

Examining the Perception of Muslim Community in Uganda on *Waqf* and its Role on Socio-Economic Development

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Abstract: This paper attempts to examine the perception of Muslim community in Uganda on *Waqf* and its socio-economic roles. Based on survey, the findings shows that majority of the respondents are generally aware about *Waqf* and its roles of on socio-economic development. However, most of the respondents are unaware that *Waqf* can be created from movable assets such as livestock, agricultural products and financial assets such as cash and corporate shares. Given the facts that the community in Uganda suffers from many socio-economic problems such as poverty, lack of good healthcare services and education it is imperative for religious authority to promote cash and corporate *waqf* to the Muslim community as they are easy and convenient means to raise fund for socio-economic development. This paper is among the pioneering perhaps in examining the perception of Muslim community in Uganda on *Waqf* and its socio-economic roles.

Key words: Perception • *Waqf* • Socio-economic development • Muslim community • Uganda

INTRODUCTION

In Uganda, Muslims constitutes over 30 per cent of the population, i.e. around 10 million people out of the total estimated population. According to Ahmad [1], since historical times, the official number of Muslims has always been lower than actual figure. He recalls that the first census in Uganda was in 1959 and the percentage of Muslims was officially stated to be 10 per cent. To this day, they say that the Muslims are about 12 per cent, when clearly the population growth rate for Muslims is much higher than Christians. Thus, he concluded that many studies indicate that Muslims make up over 30 per cent of Uganda population despite low official figure.

Indeed, prior to 1972, Muslims community in Uganda was divided and there was an attempt to unite the community under a united body. Thus, Uganda Muslim supreme Council (UMSC) was created as official body representing all Muslims in the country and Mufti is the leader and the head of all Muslims in Uganda. Unfortunately, like in other countries, the Muslims in spite

of the unified body are still divided for one reason or another. This divisionism affects the commitment of Muslims to work together as brothers in resolving many socio-economic problems facing the community such as poverty, lack of good healthcare services and education facilities among others [1].

The Muslim community is supposed to have its own economic development blue print, structure and its own interest free economic base. UMSC should have a foreign relations department run by qualified international relations practitioners, to liaise with the (global) Ummah. The Muslim Community is supposed to have a manpower planning department so that our institutions are advised to produce the large number of qualified graduates [2]. Sadly, poor leadership exacerbates many socio-economic problems facing Muslim community. However, with effective and efficient leadership, Muslim community can work together to solve these socio-economic problems through strengthening of *Waqf* institutions. According to Mannan [3] Cash *Waqf* plays significant role on socio-economic development in developing countries.

Fund collected through cash *Waqf* certificate program can be allocated to social-related development areas (e.g., agriculture, education, health and infrastructure), urban poverty alleviation program and other public service development. This in turn will reduce poverty level and improve on their social welfare. Cizakca [4] suggests cash *Waqf* can be used to serve the social objectives in the society such as providing microfinance to the poor. Sadeq [5] proposes selling of *Waqf* certificates to Muslim community and firms to raise fund for poverty-alleviation projects. These can only be possible if Muslim communities are aware about *Waqf* and its role in community development. Despite enormous literature on *Waqf* and its socio-economic roles, there are hardly any empirical studies on perception of Muslim communities on *Waqf* and its role on socio-economic development. This study attempts to fill this research gap by examining the perception of Muslim community in Uganda on *Waqf* and its socio-economic roles. Based on these backgrounds, therefore, this study intends to answer the following research questions:

- To what extent does the Muslim community in Uganda aware about *Waqf* and its socio-economic role?
- Can the differences in gender, age and education level affect the level of awareness of Muslim community in Uganda on *waqf* and its socio-economic role?
- How will the awareness about *Waqf* assists in solving socio-economic problems facing Muslim community in Uganda?

Review of Literature: *Al-waqf* literary means to stop (*al-sukun*), to prevent (*al-manaa*) and to suppress (*al-abs*). The word *al-abs* itself could be defined as preventing (*manauhu*), holding (*amsakuhu*) and trapping (*sajjanuhu*) [6]. Early Muslim Jurists defined *Waqf* as immobilization of an owned property (*habs al-ayn*) for the purpose of worship (*Ibadah*) or charity (*tasadduq*) with revenues from that property allocated to the poor and needy [7]. The legitimacy of *Waqf* is derived from the tradition of the Prophet (P.B.U.H) and sanctioned by the *Qur'an* injunctions to give alms [8]. For instance, the Prophet (P.B.U.H), emphasized benevolence dedication of one's wealth in anticipation of perpetual rewards in the hereafter, as he said: "when a person dies, all his/her deed ceases except for three things: the establishment of running/continuous charity (*Sadaqah*), the knowledge that benefits others and a righteous child who prays for him/her" [9]. Ibn Majah's report adds a few

details: "a Mosque that he/she builds, a house for the wayfarer, a river/canal he/she digs or a charity (*Sadaqah*) given during his/her life that continues (giving its benefits) after his/her death." In other *hadith*, Sahih al-Muslim reports from the narration of Thabit bin Anas that when the verse "By no means shall you attain righteous unless you give (freely) of that which you love" (3:92) was revealed, Abu Talhah said: Be my witness, Oh Messenger of Allah, that I have made my most beloved land Bayruha – a garden where the Prophet (P.B.U.H) used to go and sit in its shade and drink from its water as *Waqf* [10]. In the *Qur'an*, although the term *Waqf* is not specifically mentioned, some Muslim commentators have claimed that the creation of pious endowments is endorsed or sanctioned by the *Qur'anic* injunctions of giving alms [8]. Othman added that in some cases, this link between *Qur'an* and pious endowments is made explicit, when the list of beneficiaries in both cases is similar to people who have rights to receive alms (*al-sadaqat*): the poor, the destitute, the emancipation of slaves and debtors, the Holy war and travelers (Al-Qur'an, 9: 60). In fact, *Waqf* is certainly included under the general terms of *Sadaqah* and *Infraq* (Al-Qur'an 2: 195, 262, 271; 3: 92 and 274).

The Purpose of creating *Waqf* is solely to seek Allah's pleasures. Hodgson [11] asserted that, although establishing a *Waqf* is an act performed by an individual for piety and religious devotion, the endowment institution and its operation is solidly situated in the public sphere over which it has significantly promoted welfare of Muslim societies and communities at large. According to Mustafa [12] wealth from individuals, firms and governments are trust from Allah and must therefore be directed towards achieving the common social goals. Al-Qur'an states that redistributing wealth is not a favour by the rich to the poor but the right of the latter. "In their (rich's) wealth, there is a due right for the poor and deprived" (Al-Qur'an 70: 24-25).

Waqf can be in the form of both movable and immovable assets. However, *Waqf* in the form of immovable properties are the oldest known form of *Waqfs* and have reasonably permanent character. These immovable *Waqf* properties can be in the form of agricultural lands, fields, gardens and real estate [13]. According to Al- Khassaf [7] it is widely known that the numerous *Waqfs* that were made by the companions of the Prophet (P.B.U.H.) were in the form of lands and properties. Nevertheless, *Waqf* can also be in the form of movable assets such as al-Qur'an, books, jewellery, animals, agricultural products and financial assets such as cash, shares, units in mutual

fund, investment fund and investment deposit in Islamic banks and usufructs [14]. Indeed, according to Sahih al- Muslim, Khalid Ibn al-Walid did create *Waqf* of his armour in the way of Allah. Imam Zufar (d. 158 AH) asserts that *Waqf* in the form of dirham or money is valid when the money is invested in business (on the basis of *mudarabah*) and the profits generated from the investment are used for charitable purposes. Similarly what is sold by measure and weight should be sold for dirhams and dinars and the money received from the sales should be invested in business and the profits should be spent in charity

Historically, public endowments, have played a significant role in the provision of social goods (education, health etc), public goods (roads, bridges and national security), commercial business, utilities (water and sanitation), religious services (building and maintenance of mosques and, grave yards), helping the poor and the needy, creating employment, supporting agricultural and industrial sectors [5,15,16]. In the early period of Islam, whenever the Prophet (P.B.U.H) identified a need for any public service, he either fulfilled it through the creation of *Waqf* or he encouraged his companions to create *Waqf* to satisfy that need [17]. For instance, when the Prophet (P.B.U.H) migrated to Madina, he felt there was a need for mosques, he mobilized *Waqf* resources to build two mosques, i.e. Masjid al- Qubah and Masjid al- Nabawi in Madina, which became the first *Waqf* established in Islam. These two mosques were used for daily prayers as well as education centres in which people were taught Islam [17]. Overtime, the creation of *Waqf* did not only cover the building of mosques, houses, weapons, land and wells, but it expanded during the Ummayyad and Abbasid times and covered almost all social services [16].

On the social aspects, *Waqf* institutions contributed significantly in taking care of the orphans, the poor and the needy, the widows, the handicapped and the old; by providing them food, shelter and other basic needs. For instance, Haseki Sultan charitable complex in Jerusalem was founded in 1552 by Haseki Hurrem, wife of Suleyman the Magnificent. It was originally established to provide food and shelter for the poor and the needy [18]. Singer added, the complex consisted of 26 villages, several shops, a covered bazaar, 2 soap plants, 11 flour mills and 2 bathhouses, all in Palestine and Lebanon. For centuries, the revenues generated from these assets were used to operate a huge soup kitchen feeding thousands of people, along with mosques and two hostels for pilgrims and wayfarer. Moreover, in the 18th century, in Istanbul, with estimated population of 700,000, up to 30,000 people were

fed on daily basis by the charitable complexes established under the *Waqf* system [19].

In health, construction of hospitals, health centres and their maintenance, purchase of medical equipment and drugs, salaries to physician and medical staff were entirely financed by *Waqf* institutions throughout Islamic cities [17]. It has been argued that the entire health, education and welfare budget during the Osmanli Caliphate, based in Istanbul, came from its charitable foundations [15]. Wealthy individuals and especially rulers, built hospitals and health centers as *Waqf* and some of them donated their properties and cash as endowments and the revenues generated from these endowments were used for running expenses and maintenance costs of these hospitals [20]. There were *Awqaf* for specialized medical schools for research in chemistry and for payment for food and medicine for hospital patients. The hospitals and health centers provided healthcare services to all patients free of charge irrespective of their background; whether they were residents or foreigners, strong or weak, had low or high positions, rich or poor, employed or unemployed, blind or sighted, physically or mentally ill, learned or illiterate [20]. For instance, it was estimated that there were 50 hospitals in Cordoba alone which were built and financed by *Waqf*. In Egypt by 1913, *Waqf* institutions had more than 11 hospitals which treated over a million patients. Today, there are many *Awqaf*-based hospitals throughout the Islamic world that were built and financed by *Waqf*. For example, in Malaysia Kumpulan *Waqaf* An-NurBerhad (KWANB) have 12 *Waqaf* An-Nur clinics and a hospital, treating more than 660,907 patients. In addition, 120 kidney patients were treated at the hospital and four dialysis specialist centres. *Waqaf* An-Nur hospital and the chain of clinics provide healthcare services at a nominal charge of RM 5 including medicines (Jcorp, 2010). Indeed, *Waqf* institution has proven to be a vibrant social welfare institution that promotes the cause of the needy and the poor within the framework of *Shariah*. All over the Muslim world, from the Atlantic to the Pacific, magnificent works of architecture as well as wealth of services vitally important to the society have been financed and maintained for centuries through *waqf* system [15]. To conclude on the significance of socio-economic role of *Waqf* institution in Ottoman Khalifate, Yediyildiz, [21] states: " Thanks to the *Waqfs* that flourished during the Ottoman Caliphate, a person would have been born in a *Waqf* house, sleep in a *Waqf* cradle, eat and drink from *Waqf* properties, read *Waqf* books, taught in a *Waqf*. The next section will explain research methodology that will be used to collect and analyse the data.

MATERIALS AND METHODS

This study has used quantitative research method (survey) for data collection and analysis. The process of questionnaire development began with an extensive analysis on the literature related waqf and its socio-economic roles in order to develop a valid and effective questionnaire. The questionnaire is designed based the Likert scale because it consists of statements that express awareness and unawareness of the respondents toward the object of interest [22]. The Likert scale is also easy to develop and easy for the respondents to answer questions and it is more reliable [23]. Therefore, this study used four-point Likert scale and the responses ranges from “aware to highly aware” to “not aware and not aware at all” for all the questions in the questionnaire. A total of 300 questionnaires were returned as valid and complete from a total of 400 distributed questionnaires to the Muslim community in Uganda. Respondents were classified by gender, age, education level and occupation. Cronbach’s Alpha test was conducted to measure reliability of the instrument and the coefficient for all items is 0.778. This indicates a satisfactory level of internal consistency and the scale can be considered reliable with our sample as based on Sekaran [24]. Other statistical tools used for analysis include descriptive statistics, T- test and ANOVA.

RESULTS AND DISCUSSIONS

According to Table 1.1, the majority of the respondents 68% were male and 32% were female. Forty two percent (42%) of the respondents were between the age group of 20 – 30 years old, thirty three percent (33%) were between 31- 40, twenty two percent (22%) were between 41-50 and only 3% of the respondents were above 50 years old. Furthermore, almost all the

respondents having some form of qualification, with twenty eight percent (28%) of the respondents hold certificates and a quarter were diploma holders. Twelve percent (12%) of the respondents had professional qualifications, 28% were graduates and another 7% were post-graduates holders. Independent t- test and one way ANOVA were conducted to examine if the differences in gender, age and education have effects on the respondents’ perception about *Waqf* and its socio-economic role. The mean value for male is 1.635 (standard deviation 0.483) and for female is 1.733 (standard deviation 0.445). The significant value of statistics is .000 lower than 0.05, indicating a significant differences between male and female respondents in their level of understanding about *Waqf* and its role in socio-economic development. This makes sense, given the fact that male in low income developing countries play key role in any socio-economic activities. However, for the differences in age and education, the result shows the significance value of F test in ANOVA table as 0.442 and 0.716 respectively which are higher than significance level .000. Thus, the differences in age and education level have no significant effects on the respondents’ perception about *Waqf* and its socio-economic roles.

In order to measure the respondents’ level of awareness about *Waqf* and its socio-economic roles, eleven characteristics of *Waqf* and its socio-economic roles were identified from the literature and incorporated into the questionnaires. Each item measured different facets of *Waqf* characteristics. The items were measured on a four-point Likert-type scale (from 1 = highly aware to 4 = not aware at all). The results are presented in the form of percentage and descriptive statistics. Mean scores range from maximum of 2.71 to a minimum of 1.662 regarding the awareness on each characteristic as shown in the Table 2. Overall, most of the respondents were aware to somewhat highly aware on 10 of the eleven

Table 1: Profile Analysis of the Respondents (N = 320)

Item	Category	Frequency	Percentage	T-Test	F - Test	Sig.
Gender	Male	219	68	-1.729		.000
	Female	101	32	-1.782		
Age	20 – 30 years	134	42			
	31 – 40 years	103	33		.593	.442
	41 - 50 years	70	22			
	Above 50 years	9	3			
Education	Certificates	90	28			
	Diploma	82	25			
	Professional Qual.	37	12		.133	.716
	Bachelor	90	28			
	Post graduate	21	7			

Table 2: General Perception of the Respondents on *Waqf* and its Role on Socio-economic Development

Statement	Highly aware (%)	Aware (%)	Not aware (%)	Not aware at all (%)	Mean	Std Dev .
1. A Muslim can create a <i>Waqf</i> by donating his assets such as land, properties; or build mosque, school, hospital, orphanage, cemetery, well and drilling borehole etc	39	38	18	5	1	.884 0.872
2. A Muslim can create a <i>Waqf</i> by donating his money, shares in the company, books, jewelries, livestock, and agricultural crops etc.	24	10	51	15	2	.71 0.850
3. The purpose of creating <i>Waqf</i> should be purely to seek Allah's pleasure and His rewards.	34	43	16	7	1	.953 0.882
4. <i>Waqf</i> is ongoing charity that provides continuous flow of rewards to the giver in this world and in the hereafter .	23	35	31	11	2	.288 0.943
5. Donating assets as <i>Waqf</i> is a good deed that should be performed by every Muslim .	36	48	11	5	1	.850 0.809
6. Wealth from individuals, businesses and governments are from Allah and must therefore be spent for improving the livelihood of the poor, the needy and the society at large .	41	37	16	6	1	.872 0.888
7. If you remove the hardship of the Muslim society through <i>Waqf</i> , Allah will remove your hardship on the Day of Judgment	48	41	9	2	1	.662 0.738
8. Prophet (P.B.U.H) encourages Muslims to create <i>Waqf</i> whenever there is a need for public goods .	23	32	37	8	2	.297 0.913
9. <i>Waqf</i> can be created for a variety of needs that include <i>Waqf</i> for mosques, hospitals, education, orphanage, houses for the poor, guest houses for travelers, <i>Waqf</i> for marriage and for businesses etc.	26	40	28	6	2	.141 0.876
10. Early Muslim societies were stronger, united and prospered because they helped each other through creating public <i>Awqaf</i>	32	38	25	5	2	.025 0.881
11. Creating more <i>Awqaf</i> make Muslim societies knowledgeable, healthy, prosperous, stronger and united	30	39	27	4	2	.053 0.857

Note: 1 = highly aware; 2= aware; 3= not aware; 4= not aware at all.

characteristics, as indicated by mean score of at least 1.662. The standard deviation scores ranges from maximum of 0.943 to a minimum of 0.738 revealing that most of the responses were clustered around aware to somewhat highly aware on each statement. The result in Table 2 indicates that the overwhelming majority of the respondents (77%) were aware to somewhat highly ware about the fact that *Waqf* can be created in the form of immovable assets such as land and properties, etc. Only a minority (23%) were unaware to somewhat not aware at all about creating *Waqf* in the form of immovable assets.

Mean result of 1.884 reveals that most of the respondents were aware to somewhat highly aware about these facts. Standard deviation result of 0.872 indicates wider distribution of the responses, with most responses were concentrated between aware and highly aware and not aware at all being the least. This is an indication that the overwhelming majority of the respondents were generally aware of the fact that a Muslim can create a *Waqf* by donating his assets such as land, properties; or building mosque, school, hospital, orphanage, cemetery, well and drilling borehole. In contrast, the majority of the

respondents (66%) were not aware to somewhat not aware at all about the facts that *Waqf* can be created in the form of movable and financial assets such books, livestock, cash, shares, etc. and 34% were aware to somewhat highly aware at all about the statement. Mean result of 2.71 reveals that majority of the responses were clustered between not aware to somewhat not aware at all about the fact that a Muslim can create *Waqf* on both financial and movable assets. Standard deviation of 0.850 indicates that most of the responses were clustered around not aware to somewhat not aware at all. Nevertheless, an overwhelming majority of the respondents (76%) were aware to somewhat highly aware about the main purpose of creating *Waqf* which is purely to seek Allah's pleasure and His rewards; and only 23 % were unaware to somewhat not aware at all about the statement. Mean result of 1.953 reveals that the majority of the respondents were aware about the purpose of creating *Waqf*, that is, to seek the pleasure of Allah and His reward. Standard deviation result of 0.882 indicates wider distribution of the responses, with most responses distributed between aware and highly aware and not aware at all being the least.

Furthermore, more than half of the respondents (58%) were aware to somewhat highly aware about the facts that *Waqf* is ongoing charity that provides continuous flow of rewards to the giver in this world and in Hereafter. This is supported by the Mean result of 2.288. Moreover, the overwhelming majority of the respondents (84%) also acknowledge the facts that donating once assets as *Waqf* are good deeds that should be performed by every Muslim. The results are reinforced by the Mean value of 1.850. Standard deviation results of 0.809 indicates wider distribution of the responses, with most of the responses were concentrated between aware and highly aware and not aware at all received the least responses. In addition, seventy eight percent (78%) of the respondent were aware to somewhat highly aware about the fact that individual wealth are trust from Allah and must be spent for improving the livelihood of the poor, the needy and the society at large. Mean result of 1.872 reveals that the majority of the respondents were at least aware of the fact that wealth from individuals, businesses and governments are from Allah and must therefore be spent for improving the livelihood of the poor, the needy and the society at large. Standard deviation result of 0.888 indicates wider distribution of the responses, with most of the responses were distributed between aware and highly aware. Not aware and not aware at all received the least responses.

Interestingly, 89% of the respondents were aware to somewhat highly aware that if we remove the hardship of the poor and the needy through *Waqf*, Allah will remove our hardship on the Day of Judgment. This is supported by Mean value of 1.662. More than half of the respondents (55%) were aware to somewhat highly aware that Prophet (P.B.U.H) encourages Muslim to create *Waqf* whenever there is a need for public goods. Mean result of 2.297 reinforces the fact that more than half of respondents were at least aware about the fact that Muslim community should work together through donating our assets as *Waqf* to improve on social welfare.

Last but not least, the majority of the respondents (66%) were aware to somewhat highly aware that *Waqf* can be created for a variety of needs that include *Waqf* for mosques, hospitals, education, orphanages and houses for the poor, guest houses for travelers, *Waqf* for marriage and for businesses, etc. Seventy percent (70%) of the respondents were aware to somewhat highly aware that early Muslim societies were stronger, united and prospered because their members helped each other through creating public *Waqf*. In addition, 69% of the respondents were aware to somewhat highly aware that creating more *Awqaf* makes Muslim societies knowledgeable, healthy, prosperous, stronger and united. Mean result of 2.053 demonstrates a strong consensus among the respondents that creating more *Awqaf* makes Muslim societies knowledgeable, healthy, prosperous, stronger and united. Standard deviation result of 0.857 indicates that most of the responses were concentrated between aware and highly aware; and less of the responses were between not aware and not aware at all

Discussion and Implications of the Study: The findings of this study are compelling given the fact that Muslim community in Uganda suffers from enormous socio-economic problems. Knowledge of *Waqf* and its socio-economic role are essential in reviving *Waqf* institution which in turn will assist in improving the social welfare of Muslim community. In fact, in the early period of Islam, whenever the Prophet (P.B.U.H) identifies a need for any public service, he either fulfills it through the creation of *Waqf* or he encouraged his companions to create *Waqf* to satisfy that need. For example, when he felt there was a need for mosques, he mobilized *Waqf* resources to build two mosques – al- Masjid Qubah and al- Masjid al- Nabawi in Madina. These two mosques were used for daily prayers as well as education centres in which people were taught Islam [14]. Ibn Battutah was astonished when he travelled to Damascus in 726 AH. There were *awaqf* for

various social needs. There were *awaqf* for performing hajj, marriage, wayfarers and even for freeing prisoners [25]. Ibn Ashur [26] argues that *Waqf* eases the difficulty faced by the destitute and the poor in addition to promoting social welfare of Muslim communities at large. He added that, if *Waqf* is not instituted, Mosques could not be solely built and sustain on *Zakat* fund as it is designated for other social causes besides *fi sabil Allah*. Poverty –stricken people who have no access to education, healthcare and daily sustenance. Therefore, these groups of people would not be expected to be a part of productive and meaningful citizens among the *Ummah*. Indeed, all these were possible because Muslim societies of that time were highly knowledgeable about *waqf* and its role in socio-economic development.

Moreover, high level of awareness among Muslim community in Uganda on *Waqf* and its socio-economic roles would provide platform for religious authority to encourage Muslims to donate their assets as *Waqf* for socio-economic development. For instance, more schools and hospitals could be built and *Waqf* institution would be able to provide microcredit finance for small-scale businesses. This in turn will create employment, reduce poverty and improve on the social welfare of the Muslim community. However, the findings also reveal that most of the respondents were not aware about creating *Waqf* by donating movable assets such as livestock, jewelleryes, agricultural products and financial assets such as cash and shares etc. Yet, in today's modern world, it is difficult and expensive for the most prospective donors to donate immovable assets such as properties. In that respect, contemporary scholars are encouraging Muslims to donate *Waqf* in the form of financial assets such as cash, shares, salary deduction and deposit in the bank as they are easier, cheaper and convenient to donate for socio-economic development. Therefore, in addition to putting in place effective and efficient leadership; religious authority in Uganda should adopt aggressive marketing strategies to promote cash and corporate *Waqf* to Muslim community.

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