food. In the al-Umarīyah madrasah, the endowment provided bread and gateaux (ulmah). The list of endowments depended institutions that accommodated students, teachers, and Sufis is long. Their donors took great pains to specify the distribution of food, clothing, and expenses that the Sufis and their shaykhs were to receive.

Abattouy & Al-Hassani (n.d) narrated that the Waqf institution to a great extent in the Islamic history, had been relied upon for the provision of goods and services necessary for the comprehensive development of the community. When famous traveller Ibn Battuta visited Damascus, there were endowments for travelers, for giving them food, clothing, and the expenses of conveyance. Then there were endowments for the improvement and paving of the streets.

Poverty Problem No. 2:

III Health (in-adequate levels of health due to less food, lack of medicine and sanitation and non hygienic life) and Waqf Contribution in reducing it

Mannan (2005) asserted while quoting examples that even as early period, hospital for children treatment was built in Istanbul out of the Waqf fund. In Spain hospital facilities were available for both Muslims and non-Muslims alike.

Hasan (2006) also expressed that an important beneficiary of Muslim Awqaf has been the health and hygiene sector. In the early days of Islam public bath became one of the major beneficiaries of **awqaf** because cleanliness is a major part of the Islamic belief system.

Ahmed (2007) reported that hospitals and medicines are the most famous sub-sectors of awqaf. Muslims until the first part of the 20th century continued to establish awqaf health care centers and hospitals, when the Waqf Children Hospital of Istanbul was founded.

Abattouy & Al-Hassani (n.d) stated that in the Islamic world most hospitals were financed from the revenues of Waqfs. Awqaf were used for structured actions of social nature, like health services, covering the expenses on patients as well as the provision of physicians and training, besides construction of hospitals. Wealthy Muslims, especially rulers, endowed property, consisting of shops, mills, caravanserais, or even entire villages whose revenue went toward building and maintaining the institution. In Islam caliph al-Walid ibn Abd al-Malik in 88H was first who built a hospital or bimaristan and appointed doctors and paid for them to care for the sick and for quarantine of the lepers. The revenue of endowment (waqf) would pay for the maintenance and running costs of the hospital, and even upon discharge sometimes a small stipend to the patient. Such hospital in the 3rd Islamic century were spread all over the Islamic world, and were a source of happiness for the Muslim community because the patients received treatment, care, food, and clothing. Additionally many of these hospitals performed the function of a medical education center along with treating patients.

Abattouy & Al-Hassani (n.d) further narrated with examples that in the Islamic world, in every town of reputation there had been at least one waqf hospital. Ibn Tulun in 261 H, in Egypt built the first hospital and endowed it with several Waqfs to provide for its expenses. To the hospital he also added bathrooms, separately for men and women. When patients came to the hospital, their clothes, with all their money were deposited with the secretary of the hospital; then they wore hospital clothes and were looked after until they recovered. Adhud al-Dawla (d. 982 A.D) built on the western side of the Baghdad ‘Adhudi hospital with expenses of great deal of money for providing it with the best medical care available at the time. Construction of this hospital was finished in 978 A.D. Salah al-Din al-Ayyubi in Egypt, founded a large hospital in Cairo comprising three separate wards, one each for men, women and the insane. The Qalawun complex built by Sultan Al-Nasir Muhammad Ibn Qalawun in 1284-85 A.D in the Bayn al-

Qasrayn quarter in the heart of Cairo which included a hospital, a madrasa, and a mausoleum was once the most lavish and impressive hospital of its time and functioned throughout the late Ottoman period, and demolished in 1910. Qalawun complex hospital offered many amenities to the sick and poor, including food, drugs, clothing and shelter alongwith medical treatment. Within the hospital pharmaceutical drugs were produced for medical treatment, as well as research and teaching. One of the famous hospitals in the healthcare sector, built in Damascus in 1145 A.D on Waqf land was Al-Nuri Hospital, which had been in operation for seven centuries and was one of the first hospitals to adopt medical records. This hospital had two doctors, a surgeon, an eye specialist, a pharmacist, ten attendants for the patients, one cook and kitchen help, a janitor and doorkeepers. In these hospitals the Waqfs covered all expenses on food, lodging, medicine and treatment. The doctors were well paid from the endowed funds. The Hospitals established on Awqafs had a major impact on health care delivery to all sections of society especially for the needy and poor patients, and offered a valuable service in their treatment, feeding them and following the conditions of both; those who were hospitalized or those treated in their own homes. Due to Islamic Waqf law, the number of hospitals multiplied throughout Islamic world. In the 11th century, every Islamic city had many hospitals. The Waqf trust institutions funded the hospitals for various expenses, such as the wages of doctors, surgeons, ophthalmologists, pharmacists, chemists, domestics and all other staff, the purchase of medicines and foods; hospital equipment such as beds, mattresses, bowls and perfumes; and buildings repairing. In different parts of the Islamic world Waqf revenues benefited many famous hospitals, including Al-Mustansiri in Makka, Argun al-Kamili in Aleppo, and the hospitals of Madina, Tunis, Ray, Granada and Marrakech. Many other hospitals that had sprung up in different parts of the Islamic world were also depending mostly on Awqaf for their financing. In womens' **Awqaf** health services received the lion's share as depicted by establishment of hospitals, offering free treatment to poor patients, besides establishing Waqf on medical education. With a full Waqf there were children hospitals, for children to meet their needs, including nurses to attend them. For the children born outside the marriage there were also nurseries to provide them necessary medical aid and providing women to suckle them. The women of the Ottoman rulers were keen to endow hospitals, for example the Waqfs established by the mother of Sultan Abdul Majid, the mother of Sultan Murad III, the Sultana Hafiza and Sultana Turiana. The hospital of Sultana Turiana remained functional until 1927. About Muslim rule in Spain hospital facilities were available to Muslims and non-Muslims alike.

Frenkel (2009) also expressed that those religious endowments (awqāf) were particularly instrumental which were providing relief services such as hospitals and other care for the needy. Frenkel wrote about Syrian rulers that many sultans and their viceroys financed the buildings and maintenance of hospitals (bī-māristān) that were known in Syria and the development of hospital facilities in peripheral sites.

Poverty Problem No.3:

Lack of Education (literacy, knowledge) Educational opportunities and Waqf Contribution in reducing it

Frenkel (2009) wrote about Syria that religious endowments financed a large number of educational institutions such as madrasah; maktab; dār al-qurān; dār al-adīth proliferated throughout Bilād al-Shām (Syria). Awqāf deeds also stipulated the curricula for these institutions.

According to Abattouy & Al-Hassani (n.d) education is the second social institution attracting Awqaf support and investments (after mosques). Though Waqf usually covered, religious education in the mosques, the second largest beneficiary of Waqf revenues 'has been education proper'. Education has been financed by voluntary contributions since the beginning of Islam. Even governments have been financing education by constructing schools and assigning certain property as Waqf of the schools. Al-Azhar University the best-known madrasa in the Muslim world, throughout the ages founded in 972 in Caro (Egypt) is an example which was founded, like every madrasa with the endowment of a charitable trust and financed by its Waqf revenues until 1812 when government of Muhammad Ali in Egypt took control over the Awqaf. Education financing of Waqf has freedom of education approach which means it was not restricted to religious studies and usually covered books, libraries, stipends to students and salaries of teachers and other staff so this financing helped to create a learned class separate from the ruling and rich classes. Therefore majority of Muslim scholars were from poor segments of society causing in the Islamic societies an extremely important and unprecedented process of dynamic social change. In the field of education some other most significant endowments were:

1. The regular Nizāmiyya school established in Baghdad in 459 H, in which a library was set up and a keeper and supervisors were appointed from the resources of endowments. Nizām al-Mulk, founder of school endowed much money, for the teaching of students, and for the purchase of valuable books.

2. Abbasid Caliph Al-Muntasir Billah allocating great endowments established in 623 H in Baghdad the Mustansiriya School, which was supplemented in 631 H and no school in the world was built like it.

3. Wife of the Abbasid Caliph Al-Musta'sim Billah, endowing books and money to Al-Bashiriya school and library established in 1255 in Baghdad.

4. Al-Zahir Baybars established in Damascus in 678/1279, Al-Zahiriyya School equipped with endowments and allocated funds with a huge Zahiriyya library containing books of all sciences and this library is now part of the Syrian National Library.

5. In Makka Sultan Qaitbay School was opened in 884 H endowed with many endowments

Muslim women also offered contributions to education in the field of Waqfs reflecting in development of Islamic civilization their effective charitable role. Shams al-Duha, the granddaughter of Salah al-Din al-Ayubi, founded famous al-Mu'tasimiyya school in Baghdad besides establishing many other schools.

Ismat al-Dīn Sitt al-Shām bint Ayyūb ibn Shadi (died in 1220) who rose to fame chiefly as a result of her building activities, founded a Waqf for establishing two schools in Damascus. She built, Al-Shāmīya al-Barrānīya madrasa, a complex of madrasa and turba (tomb) and had her residence rebuilt to become madrasa Al-Shāmīya al-Juwwānīya.

Two schools one Al-Shamsiyya school in Taz, Yemen and another school bearing the same name in Zubayd were established by Al-Dār al-Shamsī, the daughter of Sultan Mansur ibn Rasul to which she allocated a good Waqf and also established a Waqf in favour of the Imam, Muezzin, Nazir, teacher and orphan learners of the Qu'ran.

In Yemen Mariam (713/1313), wife of Sultan al-Muzaffar, allocating a good Waqf built the prestigious Al-Sabiqiyya school and appointed an Imam, a Muezzin, a Nazir and a teacher to teach the Qu'ran and allocated a sufficient Waqf to all of them.

In the Arabian Peninsula in modern times and in Najed in particular, among the women who dedicated books was Fatima Bint Hamad al-Fadhili, known as Al-Sheikha al-Fadhiliya (died in Makka in 1247H/1847-48). She manifested an interest in collecting books on different subjects and dedicated all her books to the Hanbali students.

Babacan (2011) expressed (referring many studies) that foundation of schools was an important social service that waqfs provided. In the Ottoman period, the number of the schools for higher education built by the waqfs totaled more than 500 after conquering Constantinople (Istanbul) until the 19th century.

Mannan (2005) revealed that awqaf also helped for the cause of Islamic education and research by establishing Madrasahs, schools, and public libraries. Waqf resources were used to construct libraries, reading rooms, for other research activities such as copying services by professional copies, center for decorative arts and also for residential quarters of the scholars etc. To encourage research, revenue of the Waqf properties was used to supported translation programs so with the support of the Waqf funds Muslim scholars and scientists either wrote or translated a large number of book. Researches using scientific and empirical methods were encouraged and supported.

Abattouy & Al-Hassani (n.d) and Mannan (2005) revealed that the Waqf funded the medical schools, and also covered various expenses such as the payment of teachers and students and their maintenance out of their revenues. The Waqf supported funds to encourage the medical science development provided facilities for education and better public health through establishment of medical schools, hospitals, and by encouraging development of local medicine and chemistry. By attending these hospitals students learned medicines and their applications. Abattouy & Al-Hassani (n.d) and Mannan (2005) also asserted that students by attending hospitals used to learn medicines and their application. Along with medical schools and hospitals medical education was also offered in mosques and universities such as Azhar in (Egypt). Abattouy & Al-Hassani (n.d) expressed that medical education sometimes included in endowed schools, such as in the medicine teaching specialized school Al-Mansuriyya established by Al-Mansur ibn Qalawun in 683 H in Egypt benefiting from a wide range of shops and arable land. Similarly 'Imad al-Din Muhammad Al-Dnaysari established for medical education and graduation of doctors an endowed Al-Dnaysariya school in 686 H.

Hasan (2006) asserted that Islam emphasizes education and Al Azhar University of Egypt is one of the oldest and a major awqaf supported seat of Islamic teaching and research and higher education. Some madrasahs or orphanages have been successful in receiving waqf funds in Muslim communities, for generations. Awqaf provide support for education in different parts of South Asia therefore in south Asia like many other Muslim countries, almost all the functioning madrasahs, are established, financed, and managed through many awqaf funding. In Malaysia, awqaf funds establish and operate Islamic educational institutions, especially the pondoks (boarding schools).

White (2006) stated that in the Ottoman Empire in the mid-19th century, fully three-fourths of the lands were established as waqf lands; waqf 'agricultural land constituted one-third in Tunisia; and half of the size of land in Algeria' and even in the mid-20th century, one-eighth in Egypt. Today, in Bangladesh more than 123,000 mosques and more than 8,000 educational institutions alone are through waqf.

Poverty Problem No. 4:

Lack of Shelter, Clothing, Empowerment and Waqf Contribution in reducing it

It also pertinent to mention Hasan (2006) once again who expressed that in modern times Awqaf provide shelters, deliver water to a locality, and supplying foods to children, etc.

Ahmed (2007) reported that most of the Awqaf were for mosques and education. The large investments in the social sector succeeded in transforming the society and empowering its poor segments. Only 'Awqaf offered education' enabled the poor to obtain high levels of economic and political power by moving up the economic ladder.

Frenkel (2009) extracting from many studies revealed that endowment (Waqf) document occasionally, arranged for the distribution of clothing and provision of food. In the al-Umarīyah madrasah, the endowment provided bread and gateaux (ulmah).

Abattouy & Al-Hassani (n.d) narrated that the Waqf institution to a great extent in the Islamic history, had been relied upon for the provision of goods and services necessary for the comprehensive development of the community. When famous traveller Ibn Battuta visited Damascus, there were endowments for travelers, for giving them food, clothing, and the expenses of conveyance.

Poverty Problem No. 5:

Lack of economic opportunity, economic resources and lack of income, and Waqf Contribution in reducing it

Because if a person is not financially sound s/he can not purchase good food & medicine, can not get good education & training, can not be happy & satisfied, can not be a respectable member of society (specially in societies where wealth is a status symbol) and cannot be free to exercise political rights of opinion or vote (Khan & Khan 2011). Zuki (2012) wrote with reference to Ahmed (2004) that the historical role of waqf was very rich. It played an essential part in developing various aspects of the society and the economy.

Abattouy & Al-Hassani (n.d) narrated that in fact the main objective of all kinds of Awqaf, except Waqf ahlī the private Waqf represented by the family endowments, is to reduce poverty by helping and supporting the needy and the poor. The Waqf went beyond meeting the immediate needs of the poor to provide means for the long-term amelioration of the deprived by providing them tools for earning income and climbing to higher social status. Waqf provided education, health care and taking charge of the elderly and handicapped were essentially processes to increase the productive capacity of persons on the lower economic strata and to reduce their economic burden. Abattouy & Al-Hassani (n.d) revealed that Waqf revenue supported schools offered education, to enable the poor to climb up the economic ladder and at

times to obtain high levels of economic and political power. Among these objectives, after the building and funding of mosques and schools, and before spending on hospital and health services, the third big beneficiary of Waqf, is the category of the needy, poor, orphans and persons in prisons. Waqf revenues provided services and manifested concrete social solidarity to all these categories of needy people.

Abattouy & Al-Hassani (n.d) asserted that the study of Waqf deeds showed the great effort devoted to education in the history of Islam and the long life of the Waqf institution. Various service positions were provided for, demonstrating that madrasas (schools) were centers of both social life and learning. Study of these documents showed that the highest-paid academic positions were professorships in fiqh (madrasa administrators earned even more). The Waqfiyyāt allow the scholar to contrast the higher wages and stipends offered in the field of law versus other subjects. Awqaf also provided a class of scholars (‘ulama’) and religious notables with an economic base, independent of the government authorities.

Ahmed (2007) mentioned a waqf of grain that was used as seeds, and forms of waqf to provide loans to persons who needed financing and provided services and supplementary income, to low-income people.

Hamouche (2007) expressed that in traditional Islamic cities urban management relied largely on endowment foundations voluntarily financed by the people, called as "Habūs" in North Africa and "Waqf" in the Middle East. Habūs through a sustainable and autonomous financial system depending on incomes from the assets of these foundations covered most municipal services and public utilities and also performed a significant socioeconomic role with regard to the needy. Habūs (awqaf) had also a deep impact on the urban economy of cities in their regions. Foundations were in control of a great variety of industrial, commercial, and agricultural undertakings. Endowed assets occupying a strategic position within the economic networks were generators of capitals through economic vocations and leases, and insuring financial fluidity in the local markets.

Frenkel (2009) reported that in Dalāmīyah madrasah built by Abū al-Abbās Amad ibn Zayn al-Dīn al-Khawājakī (d. 1443-44) in al-Zālizīyah quarter of Damascus the orphans received 10 dirhams and their supervising shaykh was paid 60 dirhams per month.

Zuki (2012) also stated that, waqf provides as a part of the voluntary sector, certain welfare enhancing services to the society financed through the investment of the allocated resources. The waqf sector can be one of the best instruments for wealth redistribution between the rich and the poor and also managing it to decrease socio-economic disparities.

White (2006) wrote that in Dakha, Banladesh a large shopping complex is a waqf property, financing a large auditorium, a publication house, and a mosque and providing employment to a large number of people.

Poverty Problem No. 6:

Lack of Water (for drinking sanitation and irrigation), Public Utilities, Social welfare and Waqf Contribution in reducing it

Hasan (2006) expressed that in modern times Awqaf provide shelters, deliver water to a locality, and supplying foods to children, etc.

Bello (2009) asserted that to combat poverty and enhance welfare in the society the institutions of Zakah and Waqf are among several instruments instituted by Islam. Waqf provides the material infrastructure and creates a source of revenue for use in, social welfare enhancing activities both at family, community and state levels.

Abattouy & Al-Hassani (n.d) narrated that in the Islamic history, the institution of Waqf to a great extent had been relied upon for the provision of necessary goods and services for the comprehensive development of the community, ranging from various social institutions such as hospitals and schools to religious objects such as mosques, and welfare schemes like highway facilities and water supply. When Ibn Battuta visited Damascus, he was surprised by the wealth and variety of local Awqafs. Then there were endowments (Awqaf, Zakah) for paving and improvement of the streets. There were endowments also for supplying wedding outfits to girls of poor families unable to provide them and others for the freeing of prisoners. There were endowments for giving food, clothing, and the expenses of conveyance for travelers as well. Abattouy & Al-Hassani (n.d) asserted that, in the Muslim community endowments as ongoing charity in the field of social welfare played a large role and importance of this role has been increased by the fact that the issues of social welfare did not have a specific state policy in, as was the case in the whole pre-contemporary world. This gives explanation of the exceptional development of Waqf institutions, whose impact has widely spread because of the attention of the endowments makers to provide social services on a large scale, by taking care of the sick the poor, and the Sufis, as well as providing them with accommodation, salaries, providing care for orphans and the wayfarers, and providing public water fountains. Thanks to endowments because due to Waqf institutions, public fountains flourished in Islamic locations. In the past obtaining fresh water was one of the hardest tasks, and bringing fresh water became one of the important tasks that endowers provided by erecting fountains everywhere inside cities, for providing drinking water to the needy usually near the mosques. Some models of public fountains through endowments included the construction of the wells, ponds, and springs for providing water for drinking and irrigation, in different regions and on the roads.

Frenkel (2009) quoted that there is long list of institutions depended on endowments that accommodated students, teachers, and Sufis. Their donors took great pains to specify the distribution of food, clothing, and expenses that the Sufis and their shaykhs were to receive. Examples of this development can be seen in remote places such as Gaza, Hisn al-Akrād, and Hamāh. Endowments providing drinking water to passersby were even wider in scope. Sultans and commanders built several water fountains (called **sabīl**) in Cairo. Al-Nāhir Muhammad, Barsbāy, constructed additional water fountains in Cairo by waqf. Amir Sayf al-Dīn Qarāqujā al-Hasanī (d. 1449) founded waqfīyah that contains clauses concerning a **sabīl** (drinking water supply on road) and payment to a water bearer (sāqī). In Jerusalem a **sabīl** was incorporated into the Aashtamurīyah. Qāyrbāy restored a **sabīl** in the courtyard of the Dome of the Rock in 1482. Every Muslim that entered the Haram had used this **sabīl**. The endowment of caravanserais (hotels/motels) for the benefit of travelers fulfilled a similar social function. Awqāf also contributed to the general welfare of the Muslim community by financing the renovation of fortifications and walls (for protection and security), construction of bridges, and the ransoming of Muslims held in captivity by pirates (fakk al-asīr).

Poverty Problem No. 7:

Deficient Social Relations, Poor Social and Cultural Life and Waqf Contribution in reducing it

Zuki (2012) wrote that the waqf has very rich historical role because of playing an essential part in developing various aspects of the society and the economy.

It is pertinent to quote Abattouy & Al-Hassani (n.d) once again who narrated that in fact the main objective of Awqaf, is to reduce poverty by helping and supporting the needy and the poor. The Waqf went beyond meeting the immediate needs of the poor to provide means for the long-term amelioration of the deprived by providing them with the tools for earning income and climbing to higher social status. Waqf took charge of the elderly and handicapped. The study of Waqf deeds showed the great effort devoted to madrasas (schools), which were centers of both social life and learning. Waqf with capital investment was directed towards supporting the needy and poor from a scale of individual charity to a scale of social civic institution. Abattouy & Al-Hassani (n.d) asserted that, in the Muslim community endowments as ongoing charity in the field of social welfare played a large role and importance of this role has been increased by the fact that the issues of social welfare did not have a specific state policy in, as was the case in the whole pre-contemporary world. When famous traveler Ibn Battuta visited Damascus, he was surprised by the wealth and variety of local Awqafs. There were endowments for supplying wedding outfits to girls of poor families unable to provide them and others for the freeing of prisoners. There were endowments for travelers, for giving them food, clothing, and the expenses of conveyance. Then there were endowments for the improvement and paving of the streets. Abattouy & Al-Hassani (n.d) narrated that the Waqf institution to a great extent in the Islamic history, had been relied upon for the provision of goods and services necessary for the comprehensive development of the community, ranging from various social institutions such as schools and hospitals to religious objects such as mosques, and welfare schemes like water supply and highway facilities.

Hamouche (2007) mentioned endowments foundations founded as a conjugation of religious recommendations with social and historical circumstances. For example in Algiers the Andalusian community foundation, was established in response to the massive migration of Muslims during the Reconquesta from Spain, to accommodate refugees and provide them with first aid. The foundation seemed to alive in 1830, i.e. after three centuries of the tragedy, as it had a total of 96 properties among which 56 were houses in addition to an educational complex that was established in 1623. According to Hamouche (2007) from the diversity of the pious foundations can be concluded, Habūs (waqf) in old cities covered a myriad of municipal services (education, health, social welfare) and utilities (traffic system, potable water, defense). Most infrastructure (canals, streets, aqueducts) and public facilities (hospitals, schools, mosques, public baths, cemeteries) relied in their municipal management on Habūs funds. Habūs also played besides providing urban societies with services, a crucial role in the physical development of cities. Most historical buildings initially erected by rulers, high officers and notables, survived nowadays due to Habūs system. There were some form of buildings complexes of ‘Habūs’ (waqf) combining religious, social and economic facilities like schools, hospitals, khāns (guest houses), qaysariyyas and markets, creating urban nodes in the city that marked its physical structure.

Bello (2009) asserted that to combat poverty and enhance welfare in the society the institutions of Zakah and Waqf are among several instruments instituted by Islam. Waqf provides the material infrastructure and creates a source of revenue for use in, social welfare enhancing activities both at family, community and state levels.

Frenkel (2009) quoted that the list of endowments depended institutions that accommodated students, teachers, and Sufis is long. Their donors took great pains in specifying the distribution of clothing, food, and expenses that the Sufis and their shaykhs were to receive. The endowment of caravanserais for the benefit of travelers fulfilled a similar social function.

Zuki (2012 highlighted (referring Cizakca, 2000 and 2011) that Waqf offered the opportunity to provide welfare services without involvement of the state because the waqf sector, was instrumental in the delivery of public goods, but cost nothing to governments. The key role of the waqf in providing public services in fact caused significant reductions in government expenditure and borrowing which led to a reduction in the tax burden on the public increasing the savings potential, to be spent on private investment and growth. Results are the development of an active civil society, assisting in reducing inequality in society by redistribution of resources. Thus, in the Muslim world in addition to socio-economic roles, the waqf system played a big role in the development of a civil-political culture.

Çizakça (1998) and Abattouy & Al-Hassani (n.d) wrote that from the Atlantic to the Pacific, all over the vast Islamic world, Awqaf system for centuries have financed and maintained magnificent works of architecture as well as myriad of services vitally important for the society.

Mannan (2005) also asserted that the Waqf-fund helped to establish the Center for Decorative Arts and contributed immensely toward the growth of Islamic architecture especially in the construction of mosques, schools and hospitals particularly during the Abbasid's period. In fact "functions, schools, hospitals, hostels, street fountains, shops, caravanserais, baths, even warehouses acquired great facades and decoration with the use of the most sophisticated and latest techniques of construction, for example the spectacular caravanserais of Anatolia in the thirteenth century. The reasons for this development are to be sought in a number of religious and social characteristics of the Muslim world such as the importance of 'work' is next to faith giving particular stress to social activities.

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