

## ***Historical Contribution of Islamic Waqf in Human Capital Development through Funding Education***

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### **Abstract**

*Islam being a complete code of life encompasses all aspects of a person's personal and social life. Islam considers those as Muslims who submit to the will of Allah Almighty in all aspects of life. Islam is not merely a matter of private life and its worship system is not restricted only to a set of rituals, but has pervasive social consequences and develops a strong sense of moral society based on system of rules around center of universal concept of justice. Therefore, Islam proposed institutions with relation to justice, governance, cooperation and solidarity for achieving high economic growth and development. Achievement of development and growth of economy is fast in a society or country if it has developed human capital (human resource). Human capital is developed when education is imparted and facilities of health and sound life are provided to human beings. According to Islamic principles, if human beings cannot afford proper education in the society (or other facilities such as health care) then those who are well off endow their properties in Zakat, Awqaf (plural of waqf) and Charities for their better development and nourishment. These properties when endowed as Awqaf are deployed for propagation of education (knowledge, skills, training etc.) by establishing Madrassas (schools, maktabas, colleges, universities etc.) libraries, translating books, and conducting research. In Islamic society there were many Awqaf founded for establishing Madrassas. This paper is dedicated to discuss the development of human capital through education funded by Islamic Awqaf by reviewing literature.*

**Keywords:** *wqaf, education, human capital, economic growth,*

## **Introduction**

Human capital is developed when education (knowledge, skills, and attitude - KSA) is imparted to human beings (along with health care facilities). For a society human capital is an engine of economic and social development. Islam being complete code of life arranges good social life and stresses well off members of society to help poor and needy members. Islamic society offers education and health facilities through Islamic endowments (Zakat, Awqaf and other charities) to members who cannot attain these facilities by their own means. This paper discusses the role played by Islamic Awqaf in human capital development by establishment of educational institution (madrasas), libraries, paying stipends to students and salaries to teachers and employees, providing funds for research, translation of books from other languages (Latin, Greece etc.) in to Arabic, Persian etc. and making further copies of books. The study of below mentioned literature we are lured to rethink to strengthen this mode of endowment and funding for propagation of education and other sectors of Muslim society.

## **Aspects of Islam of Submission to Allah and a Complete Code of Life**

Rumun <sup>1</sup> quoted that religious subject is daily encountered, because it establishes specific faith and rules followed by people, and religion also empowers the people by connecting them in to a community. Abdullah & Suhaib <sup>2</sup> asserted that among religions Islam is a complete code of life gives and deals with every aspect of personal and social life of people such as moral, spiritual, social, political, economic etc.

Serajzadeh<sup>3</sup> also expressed revealing almost the same meaning that those who are submitting to will of God Almighty are Muslims and are unique in extent to emphasize on submission to will of Almighty God in all facets of life, and this emphasis on submission to will of Allah Almighty have had a prominent and visible effect on political and socio-psychological development of Muslim societies and making them different from others. For Muslims Islam is not only a matter of private life but a set of economic, political, social and legal doctrine affecting every aspect of social life and having pervasive social consequences, and giving very strongly a sense of moral community.

Abdullah & Suhaib <sup>4</sup> asserted that Islamic worship system is restricted merely to a set of rituals rather it embodies a total submission and obedience to Allah Almighty and peaceful relations with other human beings in the society and this perception runs in all the Islamic teachings

Rehman & Askari<sup>5</sup> expressed that Islam integrates principles of ethics with institutional measures e.g. rules and laws for creating a framework of function of Islamic inspired society & economy. Islam proposes and designs institutions relating to social solidarity, governance, justice and cooperation for achievement of economic growth and development with an essence of society based on system of rules around center of universal concept of justice.

So Islamic arrangements to alleviate scarcity of resources and equal distribution of wealth under rubric of justice are:

- 1- Fostering values of moral and ethics e.g. honesty, equality and justice
- 2- Instruments and tools of economics e.g. zakat, Sadaqat (charities, and waqf, etc.), property laws and inheritance
- 3- Political will and institutional capacity development to ensure the uphold of these norms and principles.

Rehman & Askari<sup>6</sup> revealed that Islamic teachings encourage to all able humans to carry on hard struggle for economic achievements, compete in business, and own property. Thus code Islamic System of economy was established on the perceptions of ensuring equal opportunities and availability of employment and education for every citizen, with continuous intellectual & social development coupled with reduction of poverty for all members of society.

### **Concept of Human Capital and its Development**

Human beings are transformed in to human capital and a valuable asset for society when imparted education in the form of knowledge, skills and building attitudes and also possess sound physical and mental health because of practices of health care. Following research studies explain human capital its importance, its development, role of education in its development and role played by Islamic Awqaf in spreading and imparting education leading to development of human capital.

According to Malloch<sup>7</sup> human are the most precious and important assets in economic development and firm behavior and economic development. Jeong <sup>8</sup> also considered human health and skills as part of human capital.

Alani & Isola<sup>9</sup> expressed that human beings are human capital which be employees of organizations or self employed having skills, knowledge and good attitude, utilizable in production process and national development. This knowledge, skills and attitudes (KSA) which is achieved through building human capital is because of investment in human beings.

Marimuthu et al.<sup>10</sup> narrated about human capital that it is an education professional initiative & training process leading rise of abilities, knowledge, & skills, social assets and values of workers causing enhancement of employees' satisfaction and improvement of their performance augmenting onward performance of organizations.

Germon et al<sup>11</sup> concluded referring many researches that human capital refers integrating, incorporating & aggregating human intangible assets e.g. knowledge, experience and skills. They also declared the human capital having characteristic to valorize, identify & materialize, and having exchangeable & exploitable qualities like other corporate assets.

Marimuthu et al.<sup>12</sup> and Rizvi <sup>13</sup> quoted human capital definition offered by (Organization for Economic Co-operation and Development) OECD:

“The knowledge, skills, competencies, and attributes embodied in individuals that facilitate the creation of personal, social and economic well-being”.

Stiles & Kulvisaechana (n.d)<sup>14</sup> expressed that human capital’s ‘the perspective & concept emerge from the reality negating any alternative of learning & education; competencies & capabilities; and innovation & creativity.

### **Education Importance in Human Capital Development**

Alani, & Isola<sup>15</sup> mentioned that investments made in formal education, adult education services and facilities for health care, trainings, cause promotion of human capital development and improvement of capabilities of human being. Formal education imparted in educational institutions at primary, secondary, and tertiary level is perhaps the most important way of improving human beings’ abilities. For various segments of economy developing well skilled human resources is an important goal of education in economic growth and development. Institutions of formal education are performing qualitative educational function while imparting necessary knowledge, skills and attitude. Education causes to promote technological development and enhances mobility of labor and augments workers knowledge & skills which may boast their performance and productivity. Imparting training to workers is a vital method of development of human capital as it fills the gaps in its skills, knowledge & attitude which could not be provided through system of formal education.

Jalbout<sup>16</sup> also expressed that investment to provide education of high-quality also helpful in alleviating poverty, improving health outcomes, empowering women and protecting girls from early marriage. For \$1 invested on education leads to generate economic growth between 10 to 15 dollars.

### **Education and Training means of Human Capital Development**

According to Asteriou, & Agiomirgianakis<sup>17</sup> usually educational variables work in human capital as an investment proxy and now which is broadly acknowledged that system of usual education is the formal and main mechanism of development of skills and knowledge. Now many countries believe that fast provision of educational opportunities as a key for economic & national development.

Olaniyan & Okemakinde<sup>18</sup> commented that investment in education and economic growth and development are positively correlated. They also narrated that being scarce or not being easily obtainable education is an economic good which requires apportionment. Education is also a capital good because it serves as input for producing a large number of products having utility for consumers. Education is also a capital good to develop human resource needed for economic & social transformation and concentration on education considering it a capital good is related to the human capital concept stressing the skills development a prominent element of process of production. Education is also a change agent because it causes to

produce developed citizens and also helping to upgrade overall standard of living a factor showing social change. Generally it is firmly believed about educational investment that it promotes growth of economy. Emphasis on higher education is due to this perception that pursuing higher education brings financial benefits and rewards.

Olaniyan & Okemakinde<sup>19</sup> also asserted that theory of human capital assumes formal education an acute necessity and very important instrument for workers' production capacity improvement. Theory of human capital emphasis on the way education enhances workers' efficiency & productivity by augmenting their cognitive stock level of human capability for producing economically. Cognitive stock level is the product of innate abilities of human beings and investment in them (spending to educate them). Therefore an educated population is a productive population which, provide justification for big public expenditure on education.

According to Alani & Isola<sup>20</sup> human capital refers self employed human beings or working in organizations who have obtained necessary knowledge, skills, and attitudes required for national development. This achievement of skills, knowledge & attitude, by process of formation of human capital is a consequence of investment made in human beings.

Alani & Isola<sup>21</sup> opined that human capital being most valuable asset for nations has emerged as necessity in process of development. Because other economic factors of production i.e. financial and material capital, land and unskilled workers need skilled human capital for production of wealth. Countries realizing high development heavily invested in human beings, because despite having plenty of natural resource countries can achieve their full potential only with skilled human resources. Technical innovations are an outcome human capital development. People's ability to participate in process of development is augmented after developing their creative potentials. Development of human capital keeps focus on necessary mechanisms of forming humans having skills, knowledge & good attitude, and job relevant experience, required for nation's development. Human beings are objects of development so human development happens when nation development goals are realized.

Rizvi <sup>22</sup> citing literature narrated that aspects training to training are highly emphasized due to fast development of human development theory. Investment made in human capital is the activity of any kind to improve quality of individuals such as productivity so training is also a prominent aspect of human capital investment.

Haneef et al <sup>23</sup> narrated that according to human capital theory people shape their knowledge and skills for job through education. Development of human capital is a consequence of cumulative investment in growth of children including feeding and educating, caring and stimulating to flourish them.

### **Concept of Islamic Waqf and its Importance in Muslim Society**

Krafees<sup>24</sup> expressed about since the time of Holy prophet the waqf practice has extended to all Muslim society (and Muslim countries) and volume of bequest has so increased that majority of Muslim countries have ministers working exclusively on Awqaf management (also called Houbouss ministers in North African Muslim countries). Waqf management comprises both the technical (administration, production, upkeep) and distribution side (financing etc.).

Zuki<sup>25</sup> wrote that the waqf has played an essential and rich historical role in developing various facets of economy and society.

Sensoy<sup>26</sup> expressed that waqf is a necessary pillar of social, economic, political, religious, scientific, & cultural life of Muslims' society. Shirazi<sup>27</sup> also narrated that Waqf is a prominent religious & social institution deployed for society, poor & needy people, and their families. According to Haneef et al<sup>28</sup> since emergence of Islamic society in Arabian Peninsula, waqf played an important role in it.

Hassan & Shahid<sup>29</sup> wrote that Awqaf are continuous charity (*sadaqah jariah*) reward for which continuous even after donor's death, as long as society takes benefit from it. Zuki<sup>30</sup> quoting some researches asserted that making waqf is for humanity cause and in Muslim world Quba mosque was first established waqf. Many humanitarian projects in Islamic world are operated today through Awqaf institution. Omar et al<sup>31</sup> narrated that Awqaf beneficiaries may be people as well as public utilities. The person establishing waqf can make specification that who are eligible to make benefit of waqf (such as entire community or only the founder's family, only the poor, travelers etc.). Public utilities e.g. schools, mosques, graveyards, bridges, and drinking water fountains can be Awqaf beneficiaries.

Ali<sup>32</sup> expressed that spirit of altruism augments the Islamic Awqaf institution, forming an integral component of way of Islamic life. From Islamic point of view the charity is a way of wealth transfer from rich people to poor people and also a mechanism of self development and winning happiness and reward of Allah Almighty in this world and in the world hereafter.

Heidemann quoted that a scholar of Islamic law al-Kasani (who died in 1189 AD, or 587 Hijra) from Aleppo (Syria) briefly defined Waqf as: Waqf is a continuous chairatable act for God sake (al-waqfu sadaqtun jari' atun fi sabil-illahi ta'ala).

Hassan & Shahid<sup>33</sup> and Madya & Salihu<sup>34</sup> quoted that Waqf is holding is holding and preserving a property or an assets to benefit Muslim community (beneficiry) similar to endowment such as land, schools, hospitals, even money for these infrastructure to benefit needy, sick, wayfarers, orphans, of society.

Madya & Salihu<sup>35</sup> also narrated that Waqf appeared as a prominent institution in Islamic civilization and also broadly influenced the world as many famous institutions (such as in England Oxford University) were built

following Islamic Waqf model. It is forbidden to use Waqf property for other than specified objectives. Therefore Waqf is to retain property with an implied ownership of God Almighty with its utilization devoted for benefit of mankind with assurance of perpetuity.

Sensoy<sup>36</sup> and Shirazi<sup>37</sup> extracting from research studies asserted that during Ottoman era (in Ottoman Empire in Turkey 1299 to 1924 AD) financing for education, health and welfare was left by society totally on the Awqaf system.

About Awqaf established by donations of Egyptian and Syrian Mamluk rulers Frenkel<sup>38</sup> asserted that we have a clear picture of a large number of Muslims' established endowments in Lebanon, Palestine, Transjordan and Damascus during their reign (1250-1517). Awqaf had a tremendous presence in Mamluk period in almost all facets of rural and urban society as source to accommodate wealth and influence.

And Muslims always felt pleasure by dedicating their properties and estates for the welfare of their fellow beings to win the will of Allah Almighty (Razaullah), so in Muslims' countries there were a remarkable part of lands under Awqaf. As Kuran<sup>39</sup> and Mannan<sup>40</sup> quoted that in Turkey (in 1928 AD) almost three quarter (3/4), in Algeria almost half (1/2) during mid nineteenth century, in Tunisia (in 1883 AD) one third (1/3), in Greece during Turkish empire period (before 1829) one third (1/3), in Egypt (in 1935) one seventh (1/7), in Iran (in 1930) 15 %, and eight hundred years ago in Mid Asia's Muslims' majority areas 10 to 15 % of all the arable land was dedicated to Awqaf. At the close of eighteenth century, according to estimates aggregate income from almost 20000 Ottoman Awqaf in operation was equal to one third of total ottoman state revenue. Similarly Isin & Lefebvre<sup>41</sup> reported that in Ottoman cities Awqaf were founded as mosques, schools, hospitals, public kitchens, shelters, and orphanages and notables of Ottoman Empire provided municipal infrastructure such as fountains, aqueducts, schools, roads, mosques, baths, lodgings, markets and defense as waqf endowments. About present time it is reported that there are more than 123,000 mosques and 8000 educational institutions in Bangladesh established under Awqaf. Tohirin & Hidayati<sup>42</sup> reported referring some studies that in Malaysia there is about 20,735.61 acres of Awqaf land and in Indonesia (in September, 2002) there were 360 thousand locations of waqf land properties totaling to 1,47,204.7 hectares or 1,472, 047,607,.19 sq meters.

Similarly Shirazi<sup>43</sup> also reported quoting almost similar figures about Indonesia that there are almost 358,710 Waqf locations, totaling to 1.5 million square meters. A report (of year 2006) on Economic, Social, & Educational status of Indian Muslim Community, quoted almost 490,000 Awqaf properties registered in whole India covering an area of 600,000 acres and Sensoy<sup>44</sup> also reported about India that there are almost 250,000, properties of Awqaf with value exceeding 75 billion US dollars with a capacity to generate revenue of 3 billion US dollars approximately.

In a speech during a meeting of Monetary Authorities and Central Banks of OIC member countries at Suraybaya, Indonesia on 5-6 November 2014 Mr. Chowdhury deputy governor of Bangladesh's central bank narrated that Awqaf are voluntarily donated charitable institutions with broad economic implications. Basically Awqaf create a common wealth to benefit people. Orphans, poor & needy people have always been important beneficiaries of Awqaf. Awqaf went beyond the fulfillment of needs of the deprived & poor people affording them long time means for enrichment and empowerment by enhancing their productive capacity, by imparting them education, providing them income earning tools and opportunities of health care.

Abattouy & Al-Hassani<sup>45</sup> expressed that Islamic Waqf law has three basic principles for defining Awqaf as trust of charity as: Awqaf must be i- irrevocable ii- perpetual, & iii- inalienable with a pious purpose. Cizakca<sup>46</sup> and Abattouy & Al-Hassani<sup>47</sup> narrated that Awqaf system has high resilience and several Awqaf lasted for long such as for half a millennium and some for a millennium or even more for which good examples from historical sources are Ayyubids and Mamluks' Awqaf in Egypt, Palestine and Syria. And Jerusalem in start of 12<sup>th</sup> century had 64 Awqaf properties donated by Sultans or rulers of Turkey, Syria & Palestine supporting schools. Forty of these Awqaf were donated by Mamluks & Ayyubids Sultans or governors appointed by them.

Abattouy & Al-Hassani<sup>48</sup> revealed that institution of Waqf played extremely and important and varying roles in political, social and economic development of Islamic society. The subject of Awqaf encompassed properties like, gardens, farms, agricultural lands, even whole villages, houses, apartment buildings, hotels, shops, warehouses, mills, baths, looms, bakeries, paper works, soap works, stables, oil and sugar presses, and post houses. Ahmed<sup>49</sup> waqf property was used for the benefit of society at large, e.g. education, religious services provision, social and economic relief, provision of scientific, environmental and many other purposes.

Babcan asserted that system of Awqaf outside the governments is very powerful economic factor in Islamic states and can be considered in Islamic Society as primary financing element. Importance of Awqaf after early period of Islam was increased with change of economic activities from trade and mercantilism to static agriculture based land system. So in Turkish Empire the Awqaf lands were almost one third of total lands in early eighteenth century.

Abattouy & Al-Hassani (n.d),<sup>50</sup> Krafees,<sup>51</sup> Hasan,<sup>52</sup> Sensoy,<sup>53</sup> and Shirazi <sup>54</sup> revealed quoting some studies that in according to Islamic history institution of waqf had been increasing year after year and had been relied upon to great extent for provision of needed services and goods to develop the community comprehensively. Awqaf financed projects range was very diverse covering every conceivable humanitarian, social benefit enterprise or institution from religious objects to social welfare schemes, even to cultural and economic domain, such as for schools, universities, mosques, orphanages,



soup kitchens, free meals, milk for children, hospitals, the blind & handicapped, food for the poor, construction of houses for the poor, battered abused women, sinking of wells & construction of fountains & aqueducts for water supply, construction and maintenance of highway facilities & bridges, books, libraries, watchtowers, rent free hostels & guesthouses, salaries, pensions, organization of funerals and upkeep of cemeteries for the poor, paving and improvements of streets, freeing of prisoners, offering wedding outfits to poor families girls, giving clothing, food, & expenses of conveyance to travelers and animal welfare. The most striking fact is the establishment, maintenance and running schools and hospitals. Famous Muslim traveler Ibn Batuta was much surprised to see wealth and varieties of Awqaf in Damascus. Therefore Ahmed<sup>55</sup> expressed that Awqaf history is very prominent and rich particularly serving the poor & enhancing the welfare of the society in general.

Bello<sup>56</sup> narrated that for fighting against poverty & enhancing social welfare Islam instituted the instruments like Waqf & Zakat. Awqaf create material infrastructure and provides a revenue source used to enhance activities of social welfare at levels of family, community and state. Bello<sup>57</sup> also suggested that Awqaf can be deployed for the poor segment of society for addressing social & economic problems e.g. skills, education, health care & micro entrepreneurial development.

### **Awqaf Contribution in Propagation of Education in Muslim Society**

Abattouy & Al-Hassani<sup>58</sup> narrated three principle of Islamic Awqaf law and one among them is pious purpose of Awqaf property such as for propagation of education etc. In history Islamic Awqaf played a prominent and important role in intellectual growth and development of people by imparting them knowledge. Awqaf deed's study depicted that in Islamic history Awqaf devoted much efforts for education, and these documents also revealed professorship in fiqh and Madrassas administrators were highest paid positions. Scholars' group was also provided by Awqaf with independent of government economic base. Madrasas were the citadel for social life and learning.

Ahmed<sup>59</sup> expressed that there were many types of Awqaf founded by Muslims such as research Awqaf, education Awqaf, health care Awqaf, and Public utilities Awqaf. Education Awqaf served for research in sciences research in mathematics, astronomy, physiology, pharmacology, etc as well.

Sensoy<sup>60</sup> expressed that the system of Awqaf have played very important role in development of educational, economic and social levels. The education role of Awqaf started from mosques which were the places of praying worshipping, and at beginning of Islam source of education by playing the role of schools for students coming to seek knowledge from instructors specialized in different disciplines.

Abattouy & Al-Hassani<sup>61</sup> and Ahmed<sup>62</sup> may again be quoted as they stated that poverty alleviation by helping & supporting needy & the poor is

Awqaf's major objective. Awqaf offered education, health facilities, and took responsibility of handicapped and elderly as essential process to enhance the productivity of persons of lower economic segments and decrease their economic burden. In addition to meet immediate needs of the poor waqf also arranged long term amelioration for the poor by affording them income earning instruments causing to raise them socially by establishing for them schools which were centers both for learning and for social life. Awqaf provided education and made the poor able to gain high level of economics and political power by climbing up at economic ladder. Investment in social sector successfully transformed the society and empowered its poor segments.

Krafees<sup>63</sup> quoted that the waqf-financed projects are very diverse encompassing economic, social, cultural and humanitarian domains e.g. construction and running of schools and hospitals. Schools established a millennium ago, were functioning like present time schools having classrooms, reading rooms, staff rooms, restaurant and boarding accommodation for students, and sometimes sports area and also home for the school's director. Teacher's salaries were also taken care of.

Ahmed<sup>64</sup> revealed that various types of Awqaf were established such as for providing public utilities & health care and imparting education & conducting however most of them were for education and mosques. Awqaf for education also catered for scientific research, especially for science, astronomy, pharmacology, mathematics, physiology etc.

Chepkwony<sup>65</sup> narrated that many established financed by Awqaf are meant for general welfare some are meant merely for directly supporting the poor e.g. Awqaf for education, orphans, health, and physical facilities.

Hassan & Shahid<sup>66</sup> narrated that from the early days of Islam Awqaf by volunteer contribution had been financing education which was second biggest recipient of Awqaf revenue after mosques. Financing education by Awqaf covers, teachers' and other staff salaries, books, and libraries.

Madya & Salihu <sup>67</sup> expressed that the institution of waqf should be viewed as important institution in socio-economic development of society having tremendous contribution in providing education, physical facilities, health care and development of other infrastructure.

Mannan<sup>68</sup> and Hasan<sup>69</sup> reported that Islam stresses upon education and several Madrasas and orphanages have received funds from Awqaf in Muslims' communities, for generations. The funding from waqf supported schools, madrassas, Mosques in many parts of Islamic world. The notable examples some institutions supporting and mobilizing Islamic intellectual resources of are Jammia Al-Azhar (University) Cairo in Egypt which among oldest Awqaf funded institution of higher education, Muslim University Aligarh India, and Islamic Council of Palestine which founded several schools and appointed its Muftis,.

According to Hasan<sup>70</sup> revenue from Awqaf in several countries were used for three prominent objectives related to social & human development,

which are health & hygiene, education and urban services. In present era Waqf is, providing shelters, delivering water to community and supplying food to children. Awqaf are also providing funds for education in various parts of South Asia like other parts of Muslim world where nearly every working Madrassas is established & financed under Awqaf and managed as well by Awqaf resources.

About Syria Frenkel<sup>71</sup> asserted that Islamic endowments (waqf and zakat) funded several institution of education e.g. Madrasas, Maktabs, Dar al-Quran, Dar al-Hadith, proliferated in whole the Syria (Balad al Shaam).

Mannan<sup>72</sup> also mentioned that Awqaf supported research & Islamic education by founding Madrassas, schools & libraries for public. Funds of Awqaf were deployed for constructing libraries, reading rooms, research activities as copying activities, writing or translation books decorative art centers etc and construction of scholars' residential quarters. Therefore supported by waqf funds scholars either wrote their own books or translated them, and researchers & scholars applying empirical methods were supported and encouraged.

Babcan referring several researches asserted that schools establishing was a big society service offered by Awqaf. During Ottoman Empire there were more than 500 Awqaf schools in Istanbul (Constantinople) after its conquest until 19<sup>th</sup> century

Zuki<sup>73</sup> quoting some studies asserted that Awqaf were very powerful institutions supporting community through education, infrastructure provision and health.

Therefore Abattouy & Al-Hassani<sup>74</sup> stated that in the social institutions education is second largest recipient (first being mosques) attracting Awqaf support and investments. Though voluntary contributions (Awqaf) financed the education in Islamic world but governments have also been financing education by constructing schools and dedicating certain properties since the beginning of Islam. A very prominent example is of Jamia Al-Azhar Cairo (Egypt) established as university in 972 AD remained till 1812 an Awqaf funded institution, when Egypt government took over its Awqaf control. Education institutions financed by Awqaf have freedom of education to disseminate education other than religious education as well also covering purchase or preparation of stipends, books, libraries, salaries of teachers. Many Muslim scholars hailed from poor class of society being educated in Awqaf financed schools. In education field of Muslim society examples of important Awqaf are:

1. Madarassa 'Nizamiyya' in Baghdad Iraq founded by Nizam al-Mulk in 459 H, wherein a library was also established and a supervisor & a keeper were employed from Awqaf funds for which Nizam al-Mulk, donated big money, for the purchase of precious books and teaching the students.
2. Al-Muntazir Billah Caliph of Abbasid dynasty in 623 AH founded a waqf by allocating a big endowment and from this waqf Mustansiriya

School was established in Baghdad in 631 AH.

3. Wife of Caliph Al-Musta'sim Billah of Abbasid dynasty endowed money & books for establishing a school called Al-Bashiriya school and school's library in 1255 AD wherefrom books were lent or issued out of campus on security deposit.

4. Sultan Al-Zahir Baybars (Sultan of Egypt) founded a Waqf named Al-Zahiriyya school in 1279 AD in Damascus also equipped with a library called Al-Zahiriyya library consisting of books of all disciplines which is now part of Syrian National Library.

5. In Makkah with many endowments Sultan Qaitbay Madrassa was founded in 884 H.

6. Frenke mentioned that Abu alAbbas Ahmed ibn Zayn al-Din al-Khawajaki established al-Dalamiyah Madrasah in Syria for education of Qur'an in Salihiyah quarters, Damascus.

7. Jalbout <sup>75</sup> in a study about Awqaf of Lebanon revealed that several Awqaf are operating in the education sector. One is the Makassed Philanthropic Islamic Association of Beirut founded by Sheikh Abd-Alkader Kabbany in 1878 for basic education with emphasis on moderate Islamic instruction to all students. This waqf is running in Beirut 4 primary schools and seven secondary schools in Beirut and 35 primary schools in rural areas of Lebanon and four post secondary education institution which are not limited to Muslims but for other religions as well built by Awqaf, to provided free primary and subsidized secondary education to 16000 Lebanese children from different backgrounds. Besides this there are Makassed Higher Institute of Islamic studies, (Abdul Hadi Debs) Vocational and Technical Center, and Higher institutes for teachers' training were also established (s waqf institutions).

Muslim Women also made Awqaf to contribute education reflecting their charitable role in Education. Examples are narrated below:

8. The grand-daughter of Salah ud Din Ayyubi Shams al Dhuha donated Waqf to established Al-Mu'tasimiyya Madarassa in Baghdad along with founding other several at many other places.

9. Sitt al-Shams daughter of Ayyub ibn Shadi is famous for her building activities donated a Waqf in Damascus to establish two schools. i.e. Al-Shamiya al Barraniya Madrassa (school), and converted her residence by rebuilding it to Madrassa Al-Shamiya al-Juwaniya.

10. Al-Dar al-Shamsi, bint e Sultan Mansur ibn Rasul founded a waqf for financing the establishment of two schools; both named Al-Shamsiyya schools one in Taez, Yemmen and other in Zubayad.

11. Wife of Sultan al-Muzaffar, Mariyam by endowing waqf established in Temen (in 1313 AD) built prestigious Al-Sabiqiyya school.

12. Fatima Bint Hamad al Fadhili, also famous as Al-Shekha al-Fadhilya died 1847 AD in Najad in Arabian peninsula dedicated collected books on different subjects to Hanbli students.

### **Awqaf for Medical Education**

Abattouy & Al-Hassani<sup>76</sup> and Mannan<sup>77</sup> reported that Awqaf financed the medical institutions (schools) and paid some expenditure such as remunerations of teachers & student expenses, development of medical science. Awqaf also provided better health care opportunities for public and medical education facilities by establishing hospitals, medical schools, & encouraging development of local medicine. Examples of some medical schools teaching medical education and conducting research in medicine are quoted here:

- 1- Al-Mansuriyya Medical School established in Egypt in 683 H by Al-Mansur ibn Qalawun by endowing wide range of arable land and shops.
- 2- Al-Danasariya Medical School established in 686 H by waqf made by Imad ad Din Muhammad Al-Danysari for graduation of doctors and imparting medical education.
- 3- One of the famous hospitals founded on waqf lands named Al-Nuri Hospital in Damascus also used as medical school in Damascus in 1145 AD and remined in operations for seven hundred years, until 1910. Ibn-Alnafis and many eminent surgeons graduated from this hospital cum medical school. This was first hospital which was maintaining medical record of patients besides their treatment.

Abattouy & Al-Hassani<sup>78</sup> and Mannan<sup>79</sup> expressed that by attending hospitals students used to learn about medicines and their usages and applications. Medical education was also imparted in mosques besides taught in schools and hospitals.

Shirazi <sup>80</sup> asserted that the Awqaf even today could be beneficial in every aspect such as health care, education, facilitating innovation & enhancing productivity, providing facilities of sanitation, drinking water and many others facilities.

### **Conclusion**

From the study of above quoted literature following points have emerged:

- i. Islam among all the religions gives complete code of life by dealing with all aspects of an individual's personal and social life.
- ii. Islam stresses on complete obedience and submission to Allah Almighty in all facets of life
- iii. Islam has its endowment system comprising Zakat, Awqaf and other charities
- iv. Human capital is the most precious asset of society and it is value addition of human beings with education and good health (healthy and educated human beings)
- v. In the past Muslims in obedience of God's commands dedicated their properties for Islamic Awqaf which have been utilized for spreading the education by establishment of schools, stipends to students, establishment of libraries, bearing costs of copying books, and payment

of teachers' and researchers' salaries

- vi. All these education promotion activities lead to development of human capital and society with high moral

From these points it can be concluded that Islamic waqf is a very reliable & beneficial institution catered education facilities to meet educational needs in the past and also today this has reliable potential to impart education (for boasting level of knowledge and enhancing skills and improve abilities) even in future so we should rethink to strengthen this mode of endowment and funding for propagation of education and other sectors of Muslim society. Education develops human capital, causing to augment productivity and increase income and help generation of national as well as personal wealth leading and guaranteeing economic and social well-beings. However to avoid misuse of trust property an honest and strict administration is required who really need the will of God.

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