

## Waqf As a Tool to Address Poverty, Education, And Healthcare

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### ABSTRACT

This paper explores the effective utilization of *Waqf* as a tool to address modern socio-economic challenges, specifically in poverty alleviation, education, and healthcare. Through a qualitative methodology, it examines historical and modern applications of *Waqf*, drawing on historical records, academic literature, and case studies, complemented by modern reports and statistics. The findings highlight that *Waqf* has historically supported key sectors, such as education, through the establishment of madrasas and modern institutions like Hamdard Medical University, and healthcare, with hospitals like. These institutions provided comprehensive services, showcasing *Waqf's* ongoing contribution to poverty alleviation, education, and healthcare. However, the research notes that while *Waqf* holds significant potential, enhanced management, awareness, and legal reforms are crucial for maximizing its impact. The study fills a gap in current research by examining *Waqf's* modern influence and proposing practical solutions for its revitalization.

**Keywords:** Education, Historical *waqf* practices, Healthcare, Poverty alleviation, *Waqf*.

## INTRODUCTION

The word *Waqf* (plural, *awqaf*) is derived from an Arabic word that means to detain or in other words 'restriction' because it acknowledges that all properties belong to God. The definition of *Waqf* according to the accepted doctrine of the Hanafi school is the extinction of the proprietor's ownership in the thing dedicated and its detention in the implied ownership of God in such a manner that the profits may revert to and be applied for the benefit of mankind. Thus, it is defined as a property permanently dedicated to Allah Almighty. The permanent, irrevocable and inalienable nature of *Waqf* made it unique from other properties.

*Waqf* is not expressly mentioned in the Quran but certain verses encourage Muslims to do charity, generous acts, and good deeds. Thus, the jurist associates the legitimacy of *Waqf* with the Quranic text which promotes charity and advocates for the social well-being of people including the Almighty sayings in *Surah Al-Imran* (3:92), "Never will you attain the good (reward) until you spend (in the way of Allah) from that which you love, and whatever you spend - indeed, Allah knows of it". Moreover, the main motivation for creating the *Waqf* can be found in verse 261 of *Surah Baqarah*, Allah stated, "The likeness of those who spend their wealth in the way of Allah is as the likeness of a grain which grows seven ears, in every ear has a hundred grains. Allah gives a manifold increase to whom He pleases. Allah is all-embracing, allknowing." These verses clearly show the importance of spending money in the name of Allah as a good deed and the creation of *Waqf* meets the standard of these verses as a way to attain righteousness.

*Waqf* is an important tool to address poverty, education and healthcare. It has played a key role in Islamic history. During the Ottoman period, the financing of health, education and welfare services was entirely done through the *Waqf* system, as the following expression holds: "Thanks to the *Waqf* during the Ottoman Empire, a person would have resided in a *Waqf* house, slept in a *Waqf* cradle, ate and drank from *Waqf* properties, read *Waqf* books, taught in a *Waqf* school, received his salary from a *Waqf* administration, and eventually when he died, put into a *Waqf* coffin and buried in a *Waqf* cemetery. During this time, nearly all public services, as well as religious, social, scientific, and modern needs, were funded and overseen by *Waqf* institutions, without any expense to the government. This highlights the vital role the *Waqf* system played in the social, economic, and cultural life of Ottoman society.

This paper aims to explore that *Waqf*, as lasting Islamic institution, can serve as an effective tool in addressing current socio-economic challenges, specifically in poverty alleviation, education, and healthcare. By examining both its historical significance and current practices, the research seeks to highlight *Waqf*'s potential to offer sustainable and impactful solutions to these pressing global issues. The study will demonstrate that *Waqf* can contribute to breaking the cycle of poverty, enhancing access to quality education, and improving healthcare systems, all while promoting collective well-being. The paper will evaluate successful case studies from various Islamic countries, proving that *Waqf* has made significant impacts in these areas. The research will demonstrate that *Waqf* can evolve to meet future needs while maintaining its foundational goals of social welfare and economic support. Ultimately, the paper will show that *Waqf* can continue to provide sustainable solution and develop the state.

## LITERATURE REVIEW

*Waqf*, an Islamic charitable institution, has long been utilized to promote social welfare by addressing fundamental human needs such as poverty alleviation, education, and healthcare. While scholars have examined the historical role of *Waqf* extensively, its

current significance in addressing modern socio-economic challenges requires further exploration. This literature review will focus on the development of *Waqf* from its origin to the present day, highlighting its contributions to poverty alleviation, education, and healthcare in Islamic societies. Although research on traditional *Waqf* is plentiful, the review will exclude analysis of the digital transformation of *Waqf* due to its emergent nature and limited empirical evidence.

The origins of *Waqf* can be traced back to the time of Prophet Muhammad (PBUH), who emphasized *waqf* as a form of continuous charity. The Prophet's own establishment of mosques and donations of land inspired early Islamic society to use *Waqf* as a means of serving public welfare. As, Imam Shafi'i noted that over eighty companions engaged in *Waqf*. A crucial study by Kahf (2003) highlights that *Waqf* became a fundamental pillar of Islamic civilization, contributing to the construction of educational institutions, healthcare facilities, and social services<sup>1</sup>. However, studies like these are limited by their focus on pre-modern societies and do not sufficiently address *Waqf*'s relevance in contemporary global economies.

Historically, *Waqf* has served as a primary means of poverty alleviation in Islamic societies. Early Islamic scholars like Qaradawi (2008) identified *Waqf* as a key tool for wealth redistribution, complementing other mechanisms such as Zakah. Notably, in the Ottoman Empire, *Waqf*-funded projects provided shelters, food, and basic necessities to the underprivileged, as illustrated in extensive research by Zuki (2012). These findings confirm the essential role of *Waqf* in eradicating poverty across centuries. However, contemporary studies, such as those by Imam Amar (2016), emphasize that *Waqf* must undergo structural reforms to maintain its effectiveness in modern contexts<sup>7</sup>.

The role of *Waqf* in promoting education is well-documented. Historically, *Waqf*-funded institutions like the Nizamiyya Schools and Al-Azhar University provided access to education for a wide segment of the population, contributing to the intellectual growth of Islamic societies. According to Mahamood, S. M., & Ab Rahman, A. (2015), in modern times the legacy of *Waqf* continues to influence educational development globally<sup>ii</sup>. Recent studies show the global impact of *Waqf* on education, which is further demonstrated in figure 4, where numerous schools and universities have been established with *Waqf* proceeds. The continued support of educational institutions through *Waqf* highlights its vital role in promoting access to education and contributing to the intellectual and cultural development of societies. The extensive history and ongoing relevance of *Waqf* in education highlight its importance as a tool for advancing knowledge and fostering societal growth.

*Waqf*'s contribution to healthcare is another crucial aspect that has evolved over centuries. During the medieval period, *Waqf*-funded hospitals, such as the Bimaristan and al-Nuri in Damascus, provided comprehensive medical care free of charge, as documented by Kahf (2003) The *Waqf* system supported not only patient care but also medical research and education, laying the foundation for Islamic medical advancements. In modern times, *Waqf* continues to play a vital role in healthcare systems, particularly in countries like Turkey, where the Bezmialem Foundation funds hospitals and healthcare services (Sulistyowati, S., 2022). However, as healthcare demands grow globally, research on how *Waqf* institutions can adapt to these challenges remains limited. Although there have been calls for regulatory reforms to enhance *Waqf*'s role in healthcare, existing studies fail to provide comprehensive strategies for *Waqf*-based healthcare systems to cope with contemporary global health crises.

In summary, the literature highlights *Waqf*'s historical significance in addressing poverty, education, and healthcare in Islamic societies. While early studies offer a rich understanding of *Waqf*'s traditional role, recent research highlights its potential for modernization and reform. Despite its successes, modern literature reveals gaps in the understanding of how *Waqf* can be optimized to meet modern socio-economic challenges, particularly in the realms of education and healthcare. Future research should explore innovative management models, legal reforms, and the digital transformation of *Waqf* to fully realize its potential as a tool for sustainable development.

## RESEARCH METHOD

The author adopts a qualitative research method. This approach involves comprehensive desktop research, which encompasses the analysis of previous studies, books, journals, news articles, publications, and websites. The secondary data for this research are derived from primary sources in *Shari'ah*, specifically the Holy Qur'an. This foundational text is utilized extensively to support arguments related to the establishment and impact of *Waqf* in addressing healthcare, poverty, and education. The Qur'an provides a critical framework for understanding the principles and applications of *Waqf*. Additionally, the research incorporates sayings of the Holy Prophet Muhammad (S.A.W), which offer further insights into the implementation and significance of *Waqf*. These sayings complement the Qur'anic data and help in explaining the practical aspects of *Waqf* in addressing societal needs. This methodical approach ensures that the research is well-supported by a comprehensive range of sources, providing an analysis of how *Waqf* can be utilized as an effective tool for improving healthcare, alleviating poverty, and advancing education.

## RESULT AND DISCUSSION

This section delves into the historical evolution of *Waqf* and explores its crucial role in addressing poverty, education and healthcare. This section aims to discover that how *Waqf* has contributed to societal development in these key areas, highlighting its historical significance and current impact.

### History and Background of Waqf

The first who define the *Waqf* law was Prophet Muhammad (PBUH) donating the land for the construction of the masjid. *Waqf* was created during the lifetime of the prophet and he encourage Muslims to create *Waqf* when he identified any need in society. The scriptural basis for it is the hadith related by the Muslims that the Prophet said, "when a human being dies, his work comes to an end, except for three things, ongoing charity, knowledge benefited from, or a pious son who prays for him". The scholars understand ongoing charity as meaning *Waqf*. An example of *Waqf* practice during the era of the prophets (PBUH) was when 'Umar earned the land in Khaybar, he came to the Prophet (PBUH) and ask what to do with it, the Prophet (PBUH) advised him to make it a "*Waqf*": "If you wish, you should be locked to its original and use the revenue for charity". Some scholars interpret almsgiving as mentioned in the hadith as *infaq*, which was done while he is alive and can always be benefited by others after his death which includes *Waqf*.

Thus in the Prophet era, the practice of *Waqf* was common and plays a significant role in establishing the welfare of the society. As Imam Shafi' says: "more than eighty men of the companions participated in *Waqf*. *Waqf* is considered as a significant pillar of the public interest (*masalah*). The welfare of the society is achieved through the fulfillment of the principle of *maqasid ash shariah* which includes the preservation of religion, life, intellect, lineage, and property. There are certain Quranic verses as discussed above that

lead the individual to perform righteous actions which glorify the soul and get him closer to Allah which is preserving religion (*hifz un-nafs*). Furthermore, the essential characteristic of perpetuity preserves the property and helps to develop the state. Moreover, the preservation of life is achieved as *Waqf* land provides benefits to the people bringing comfort and increasing quality of life.

**Figure 1.** *Waqf* fulfils the principles of *Maqasid ash-Shariah*



In the early centuries, *Waqf* was considered significant for society's welfare and social well-being and it maintained a major part of the heritage of Islam, which continues from one generation to another. The origin of *Waqf*, as Syed Amir Ali writes is traced to the direct prescription of the Holy Prophet. As he donated the masjid, Qubaa in Madinah, which is known as masjid AlNabwi today, consider the first *Waqf* in Islam. The history of *Waqf* is rich and extensive with expressive achievements during the era of the prophet and Caliphate serving the poor and enhancing the welfare of the ummah. As world famous traveler Ibn Batuta said, "endowment in Damascus were plentiful, uncounted and unlimited. According to Islamic scholar, Al-Khasaf: "All companions of the Messenger of Allah (PBUH); from the people of Badr, immigrants (Muhajireen), and supporters (Ansaar), have made *Waqf* from what they earn, it's neither be sale nor be inherited until Allah inherits the earth and everything upon it. Indeed, the era of the Caliphs was the best Islamic era after the era of the prophet, where the people took part in different charities. *Waqf* was considered as the essential pillar of society and the teachings of Islam show the importance of this institution. The *Waqf* institution in the past saw a glorious rise in enhancing the welfare of society as earlier discussed by Shafi more than 80 companions of the prophet *Waqf* their land and the existence of numerous *Waqf* in Damascus. Moreover, during Ottoman era, financing for education, health and welfare was left by society totally on the *awqaf* (plural of *Waqf*) system.

### **The Role of *Waqf* in Poverty Alleviation**

Healthy and balanced society requires that wealthier individuals share their income and resources with those less fortunate to ensure everyone has access to essential needs. An important way to alleviate poverty is through charity. While charity comes in many forms, the most lasting is one characterized by perpetuity. The scriptural basis for it is the saying of the Prophet that, "when a human being dies, his work comes to an end, except for three things, ongoing charity, knowledge benefited from, or a pious son who prays for him. *Waqf* is a perpetual voluntary charitable act and it is an instrument in the Islamic economic system aimed at promoting equitable and just wealth distribution. The socio-economic growth and development of Muslim countries and communities have been significantly influenced by the contributions of *Waqf*, making it one of the most visible evidences of charity in Islam. The proceeds from *Waqf* assets have been utilized for

various developmental projects, including healthcare, education, poverty alleviation, skill acquisition, and youth empowerment. Many Islamic banks have also adopted the *Waqf* model as an intervention tool for socio-economic development. For instance, in 1999, the Islamic Development Bank established the largest Islamic charitable endowment fund of approximately 1 billion dollars to provide charitable services throughout Muslim countries and communities.

Islamic Scholar, Qaradawi has shown three ways of Islamic solution of poverty problem in his book, "Poverty Alleviation in Islam". First, individuals with the ability to work must take responsibility for their own livelihood, with society and the state providing necessary support like training and access to capital. Second, the Muslim Ummah is responsible for ensuring financial security through various means, including caring for relatives, supporting neighbors, paying obligatory Zakah, and giving voluntary charity such as through the *Waqf* system. Third, the Islamic state is obligated to care for every destitute person, regardless of religion, ensuring their well-being. Islam's comprehensive economic system, which includes *Waqf* aims to eradicate poverty and improve the socio-economy of the Muslim ummah. Historically, *Waqf* has contributed in the eradication of poverty in order to aid for the poor and needy. *Waqf* can finance "maqasid-oriented SDGs" and accelerate their achievement in Muslim-majority countries, addressing poverty, hunger, inequality, health, sanitation, economic growth, and sustainable community development.

By removing wealth from private ownership and dedicating it to the public good, *Waqf* helps redistribute wealth and reduce economic disparities. This not only supports the immediate needs of the community but also ensures long-term economic stability and growth. To combat poverty and enhance welfare of 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 level.

**Figure 2.** Practical Model of *Waqf* in Eradicating Poverty



When famous traveler Ibn Battuta visited Damascus, he was surprised by the wealth and variety of local *waqf*. There were endowments (*waqf*, *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. The establishment of a *waqf* is rooted in the idea of serving humanity, with the

Mosque of Quba being the first *waqf* in the Muslim world. Throughout Islamic history, the *waqf* system has supported numerous humanitarian projects, including constructing homes for the needy, developing springs to provide water for public use, assisting the disabled and the poor, building bridges, funding orphanages and elderly care facilities, and helping young people in need with marriage expenses. In Islamic states, *waqf* has been a dominant economic force outside of government control, serving as the key mechanism for financing various aspects of Islamic society. In modern times, *Awqaf* continue to provide essential services, such as shelter, water, and food distribution.

In a research report of Organization of Economic Cooperation and Development (2001), it is stated that education is a crucial factor for defeating poverty. *Waqf* funds were used to support schools and provide education, helping the poor to rise economically and, in some cases, gain significant economic and political influence. The majority of *waqf* were dedicated to mosques and educational purposes. Significant investments in the social sector effectively transformed society and empowered its underprivileged segments. The educational opportunities provided through *waqf* played a key role in empowering the poor, enabling them to achieve higher levels of economic and political influence by advancing up the economic ladder. It played an essential part in developing various aspects of the society and the economy.

**Table 1.** Data Collected on Land Dedicated as *waqf* Across Different Regions

Country	Time Period	Percentage/Portion of Land as <i>Waqf</i>
Turkey	1928 AD	Three-quarters (3/4)
Algeria	Mid 19 <sup>th</sup> century	Half (1/2)
Tunisia	1882 AD	One-third (1/3)
Greece (during Turkish Empire)	Before 1829	One-third (1/3)
Egypt	1935 AD	One-seventh (1/7)
Iran	1930 AD	15%
Mid Asia (Muslim-majority areas)	800 years ago	10-15% of arable land
Ottoman Empire	Close of 18th century	Income from 20,000 <i>Awqaf</i> equal to one-third of total state revenue
Bangladesh	Present	Over 123,000 mosques and 8,000 educational institutions established via <i>Awqaf</i>
Malaysia	Present	20,735.61 acres of <i>Awqaf</i> land
Indonesia land	September 2002	360,000 hectares of <i>Awqaf</i>

Muslims have always found pleasure in dedicating their properties and estates for the welfare of others, seeking to earn the favor of Allah Almighty. As a result, a significant portion of land in Muslim-majority countries has historically been allocated as *waqf*. The

Table 1 highlights the historical and current significance of land dedicated to *waqf* across various regions. From vast portions of land in Turkey and Algeria to significant holdings in Egypt, Iran, and the Ottoman Empire, *Waqf* institutions have played a crucial role in shaping the socio-economic landscape of these regions. In the Ottoman Empire, for instance, the income generated from *Awqaf* equaled one-third of the total state revenue, underscoring the extensive impact of *Waqf* in funding social welfare initiatives. Similarly, in countries like Bangladesh and Malaysia today, the continuation of *Waqf* demonstrates its lasting relevance, with thousands of mosques, educational institutions, and acres of land dedicated to serving communities. This diverse allocation of land and resources showcases the potential of *Waqf* as a powerful tool for community development and poverty alleviation across Muslim-majority countries.

### Role of Waqf in Education

Education plays a crucial role in empowering the younger generation, as it has the potential to lift individuals out of poverty. Through education, individuals gain skills, knowledge, and practical experience that can lead to better income opportunities. Education plays an essential role in developing the character and intellectual capabilities of a nation's future generations. Inadequate or poor-quality education can undermine a nation's potential for effective leadership. Islamic education, in particular, has been instrumental in shaping well-rounded, devout, and constructive individuals. It is clear from the sayings of the Prophet (PBUH), "When the son of Adam dies, no further reward is recorded for his actions, with three exceptions: charity whose benefit is continuous, knowledge from which benefit continues to be reaped or the supplication of a righteous son (for him or her)" where charity, knowledge and piety are emphasized.

The Quba Mosque is recognized as an early center of education during the time of the Prophet Muhammad (PUBH). Originally a field for drying dates owned by Ummi Kultsum, the land was gifted to the Prophet during his stay of 14 days in Quba. He established the land as a *waqf* and transformed it into a mosque. Although *waqf* was not formally codified at that time, the mosque adhered to the principles of *waqf*, being a non-tradable and permanent establishment. According to scholar, Musthafa al-Zarqa, the Quba Mosque represents the first *waqf* in Islam. Over time, it has evolved beyond a place of worship to serve as an educational center<sup>iii</sup>. The first educational institution in early Islamic history was the Suffah, located on the northeast side of the Prophet's Mosque. Initially used by the Muhajirun as a temporary residence before they found permanent homes, Suffah later evolved into an early center of learning. During the era of the Khulafa alRashidin, the concept of educational programs extended beyond the mosque, giving rise to institutions known as *Kuttab*. These facilities were integral to the dynamic development of *waqf*, serving as educational hubs. The Khulafa al-Rashidin placed significant emphasis on the development of mosques, with the caliphs not only leading prayers but also acting as teachers. Consequently, Islamic educational institutions came to be known as *madrasahs* or *al-jamiah*, reflecting their dual role in both worship and education.

Education is a second social institution where *waqf* support and investments have historically been significant. Since the early days of Islam, education has been funded through voluntary contributions. Governments have also been involved, often constructing schools and dedicating certain properties as *waqf* for these institutions. A notable example is Al-Azhar University, established in 972 in Cairo, which was financed by *waqf* revenues until 1812 when the government of Muhammad Ali took control of the *waqf* properties. The *waqf* funding model for education traditionally supported not only religious studies but also a broader range of academic activities, including books, libraries, student stipends, and staff salaries. This approach facilitated the development of a learned class distinct from the ruling and wealthy elites.

**Table 2.** Organizes The Historical Development of *Waqf* Institutions and Their Significant Contributions to Education.

Region and Time Period	Notable Institutions	Founders	Key Details
Quba' Mosque (First <i>Waqf</i> Mosque)	Quba' Mosque	Prophet Muhammad (PBUH)	Built in Medina; foundation laid on piety; significant for community development and education
Nabawi Mosque (Second <i>Waqf</i> Mosque)	Nabawi Mosque	Prophet Muhammad (PBUH)	Land bought from two orphans (Sahl & Suhayl); emphasized as a center for community and spiritual development.
Umayyad Caliphate (660-750 A.D.)	Kuttab, Madrasah, Baitul Hikmah	Caliphs or Government	Education institutions were <i>waqf</i> ; students, teachers, and scholars received sustenance from the government.
Caliph al-Ma'mun (198-218 H.)	Baitul Hikmah	Caliph al-Ma'mun	First to establish <i>Waqf</i> agencies to finance Islamic education institutions; Baitul Hikmah was the first institution.
Abbasid, Ayyubid, Mamluk, Ottoman	Thousands of schools, libraries, and universities	Caliphs and Sultans	Continued growth of <i>Waqf</i> -funded institutions during these reigns.
Early 12th Century	More than 70 schools in Jerusalem	<i>Waqf</i> -funded	Funded entirely by <i>Waqf</i> proceeds.
Al-Azhar University (975 A.D.)	al-Azhar University	<i>Waqf</i> proceeds	World's oldest university; continues to be funded by <i>Waqf</i> .
Al-Azhar University (1986)	55 faculties, 6154 academicians	<i>Waqf</i> proceeds (£147 million allocated)	Includes 848 professors, 819 associate professors, 1517 lecturers, 1456 assistant lecturers, and 1510 readers
Turkey	142 universities	<i>Waqf</i> proceeds	
Cyprus	87 schools and universities	<i>Waqf</i> proceeds	
Chechnya	800 universities	<i>Waqf</i> proceeds	
Azerbaijan	786 universities	<i>Waqf</i> proceeds	

Throughout history, numerous *waqf* assets have been established to advance education. In Turkey alone, sixty-eight universities were established and sustained through *waqf* funds. This highlights the integral role of *waqf* in the development of Islamic education, highlighting its substantial historical contributions to higher learning. In Malaysia, the primary aim of establishing public university *Waqf* Centers is to address the financial needs of underprivileged students seeking to pursue their education. Public universities are granted autonomy to generate their own income to support higher education costs. Under the Malaysian Education Development Plan 2015–2025, the government has promoted the creation of endowment and *Waqf* funds by encouraging contributions to higher education from the outset, supported by matching funds for institutions. To ensure ongoing excellence in the national higher education system, *Waqf* instruments are considered an effective solution. The Ministry of Higher Education has published the "Enhancing University Income Generation, Endowment, and *Waqf* Playbook" (UniTP Purple Book) to provide guidelines for the development and management of *Waqf* and endowment funds.

Education has been strongly supported by *waqf* throughout history, reflecting its crucial role in societal development. From the early days of Islam, *waqf* has been instrumental in establishing and sustaining educational institutions, ranging from the Quba Mosque and the Nabawi Mosque to renowned universities like Al-Azhar and Al-Qurawiyyin. These institutions, often founded with *waqf* contributions, have not only facilitated access to knowledge but also contributed to the development of learned classes distinct from the ruling elites. Table 2 illustrates the extensive reach and influence of *waqf* in the realm of education. It highlights various institutions and regions where *waqf*-funded schools, universities, and libraries have played crucial roles in advancing education. From the early establishments under the Umayyad and Abbasid Caliphates to the substantial numbers of universities in Turkey, Cyprus, Chechnya, and Azerbaijan, *waqf* has consistently strengthened educational development. The lasting legacy of Al-Azhar University and the recent initiatives in Malaysia further demonstrate the ongoing relevance of *waqf* in supporting higher education. This historical continuity highlights the intense and lasting impact of *waqf* on educational advancement, shaping generations of scholars and contributing to the intellectual and cultural wealth of societies.

### **Waqf and Healthcare**

The right to health is a fundamental human right essential for the complete functioning of an individual. The significance of health as a human right and its critical role in enabling the exercise of other rights has been internationally acknowledged. Article 25 of the Universal Declaration of Human Rights (UDHR) upholds that everyone is entitled to a standard of living adequate for their health and well-being. In the Islamic world, a significant number of hospitals were established through *Waqf* funding. Nearly every notable town had at least one hospital supported by *Waqf* funds. In 261 H, Ibn Tulun established Egypt's first hospital, supported by various *Waqf* endowments to cover its operational costs. The facility included separate bath areas for men and women. Upon arrival, patients had their personal belongings collected by the hospital secretary, received hospital attire, and were cared for until they recovered. In 982 A.D., Adhud al-Dawla commissioned the construction of the Adhudi hospital on the western side of Baghdad, investing substantial resources to ensure it provided top-notch medical care. The hospital was completed in 978 A.D. Moreover, Salah al-Din al-Ayyubi founded a large hospital in Cairo with distinct wards for men, women, and the mentally ill.

Moreover, the Qalawun complex, built by Sultan Al-Nasir Muhammad Ibn Qalawun in 1284-85 A.D in Cairo's Bayn al-Qasrayn quarter was an impressive institution, featuring a hospital, madrasa, and tomb. This lavish hospital, which continued to function until the late Ottoman period and was demolished in 1910, offered comprehensive services,

including food, medicine, clothing, and shelter, along with medical treatment. It also produced pharmaceutical drugs and served as a center for research and education. Another notable hospital was Al-Nuri Hospital in Damascus, established in 1145 A.D on *Waqf* land, which operated for seven centuries and was among the pioneers in medical record-keeping. Notable physicians, such as Ibn Nafis, who discovered the theory of the respiratory system, graduated from this institution. Moreover, healthcare facilities were funded by *Waqf*, such as the Shishli Children's Hospital in Istanbul, founded in 1898 represent how *Waqf* revenues have been used to construct hospitals and support medical services, including spending on physicians, apprentices, patients, and medicines.

Currently, health *waqf* practices in many countries are dominated by private institutions. Several developing countries, such as Indonesia, Malaysia, Pakistan, India and Bangladesh, have large *waqf*-based health institutions, such as Hamdard Cancer hospitals and medical universities which offer free health services and consultancy and medicines at a minimal charge. The State of Turkey has established a hospital based on *waqf* and income from the hospital is used as funding for the construction of art centers, the center of art becomes the center of islamic architectural development, especially the architecture of the construction of mosques, schools, and hospitals. In the United Arab Emirates (UAE), an Islamic charity had institute for the Benevolence of allman for the Treatment of Cancer Patients on a *waqf* land area of 4,700 meters. This hospital provided healthcare services as well as offered psychological rehabilitation for cancer free of charge.

**Table 3.** Reflects the Progression and Significance of Health *Waqf* Throughout Islamic History

Time Period/ Event	Region	Details	Key Features
627 AD (Battle of Khandaq)	Tent for Sa'id bin Mu'az	First recorded instance of health waqf.	Sa'id bin Mu'az treated in a separate tent.
8th - 14th Century	Health Waqf Hospitals	Several waqf hospitals in major Islamic cities like Baghdad, Damascus, Cairo, Cordova.	Included libraries, pharmacies, outpatient centers, separate wards for men and women.
Bimaristan al'Adudi (10thcentury)	Baghdad	First waqf hospital, built by Caliph Adhud al-Dawlah during Harun al-Rashid's reign.	Best medical equipment, staff salaries paid by Caliph.
Bimaristan alNuri (12th-century)	Damascus	Built by Caliph Nur Al-Din.	First hospital to provide medical education to doctors and keep patient records.
Bimaristan alMansuri (13thcentury)	Cairo	Built by Sultan alMansur; one of the largest waqf hospitals.	Thousands of beds, separated wards for men and women, library, mosque.
Dimnah (14thcentury)	Tunisia	Another prominent waqf-based medical institution.	Offered free medical care and compensated patients for their lost income during treatment.

Umami Rufaidah Binti Sa'ad	First Muslim Female Nurse	Assigned to care for patients during wars.	Played a key role in early health waqf initiatives.
Modern Developments (1913- present)	Waqf Hospitals and Institutions	<i>Waqf</i> continues to play a role in healthcare operations.	

The historical significance and continued relevance of *Waqf* in healthcare highlight a longstanding tradition of charity and social responsibility in the Islamic world. From its early instances, such as the tent for Sa'id bin Mu'az during the Battle of Khandaq, to the establishment of refined health institutions like the Bimaristan al-'Adudi in Baghdad and the Bimaristan al-Nuri in Damascus, *Waqf* has profoundly influenced the development of medical care. Table 3 highlights this evolution, showcasing key institutions and their contributions to healthcare through various periods. Today, this legacy continues with modern *Waqf*-supported institutions across countries such as Turkey, the UAE, and several developing nations, reflecting the lasting impact of *Waqf* on healthcare. These modern developments, including hospitals and medical universities, build on the historical foundations laid by early *Waqf* practices, establishing the ongoing importance of *Waqf* in providing accessible and comprehensive medical care and advancing health services globally.

## CONCLUSION

*Waqf* is one of the religious acts that is encouraged in Islam for a person to approach Allah. It is a religious act under "*hablum minallah wa habum minannas*", which states the relationship measures that must be maintained by the Muslims. *Waqf* protects the religion by fulfilling the command of Allah, protects property as the wealth remains in circulation due to its perpetuity, and protects life by providing comfort and benefiting people. In various Islamic countries, *waqf* has grown rapidly. Some of these countries are Egypt, Jordan, Saudi Arabia, Turkey, Bangladesh, and Singapore. The *waqf* consists of several kinds such as places of worship, and Education. The *waqf* also manages agricultural land, development, flats, money, and stocks. Kuwait is one of the developed countries in the world because the country has a system and laws on *waqf*, the emergence of the *waqf* system is because the people have the spirit to build the country to be advanced. In Kuwait, the government made the Kuwait *Awqaf* Public Foundation (KAPF) and it play essential role in development of *Waqf* properties. The major responsibility of KAPF is to encourage people to establish new *Awqaf*, managing them to allocate funds for activities and investment of the assets are its major tasks. In addition, KAPF coordinates with the governmental and non-governmental bodies for the establishment of Shariah compliant *Waqf* projects to achieve *Waqf* objectives. Moreover, in Malaysia the government has allocated RM250 million to develop *Waqf* land all over Malaysia for purpose of building mosques, utilizing *Waqf* land, or land donated for religious or charitable purposes and for commercial purposes.

Compared to these Islamic countries, there are other Islamic countries in which representation of *waqf* remains relatively underdeveloped. In these countries, the people are not aware regarding the importance that *waqf* holds in addressing poverty, healthcare and education. As the efforts to establish *waqf* are only focused on worship facilities such as mosques, schools, and cemeteries. However, in contrast, many other Islamic countries have advanced their *Waqf* practices by expanding their scope to include various forms of wealth, both movable and immovable, tangible and intangible. These countries have embraced *Waqf* for money, precious metals, securities, transportation vehicles,

intellectual property rights, rental rights, usage rights, and more. In this regard, the role and involvement of the government is necessary to carry out the management of *waqf*. *Waqf* not only has the value of worship, but is expected to be a *waqf* that has great benefits as discussed above. If the *waqf* can be managed with good management, then the productive *waqf* can play a role in realizing the welfare of the *ummah* as has been done by several Islamic countries in past and today.

In addition to that, it is indicated by Imam Aamar Jawdah that the most important way to face the challenges of *Waqf* declination is to spread religious awareness among the nation awaken the religious feeling of solidarity, revival of jurisprudential councils, broadcast the path of being good people, applying Shari'a in *Waqf* management, give the freedom to the *Waqif* to manage their respective *waqf*, pay more attention to the existing *Waqf* and develop it accordingly, establishing an effective economic plan that will take care of the Muslim *Waqf*, establishing specialized economic institutions that care of the *Waqf*, and finally the governors, scientists and leaders need to be excellent role models in the creation of *Waqf*. By implementing these measures, including the active involvement of governors, scientists, and leaders as role models, *Waqf* can be more effectively managed and utilized to address societal needs. This approach will enhance the relevance and efficacy of *Waqf*, ensuring it continues to serve as a vital tool for socio-economic development and community welfare.

Conclusively, *Waqf* has historically been helpful in addressing critical societal needs, particularly in poverty alleviation, education, and healthcare. Rooted in Islamic tradition, *Waqf* has proven its adaptability and capacity to offer sustainable solutions to pressing challenges. In combating poverty, *Waqf* has empowered communities through economic initiatives, represented by successful models in countries like Kuwait and Malaysia. In education, *Waqf* has established and maintained institutions that provide access to knowledge, from traditional madrasas to modern universities. In healthcare, *Waqf* has funded hospitals and medical research, continuing a legacy of enhancing well-being from historical institutions like the Bimaristan al-'Adudi to modern facilities in Turkey and Pakistan. By evolving its practices and utilizing current tools, *Waqf* remains a transformative force, offering long-term, sustainable solutions that promote collective well-being across generations.

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#### **DECLARATION OF CONFLICTING INTERESTS**

The author(s) declare that there is no conflict of interest regarding the publication of this research paper. No financial, personal, or professional affiliations have influenced the content or findings presented in this study. All efforts have been made to ensure objectivity and integrity in the research process.

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