

## Waqf: Scope and Dimension

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I wonder why eminent Islamic scholar Prof. Dr. Yusuf Al Qaradawi, Dean of the Faculty of Shariah and Islamic Studies, Qatar University, in his book *Priorities of the Islamic Movement in the Coming Phase* observed: "I see millions going to *umrah* every year in Ramadhan and other months, and others making *hajj* for the tenth or even twentieth time. If they saved the money they spent on this *nawafil*, they would accumulate thousands of millions of dollars. We have been running around for many years trying to collect one thousand million dollars for an Islamic Philanthropic Institution, but have not collected a tenth, even one twentieth or one thirtieth of that amount. If you ask those performers of supererogatory *umrah* and *hajj* to give you what they would spend on their voluntary journeys so that you may direct it to resisting Christianization ... in Asia and Africa, or to combating famine here or there, they will not give anything" [Prof. Dr. Yusuf Al Qaradawi, *Priorities of the Islamic Movement in the Coming Phase*, Awakening Publications, U. K., April 2000, pp 59-60]. Another Islamic scholar lamented that people donate for building mosque, one after another, but these very people are reluctant to divert money to establish an international broadcasting house or a television channel like B. B. C. and C. N. N. that can answer western misinformation about Islam and Muslims and disseminate the true teachings of Islam.

Why is this sorry state of affairs when Muslims were once known throughout the world for their philanthropy and charity? Our predecessors built up such noble institutions like Aligarh Muslim University and Anjuman-e-Mafidul Islam. Haji Muhammad Muhsin in 1816 established a charity found for the advancement of education. Even Nawab Sir Salimullah donated 640 acres of land for Dhaka University that was established in 1921. The grand father of this author, Shah Mumtazuddin, who was blind for many years and not a rich man, donated a piece of fertile agricultural land so that out of its income part of the expenses of the mosque at his village could be met. Another relative of the author donated a piece of fertile agricultural land so that out of its proceeds the wages of the Imam and Muazzin of his village mosque could be paid. My uncle Shah Abdul Latif donated lands to establish graveyard, to construct public library, police camp and build office of revenue collectors.

In fact it was donation by wealthy and poor alike that helped the Muslims to built a glorious civilization The principal objective of Waqf endowments is to create lasting charity that can be used for various benevolent purposes as desired by the donor while the principal bequest property remains intact. Such Waqf property enables different welfare foundations to plan their future activities.

Our people generally however are not aware of the scope and dimension for which property could be donated as Waqf and the purposes for which its proceeds could be used. It is important that we do not keep our people ignorant, but make them aware of the scope and dimension of using Waqf property. The religious scholars who are appearing in the television channels everyday should make people conversant with this wonderful institution of Islam.

People mainly donate moveable and immoveable property for the construction of mosque encouraged by the saying of Prophet Muhammad (peace and blessings be upon him): Whoever builds a mosque in this world, would find a similar room in the heaven [Sunan At-Tirmidhi, Kitabus Salat, Baab Maajaa Fi Fadli Binail Masjid, Hadith No. 318]. People in Bangladesh often build mosques in places where there is already a mosque.

But Islam not only encourages the building of mosques but believes in all-around development – material, moral and spiritual. The Prophet on another occasion said: When a human being dies, his or her work comes to an end except for three: a lasting charity, a knowledge that benefits others, and a good child who pray to God for parent's salvation [Sahih Muslim, Abu-Daoud, At-Tirmidhi and An-Nisaii]. Shah Wali Allah Dehlwi emphasized the need to permanently eradicate poverty: He said: The best and most useful plan for the people would be to bequest something for the poor and homeless so that its benefits are spent on them while whole of its stock remains untouched [Shah Wali Allah Dahlwi, Hujat Allah Al Baleghah, 1410H/ 1990. 2/310].

Prophet Muhammad said: The deeds and benefaction that believers benefit from in the Hereafter are: a body of knowledge transmitted and published, a good offspring left, a holy book left for inheritance, a mosque built, a house built for the homeless, a river made flow, or a charity gave away from own money while healthy and alive. All these good deeds will benefit the benefactor in the Hereafter [Sunan Ibn Majja, Hadith 238].

Really our people are ignorant and raises question when something is bequeathed as Waqf for purposes other than orphanage, mosque, madrassa and Quranic School for Hifb, memorizing Quran. People are not aware of the role played by the Waqf property throughout Muslim history. They do not know that income from the Waqf property can be used to fight illiteracy, alleviate poverty, feed those without food particularly those children suffering from malnutrition, provide healthcare to the sick and handicapped. Grameen Bank, widely known for its micro credit program of investment among the rural poor, recently introduced Shakti Dai, a yoghurt product on non-profit basis, to improve the malnutrition condition in the rural areas in Bangladesh. We should establish more such productive units on non-profit basis for the benefit of rural poor using income of Waqf property.

People very much feel encouraged to Waqf property for the mosque. But let us discuss the comprehensive role the mosque used to play at the time of Prophet and

the immediate period thereafter. During the time of the Prophet, Masjid Al Nawawi was not only the place of ritual prayer- Salat- but used to play multifarious purposes. Mosque was the secretariat of the government, the war council, centre of learning and library for the advance of knowledge and a court of justice etc. etc. The Prophet used to receive foreign emissaries in the mosque. Mosque was used as centre for giving shelter to the wayfarer and those injured in the war and sick. Mosque was the community centre where all social functions including marriage ceremonies and the post bridal receptions were arranged.

To day's mosque does not play all the aforementioned functions? These functions have been taken over by independent institutions. That being so we should use the income of Waqf property for those organizations which have taken over the functions of the mosque.

For example, mosque was the centre for learning for all age groups. We can therefore now use the income of Waqf property for **school, college and university**. If we look to the earlier history, we find numerous examples of educational institutions attached to the mosque which in due course turned into full-fledged universities in the modern sense where not only Islamic subject like Tafsir, Hadith, Usul al Fiqh etc. were taught but subjects like medicine, embryology, anatomy, astronomy, geometry, algebra, arithmetic and such other subjects were taught and where students from Europe used to come for learning. All such universities had attached Waqf properties whose income was used for the maintenance of the universities, giving salary of the teachers and giving scholarships and stipends to the students. In fact King Faisal Foundation of Saudi Arabia is extending scholarships for post-graduate studies in western countries in the field of medicine, science and technology even aeronautical engineering to the students from Muslim countries using income of Waqf property.

Waqf property can also be used for higher education, scientific research, establish scholarly chairs in the universities and for the creation of essential structures and facilities for the advancement of culture and civilization. Such money can be used for establishing library, purchasing precious books and even for translation and publication outstanding books in local languages.

Waqf property can be used for educational purposes like the enhancement of intellectual capacity, moral development and purification of soul. During colonization, the occupying power took over the Waqf properties attached to higher institute of learning. All major libraries in such cities as Alexandria, Damascus and Cordova during the golden era were established and maintained using income of Waqf property.

We see in the newspapers that people are donating funds to Dhaka University for creation of chairs. The people should now come forward to donate Waqf funds whose profit may be used to minimize the cost of expenditure per head per student not only in public universities but also notable private universities like North South

University, Independent University Bangladesh, Darul Ihsan University, East West University, Manarat International University, Brac University, International Islamic University Chittagong, to name a few. Prominent public colleges in the capital and districts of Bangladesh like Eden Girls College, Comilla Victoria College, Mymensingh Ananda Mohon College, Kishoregonj Gurudayal College to name a few only should create trust fund and receive Cash Waqf money and Waqf property so that such educational institutions can bear the education expenses of the students and the institutions out of income of such funds and charity.

In fact the use of Waqf property for all these and many other purposes is endorsed by Islam. Such money can be used for research in the field of advance science and technology, to **established specialized hospital** for the treatment of kidney alignment, cancer, leprosy, cardiovascular disease, diabetics, psychiatric; and to assist blind, disabled and handicapped etc. etc. Mosque is no more used for giving shelter to the sick. We should therefore use the income of Waqf property to establish hospitals.

We see in the newspapers that people are donating funds for the proposed Ahsania Mission Cancer Hospital. This is a welcome sign. The people should also come up and donate Waqf funds for enhancement of such hospital as Islamia Eye Hospital Dhaka, Islami Bank Hospital, National Heart Foundation, Diganta Memorial Cancer Foundation, Diabetic Hospital Bangladesh, Ibn Sina Turst Hospital, to name a few only. These institutions should encourage people to create Waqf Fixed Deposit Funds in their favor in the Islamic financial institutions and banks whose profits such organizations can use for public welfare. Islami Bank Hospitals are run on no-loss no-profit basis. More such low-cost hospitals should be established for the benefit of the common people using Waqf property. A major part of the poor patients are treated by public hospitals which are badly equipped in terms of facilities, equipments and free medicine provided. Public hospitals should also welcome Waqf funds whose profits these hospitals can use for creating better facilities within these hospitals and also for extending free medicare to the poor and needy patients.

Since using mosque to shelter wayfarer is no more in practice, we can use Waqf property to establish **rest houses or inns**. In fact during the golden days of Islam, inns were established besides roads to help travelers and tourists. If someone reads the Travels of Ibn Batuta by H. A. R. Gibb he will see that in every capitals Ibn Batuta was received by Sultans, kings and mayors with gifts, made arrangements for his food and lodging and were again seen off at the time of departure with gifts that facilitated his travels further. In fact during the golden era tourists were considered 'travelers in the way of Allah' [H. A. R. Gibb, Travels of Ibn Batuta, Bengali tr., Oitijhya, Dhaka, February 2004, p 85].

People of the rural Bangladesh lack facilities for pure **drinking water** and added is the problem of arsenic contamination of the tube-well water. The aforementioned

saying of the Prophet authorizes us to use Waqf property for arranging facilities for water.

In Bangladesh every year **houses** in the rural areas are damaged or destroyed because of storm, tornado and flood. In the coastal areas houses are destroyed because of cyclones and tidal waves. We can spend income from Waqf property to repair or build houses damaged or destroyed by natural calamities and build multi-purposes buildings in the off-shore islands to be used as school, shelter or storage of food grains.

People engaged in business for this reason other become **bankrupt**. We can use income of Waqf property to salvage such people from debt, ruin and destruction.

In our society many people are **financially handicapped** and therefore cannot defend them in the court. The wives are sometimes abused by the husbands and they need to go to court to defend them. But they have no financial capacity. We can use Waqf property to solve such problems. We can support human rights groups out of the income of the Waqf property. Sometimes help is needed to arrange marriage of young couples. We can use income of Waqf property for such purposes.

Muslims are now stereotyped as being militant by the western **print and electronic media**. Muslim countries have no major media that can face the mal propaganda of the western media. We can use Waqf property for establishment of major Islamic Broadcasting House like B.B.C. and C.N.N. Organized institutions should come forward to encourage people to Waqf property for this noble venture so that the dream of the people becomes a reality. In Sierra Leone a Holy Quran Radio Station is managed and run by League of Muslim Africa out of Waqf property income [Prof. Dr. Ahmed Raissouni, Islamic Waqf Endowment: Scope and Implications, Islamic Education Scientific and Cultural Organization (ISESCO), 2001, p 51]

Bangladesh has in its neighborhood problems relating to **Muslim minorities**. We can support persecuted Muslim minorities as in India, Myanmar, Thailand and Philippines using income of Waqf property.

Muslim lives are threatened throughout the world by the dominant western power. So long Muslims depend on imported arms from the West, they cannot hope for a fair deal with them. We can use income of Waqf property for **manufacturing arms** to defend Muslim rights. The Ministry of Defense in Muslim countries should encourage people to Waqf property for this purpose.

People normally bequeathed land and building as Waqf. We can **bequeath shares and bonds** of Islamic financial institutions as Waqf. We have in Bangladesh Islamic banks and Islamic insurance companies. There are many industries that are following Islamic principles in investment, production and marketing. We can donate as Waqf shares of such establishments whose dividend shall be used as charity.

Islam repeatedly emphasized the importance of charity, donation and Waqf. Al Quran states: ... strive with their wealth and their lives for the cause of Allah [49: 15]. At another verse Al Quran states: Spend your wealth for the cause of Allah ... [2:195]. In another verse Al Quran empathetically states: And those in whose wealth is a recognized right for the (needy) who asks and him who is deprived [70: 24-25].

In this connection it would be pertinent to quote verse 9: 60 of Al Quran which states: Sadaqah are for the poor and the needy and those employed to administer the funds, and to attract the hearts of those who have been inclined (towards Islam), and for the captives, and those in debt, and for the Cause of Allah, and for the wayfarer ... .

However a balance approach in the expenditure of Waqf funds is required so that all sectors are covered and all social needs are met and no sector is ignored. The policy should be harmonized with the social needs, coherent, stable and balanced.

It is important that only honest and trustworthy people are associated with administration of such funds otherwise public trust will shrink and required funds will not be forth coming. It is also important that we institutionalize Waqf funds for that will greatly help to find out everlasting solution of our many problems. In fact Waqf is an engine of economic growth.\*

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