

# THE ROLES OF ISLAMIC ENDOWMENT IN ERADICATING ILLITERACY AND BUILDING SOCIAL AND NATIONAL COHESION

By

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## Abstract

This paper discusses the impact of Endowment in curtailing illiteracy as well as eradicates Poverty among the Muslims society. It explores certain objectives that may serve as suggestions and at the same times as a way of maintaining, peace and security in the society as long as desired channels are strictly followed. Endowment plays an important role in providing the basic aspects which can promote literacy and give more peace and security in every society. This paper adopted the method of analysis through which secondary data is used so as to examine the role of endowment in reducing abject poverty, promoting literacy, and building of social and National Cohesion. Endowment is a large amount of money or properties that has been given by a person for the sake of Allah in order to promote the teachings of Islam and at the same times to enhance the social wellbeing of Muslim society. It is an activity which involves promoting the pursuit of education, fraternity, helping the poor and needy as well as creating job opportunities. Finally, the paper sum up that endowment is an important tool that plays a significant role in reducing poverty, promoting literacy and peace for sustainable development. All these could only be achieved by mobilizing the wealth-to-do individuals to understand the significance role of endowment and charity in the society.

**Keywords:** Endowment, Security, Peace, literacy, Sensitization.

## Introduction

The establishment of Endowment (*Waqaf*) Stated from the time of the prophet Muhammad ﷺ when the very first mosque and Islamic centre was built by the prophet ﷺ in medina, in the first year of *Hijira* (Islamic calendar). The prophet's Mosque as it was called was built on a parcel of land belonging to two orphans. In spite of the prophet's insistence to pay for the land, the orphans insisted that they would not accept the price from the prophet ﷺ but would take it from Allah in the Day of the Resurrection. Then from that epoch, the establishment of *Waqaf* continued in the prophet's ﷺ time when "Uthman bin Affan رضي الله عنه became the third caliph, bought a well (عرب) and made it a trust property for the charitable use in order to relieve Muslims from the hardship and difficulties imposed by one Jew who banned Muslims to draw water from

another well. Prophetic tradition mentions the three things that a man can leave behind which will benefit him after his death. First and foremost, the establishment of welfare institutions likes digging up of a well canal or building of hospital, erecting an educational institution; or a written document (books) by a scholar from which people will benefit even after his death or a good son who will pray for his parents after their death. This *Hadith* encouraged the companions of the prophet ﷺ to "tie up" part of their property for people's welfare. Hence "Umar bin Khattab bought a land in *Khaybar* area, he went to the prophet and asked his guidance in order to make the most pious use of it. The prophet ﷺ replied:

*Tie up the original property and devote the life rent to human beings which is not to be sold or made the subject of gift or an inheritance. Bring the produce to your children,*

*or relatives and the needy in the path of Allah.*

*Imam Bukhari* the famous compiler has also narrated a *Hadith* which supports the institutions of *Waqaf*. *Abu Talha* gave his choicest piece of land to the prophet ﷺ, known as *Bairuha* orchard in medina. The prophet ﷺ gave it back to him advising that he should make it an endowment for his relative *Abu Talha* there upon gave the orchard as a charity to *Ubayy* and *Hassan*. The specific prophetic direction in respect of *Waqaf*: Where he says “*Return the original property itself and endow its fruits in the path of Allah*”

### Concept of Endowment (*Waqaf*)

*Waqaf* literary: means detention (*Hibah*), but its legal meaning is the dedication of a property or giving it a way as charity for the benefit of group of persons or society for the purpose of getting pleasure of Allah the Most High. Actually, it is a detention of a specific thing from the ownership of the appropriator, or a appropriating its profits or charity on the poor or for other good objects. According to *Imam al-Shafi'i* *Imam Malik* and two of their disciples that is *Imam Abu-Hanifa* and others. They further explained that; *Waqaf* (endowment) signifies that, it is the extinction of the appropriator's ownership in the things detected and the detention of the things in the ownership is purely for Allah's sake, in such a manner that its profit should be made use for the goodness of mankind from its beginning to the end.

### Three types of *Waqaf*:

1-*Waqaf fi Lillah* or *Public Waqaf*:- This is the type of *Waqaf* initiated by oneself and donated it for the purpose of public consumption.

2-*Waqaf alal Aulad* or *Private Waqaf*. This type of *Waqaf* is being made for getting reward to the family members including both adult and the children.

3-Mixed *Waqaf*. A *Waqaf* created solely for the Public Purpose of religious or charitable nature is called *Waqaf fil Lillah*. This type of *Waqaf* is known as (group *Waqaf*)

### Contribution of Endowment:

An endowment is a fund for the conservancy. It is another way of giving donation that can promote the long-term goals of protecting society. Endowment allows the conservancy to provide responsible stewardship now and into the future.

### Islamic conditions on a person to make endowment (*Waqaf*)

Any person who would make *Waqaf* should be a Muslim and he is not a minor nor an insane has right to make a *Waqaf* provided that he is the owner of the property. He should not work under duress to do so nor should he be defrauded in creating a *Waqaf*. Any *Waqaf* make in Death illness (*Mardul maut*) is not valid, because by then the property is almost passing to the hands of his heirs. A person cannot dedicate more than one-third of his estate as *Waqaf* property unless his heirs give the consent to do so. The objective for which the *Waqaf* is set up must not be against the principle of *Islam*. In other words, a Muslim must not make a *Waqaf* in favour of idol worshipers or a grievous sin that will go against the fundamental principles of *Tauhid*. (Abu-Rabi 2008)

### The lawful materials allowed to be endowed.

There is a slight difference opinion among the jurists about the type of property that can be dedicated as a *Waqaf*. *Imam Abu-Hanifa* says; only the immovable property can be made *Waqaf*. His eminent disciple *Imam Abu-Yusuf* also agreed with his master but makes an exception when he says, that the beast of burden and weapons of war can also be dedicated as *Waqaf*. The view of another eminent disciple of *Abu-Hanifa*, that is *Imam Muhammad* is quite different from the view of his master and his colleague. He agreed with other Imams and famous jurists and holds that all articles or movable that can be subject to the dealing and transaction of man can be made *Waqaf*. The jurists particularly *Abu-Hanifa*, says; that to establish *Waqaf* is supererogatory (*Mustahab*), but is not essential (*Wajib*).

### **Certain conditions of Endowment (Waqaf).**

The following conditions must be fully satisfied before an endowment (*Waqaf*) should be considered

i-The subject of *Waqaf* must be belonging to the *Waqif* (dedicator) at the time of making the his endowment (*Waqaf*).

ii- The person detecting a *Waqaf* must not be a minor or a person of an unsound mind (insane).

iii-The *Waqaf* of undivided share in the property may form the subject of *Waqaf* but for the purpose of a Mosque or graveyard, it is not valid. But this must be in consent of the benefited heirs

iv- The purpose for which the *Waqaf* is created must be one recognized by the *Shari'ah*.

v-The object of *Waqaf* must be shown with reasonable certainty.

vi- Any *Waqaf* made by a will or during death illness (*Mardul maut*) cannot be operate on more than one-third of the net assets (Abu-Naime, 2001).

### **How can Endowment (trust) in western world will curtail or minimized illiteracy?**

Even though illiteracy is a very difficult phenomenon which manifested in the global society, but with cleared practice of *Waqaf*, even if it is not eradicated in totality, it could be minimized. The western or un-Islamic perception with regards to endowment has something to say: According to Mr. David kente NEDC Chairman Board of trustees. Says "Endowment fund would build human capacity for the any nation through scholarship. Endowment offer citizens or members of State equal opportunity in ICT skills acquisition and educational training at graduate and post graduate levels". He added that endowment is determined to provide educational training for families right from ward to Local Government and senatorial district levels, in all over the states. However, the education of over 2,400 beneficiaries of the safe School Initiative (SSI) beyond Secondary School level will also offer opportunity for training orphaned children and other vulnerable

groups currently not benefiting from the safe school initiative. (Fakhr, 2009).

Similarly, he added that it intends to offer special scholarship opportunities to talented youths engaged in sports, and also establish a National Sports Institute in the future. He finally says in addition it could support the training of Nursing, Midwives and retraining of teachers and vocational training women and youths. "These will in no small measure fight the menace of low human capital and illiteracy which has been traced to be the highest in the north east, compared to the rest of the six geographical zones in the nation (Aminian, 2003).

### **How can Islamic Endowment (Waqaf) will curtail illiteracy?**

In Islamic viewpoints, since there is no vivid explanation from the Qur'anic verse(s) which specifically mentioned *Waqaf* or establishment of *Waqaf* property, but the provision is covered allegorically in a larger number of verses scattered throughout the Glorious *Qur'an* and the traditions of the Noble Prophet ﷺ which are encourage the performance of *Waqaf* to the Islamic Society for example in the Glorious Qur'an Allah the Most High! Says:

*"It not righteousness that you turned your Faces towards the East and West, but righteousness is this that one should believe in Allah and the last day and the Angels and Book and the prophets, and give away wealth out of love for Him to near and the Orphans and the Needy and the Wayfarer and the Beggars and for (the emancipation of) the Captives, and keep up prayer and pay the poor-rate; and the performers of their promise when they make a promise, and the patient in distress and affliction and in time of conflicts - these are they who are true (to themselves) and these are they who guard (against evil)". (Surah Al-Baqarah Q2:177)*

Furthermore, He the All-Mighty Allah says again

*“By no means shall you attain to righteousness until you spend (benevolently) out of what you love; and whatever thing you spend; Allah surely knows it” (Ali Imran Q3:92)*

In addition, it is also stated in the Prophetic tradition which emphasizes greatly on the administering of Waqaf for the purpose of the utilization of Muslims society.

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*“Three things that a man can leave behind which will benefit him after his death. The establishment of welfare institutions like digging up of a well canal or building of a hospital or making an educational institution; a scholar who wrote a Book from which people will benefit even after his death and pious children who will pray for the parents after their death”.*

From the aforementioned Qur'anic verses and prophetic tradition, it encourages the bourgeois to give out their wealth, to build educational centers, to enrolled the children of poor people and pay the school fees in order to established peace and harmony. This can control rampant insecurity in the nation. Also, the tradition of prophet ﷺ emphasized and encourages well to-do individuals to use their opportunity to build shelters for the sake of Allah to accommodate the refugees. If Refugees are scatted within community or society without proper care and their movement curtailed, there could be a danger (Salimifar,1991). Similarly, when children of wealthy are sent to better schools and they are given better training while the sons of poor people are denied the chance, also there could be a problem.

## Limitations of Endowment

There are Three (3) Societal problems that cannot be sustained by the endowment (Waqaf)

**1-Overpopulation 2- Negligent of Responsibility 3-Emphasis on the Numbers of Children**

### Overpopulation

We are suffering with over population. We need peace in our land for faming/rearing. I am of the view that for peace and security to rein in this nation population must be controlled. There is no problem for a woman to give birth religiously, but we must look the situation. Justice must be done where you can see a person with one wife three or more children they only share one room, later if the house holder got an opportunity instead of taking care of his family, unfortunately he looks a second wife without considering his obligation, to giving shelter and education to his children. Under these circumstances, the religious scholars should take be sensitizing the people to give birth space and controlled reproducing in order to curtail birth (Aliyu,2012).

### Negligence of Responsibility

Some parents don't know their responsibility towards their children. Many of them don't know where their children eat or sleep. They don't even care about their children's activities; they don't care to send them to school. If authority accepted such things to continue in our society, we are just deceiving ourselves in the issue of peace and security in this country. No State or Nation can develop without controlling such menace (Aliyu,2012).

### High emphasis on the Numbers of Children

Some parents place importance on the number of children more the emphasis for quality education. Parents must concentrate on educating their children. This can help the community/society and nation to be developed. If we abandon our children without educating them, problems such as

banditry and kidnapping in this nation will never end (Aliyu, 2012).

### **Why Endowment (trust) is not properly taken place in some parts of Nigeria**

- 1-Lack of proper enlightenment by the scholars to the rich peoples
- 2-Illiteracy on both side doer and beneficiaries.
- 3-Mismanagement of properties donated for Waqaf.
- 4 - Higher rate of poverty within Society (Aliyu 2012).
- 5- The rich people are surrounded by poor people in large number.

### **Role of Endowment in Achieving Peace and Security (Positive)**

Even though there are no specific verses in the Qur'an that clearly talk about endowment as mentioned earlier, but a lot of verses encourage good deeds, Some Islamic scholars have quoted some blessed verses with regards to endowment: Including the verse which Allah says:

"Give to the relatives and the orphans and the helpless and the helpless in the way of beggars and spend in the way of freeing the slaves and performs prayers and pays Zakat, have been faithful to their covenant, when they make a pact against poverty and be patient in battle, these are the ones who are truthful and truly pious" (Surah Al-Baqarah Q2:177).

The prophet ﷺ encouraged his companions to meet the needs of the poor with this type of charity. Western world recognized endowment after becoming acquainted with Islamic civilization. They established institutions based on endowment in Islamic jurisprudence. The endowment of the western world aimed only for the benefit of this world, which had nothing to do with the Hereafter and its reward.

### **Role of Endowments in the Development of Economic Foundations**

When we talk about the impact of endowment on economic independence, growth and development, it never means that

endowment alone can cover all different dimensions so that the country's economy no longer needs financial resources, but it means that the endowment, as a huge financial asset, can play a constructive and significant role in this regard. In jurisprudential discussions endowment, it is necessary for the income from the endowment property to be spent on repairs and correction of the property in order to remain safe and secure and to be able to have more income. In Islam, worship, politics, and economics are intertwined, and economic prosperity is guaranteed by the establishment of programs such as *khums*, *Zakat*, gifts, and endowments. Using the income of endowments for road construction, creating public places, building bridges, setting up production factories, youth employment, feeding the poor, providing cheap housing for the youth, investing in development, industrial and agricultural projects, reducing prices, increasing production, shows the effect of endowment in solving economic problems. Most of the uses that were mentioned shows the impact endowments have made throughout the history of endowment as it relates to public welfare, poverty alleviation, and social justice. If we take a brief look at the history of endowments and the content of endowment letters (Mohtadin, 2007).

### **Role of Endowment in Promoting Social and Intellectual Development**

- 1- Support social and religious institutions that are close to the people.
- 2- Renovation and invitation tools (advertising) and preparing them for meeting future needs and guiding social and artistic leaders and develop systems that train preachers.
- 3- Support scientific research institutions and centers of intellectual studies.
- 4- Approval and acceptance of scientific activities that use new methods of futurism (science of the future) and uses them in the development of new methods of jihad (Saed, 2010).

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## Role of Endowments in the Development of the Social Foundations

The good tradition of endowment is one of the clear examples of humanity, found based on the teachings of the Prophet ﷺ, and it has for long time been accepted in the science of social life. The spirit of social cooperation and precedence in charity is embodied in the institution of endowment and the practice of endowment is forever sealed. Endowment is one of the arts of Islam decreed by the Prophet to influence human well beings. It is an act of selfishness which is mentioned in various verses addressed to human beings. Many social services in the past were provided through endowments

such as orphanages, were orphaned children are being supported by creating an Educational complex in deprived areas of the country. It is one of the most important social functions of poverty eradication in society (Saed, 2010).

### **Prominent Manifestations of Endowment in Social Development**

- 1-Necessary support for research and studies related to social aspects in Islamic thought.
- 2- Paying attention to some social classes, such as family, women, youth, children, and people with Special needs.
- 3 - Endowment can play an important role in controlling and solving some social problems.
- 4-Preparing an appropriate organizational and financial framework for the development of the local community.
- 5- Endowment is a valuable experience in the field of social integration and strength. An experience that needs to be updated and adapted to the times.
- 6- Endowment can be effective in normalizing the important role of non-Muslim minorities living in peace (Afsaruddin, 2008).

### **Role of Endowments in Realizing the Right to Employment**

The good tradition of endowment is one of the most general and oldest phenomena of participation, cooperation and empathy between communities through the organization of the environment, the creation of urban spaces and the making a public welfare. "The endowment system has not only led to the construction and creation of many valuable spaces and elements in cities, rather, the spiritual connection and close connection of the endowment with religious affairs has caused the permanence and stability of the endowment urban spaces over time. Also, the eternal, permanent and non-marketable nature and transferability of endowments and the use of their competitive resources in the way of charity and for the sake of interests of the Muslim community make many of them resist the events (Farhadi, 2009). The tradition of endowment

provides the basic needs of the people such as job creation, construction of bridges, factories, orphanages, various things for the beauty of the urban space and leads to the realization of social welfare (Albany, 2001).

### **Summary and Conclusion**

This Paper summarizes that, endowment is a large amount of money or properties that has been given by a person for the sake of Allah to promote Islam and the social wellbeing of Muslim *Ummah*. Its activities involve promoting education, creating awareness, helping the poor and needy as well as creating job opportunities. The paper concludes that endowment is an importance tool that plays a significant role in reducing poverty, promoting literacy and peace for sustainable development, but all these could only be achieved by mobilizing the well-to-do individuals to understand the significance role of endowment and charity in the society. Some Qur'anic verses and Prophetic Traditions also explained the legal basis of Waqaf (Endowment). Islamic endowment (*Waqaf*) as stated above, is the total surrendering of One's wealth, be it property or cash to a community for the Islamic benefits of the society which has played a significance role for the betterment of good growth and development of the beneficiary society . Going by the discussions so far, it is clear that, endowment is an activity which benefitted both the endower and the beneficiaries.

Finally, the paper posited that, the issue of endowment has to be supported by the stakeholders and the society so that the militating societal problems could be curtailed or minimized. Islamic Scholars should embark on making public awareness in the society for the mobilization and establishment of *Waqaf* and the rewards attach to it.

### **Recommendations:**

1. The Society has to adopt some ways to encourage the rich people to provide places of learning for the children of poor to enable them acquire both Religious and western Education.

2. The Islamic endowment is not restricted only within the bourgeois along, but the community should mobilize people to make a join *Waqaf*, to open some important places of entrepreneurship purposely to alleviate and reduce poverty among the youths and other

children from the poor family.

3. A Religious awareness and Sensitization should be carried out primarily by the Scholars, so that people will understand the Islamic wisdom behind endowment (*Waqaf*) and its impact among *Muslims* society.

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