# ISLAMIC PROVISION OF WAQF AND MULTI-DIMENSIONAL SERVICES IN TURKEY AN ANALYSIS

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Waaf may be defined as dedication of wealth and properties to the welfare of humanity. The volume and size of waqf speak volumes of the welfare services. This is a universal phenomenon, cutting across nations, casts, creeds, persuasions, and religions. But Turkey is the only country where the concept and execution of waqf have become intrinsic part of centuries-old Islamic culture. Waaf system in Turkey is too extensive and comprehensive to the extent that at every step in Turkey, rural or urban, one could observe the continuous role of waqf. It seems waqf has covered almost every dimension of life in Turkey. The waqf services rendered to the Turkish society are multidimensional: (1) large number of schools, colleges, and universities, medical colleges and universities, (2) medical centers, dispensaries, and hospitals, (3) regular food distribution among the hungry and the needy, (4) libraries and reading centers, (5) hostels and free accommodation for students and the homeless, (6) mosques and Islamic seminaries, (7) research centers, (8) cash boxes solely for the needy, (9) scholarship for students, (10) ambulances and mobile health services, (11) resting places for cats and dogs, (12) free Turkish language centers, (13) food for general and wild animals, (14) artificial nests on trees for birds, (15) food for birds, and many more. This paper represents a humble analysis of these multiple-waqf services in Turkey derived from published sources, interviews of selected Turkish people, and selfobservations and inspections by authors. Methodology applied in this paper is analytical cum descriptive.

Keywords: Turkey, Waqf, Multi-Dimensional Services, Welfare, Islamic Culture.

#### Introduction

Waqf is a well-known and unique phenomenon in the Islamic world. Almost all the Muslim nations take pride in the practice of waqf

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related activities. Waqf originally in Arabic denotes confinement. It assumed the form of particular term signifying properties dedicated either by individuals or families or institutions or governments as a continuous source of funding noble causes with a view to earning pleasure of Allah, the creator, the sustainer, the provider, the controller of the universe. Besides Muslim nations, Muslim individuals in non-Muslim countries also play significant role in dedicating their properties either moveable or immoveable to the highly rewarding task of social welfare in variegated forms, religious, educational, and philanthropic. It is hard to provide accurate estimation of waqf properties the world over. Yet, one can claim with confidence that these properties are worth of hundreds of thousands of trillions US\$. The most outstanding Muslim nation from the angle of waqf fund is Turkey. The waqf fund in Turkey is amazingly vast. No other nation in the world can stand vis-à-vis Turkey in this respect. Turkey has extremely huge treasures of waqf properties and also the services rendered through waqf are astonishingly extensive as well as comprehensive, covering both human and animal welfare. This paper represents a humble attempt to appraise various dimensions of wagf services in the Republic of Turkey.

## Waqf: Significance in Islamic Scheme of Life

As it is well-known, Islamic scheme of life is patterned on the rules and regulations enunciated in the Last Revelation of Allah, the Qur'an, and further interpreted by the Last Prophet (s.a.w.). The Qur'an directs its followers to take financial care of the destitute in the society, side by side with worshipping Allah sincerely. In order to create consciousness among believers over their socio-fiscal responsibilities, the Qur'an reiterates again and again, time and again, over and over again that they should (1) "pay zakah", (2) "make infaq", and (3) "opt for ihsan". The three Qur'anic terms, zakah, infaq, and ihsan constitute the third most fundamental principle of Islamic life, after testimony to the basic faith (unity of Allah and apostleship of Muhammad [s.a.w.]) and establishing solah five times a day. The instruction concerning zakah occurs in the Qur'an around 29 times, spreading over 15 chapters (surahs). The exhortation to

make "infaq" is repeated in the Qur'an around 54 times. Likewise, the Qur'anic invitation to opt for "ihsan" comes about in around 25 verses. "Zakah" means purifying wealth by spending it on the poor and the needy; "infaq" signifies charity; and "ihsan" denotes, among other things, generosity particularly financial. It is noteworthy that these three terms shape Muslim mind in regard to helpless and economically weak fellow beings. If allowed to take liberty in coining one single comprehensive term in English encompassing all the abovementioned three terms, we could suggest "ECONOMIC COMPASSSION" (Arabic: al-rahmah al-iqtisadiyyah). This economic compassion occupies significant place in Muslim's life. He/she thinks not only about himself/herself but also feels concerned about others, parents, relatives, neighbors, the wayfarer, the destitute, and the lessfortunate in the society. The practical manifestations of this compassion are various: (1) annual obligatory payment of poor-due, (2) regular supererogatory charity work, (3) financial contribution to a good cause, (4) fiscal donation in emergent situation, (5) petty cash hand-out to beggars and the needy, and (6) everlasting dedication of property. This last category is what is known as waqf.

The first waqf contribution ever recorded in the known Islamic history is that of made by a Jew, namely Mukhayrique who was a sincere citizen of Madinan Islamic society. He made a bequest to the Prophet (s.a.w.) to accept his huge landed property comprising seven orchards as waqf for the cause he (the Prophet) deemed worthy, after his death. The Prophet (s.a.w.) appreciated this donation and utilized it for good cause after the demise of the donator<sup>4</sup>. When the verse 3:92 ("By no means shall you attain to righteousness until you spend out of what you love; and whatever thing you spend, Allah is surely aware of it") was revealed, the Companions of the Prophet (s.a.w.) recognized that piety was just not an act confined to oneself, but it was rather to think about others particularly the less fortunate in the society and help them financially. A Companion known as Abu Talhah had a valuable orchard in Madinah which he kept very much dear to himself. He immediately upon revelation of the above verse (3:92) dedicated in the path of Allah; and the Prophet (s.a.w.) distributed it among those in dire need of material succor. 5 There was a water-well

in Madinah. Its owner would charge too much for its water. When this issue was raised to the Prophet (s.a.w), 'Uthman ibn 'Affan purchased the well and made it waqf for the people.<sup>6</sup> This well called *Bi'r Rumah* still exists in Saudi Arabia; it is taken care of by Saudi agriculture ministry.

The verses 23:1-11 describe some of the righteous deeds which lead to the eternal bliss. The fourth verse reads: "And those who regularly pay poor-due" (23:4). Waqf is considered a long-lasting act of poor-due payment.

# Waqf in Turkey: A Historical Overview

As has been said under "Introduction", waqf properties are enormous in value. The practice of waqf in Turkey is as old as Ottoman Empire (1299-1922 C.E.). Muslims in Turkey are known for their generosity right from the rise of Islam in the region (second half of the 8th century). The first major power which occupied Muslim Turkey was Seljuk dynasty of Persia (8th century-13th century). Seljuk sultanate in Turkey observed that Turks dedicated large properties for general human welfare. They officially recognized it as an important source to fund free services to people such as hospitals, schools, orphanages, kitchens for the hungry. History of waqf properties and services thus rendered is very much obscure. When Ottomans took over Turkey, the waqf properties dedicated by Muslim individuals and families attracted attention of rulers. For more than 600 years (1299-1922) the waqf institution played a very significant role in funding basic necessities of Turkish people as well as Turkish animals. Hospitals were opened, orphanages established and regularized, schools and institutions of higher education founded, public kitchens set up for the hungry, resting stations for travellers built, cash funds founded for marriages, libraries opened for public, nests for birds on trees artificially installed, velvety shelters for cats and dogs particularly in cold seasons constructed, and regular delivery of food to the hungry arranged. Almost 70% of all the waqf services were funded by public endowments; and the remaining 30% of these services were funded by the waqf properties dedicated by Ottoman rulers. It is reported that Sultan Mehmet Fatih during his brief rule (1444-1446) purchased around 360 shops with his personally owned wealth and dedicated all of them to public services. The queen of Sultan Suleyman al-Qanuni (rule: 1520-1566) built a number of kitchens and eateries for the poor and the hungry in Istanbul and established a full-fledged hospital where the patients were treated free of charge.<sup>7</sup> According to statistics, only in Istanbul there were approximately 2517 waqf properties which were fully utilized for the welfare of the people.<sup>8</sup> It is noteworthy that in Istanbul there were built small boxes where the rich would put in cash; and it was solely for the needy who would honestly take any amount from that box as per his/her needs.<sup>9</sup>

Ottoman rulers never differentiated between Muslims and non-Muslims in providing waqf services. It is on record that once Sultan Suleyman al-Qanuni (1520-1566) after the conquest of Rhodes Island (1522) asked the commander of the army, Mehmet Pasha to distribute wealth and help poor people in the Island. The commander said that there was no Muslim in the Island. The Sultan retorted that in respect of benevolence not only Muslims but also non-Muslims deserved special attention. With this royal statement the Ottoman soldiers demonstrated generosity to the people of the Island. <sup>10</sup>

## Waqf in the Present Turkey

In the modern Republic of Turkey (1923 till date) waqf services did not stand ignored at the hands of the secular rulers in the post-Ottoman era. With the exception of few most of the waqf services were maintained. And during the last two decades, waqf services in Turkey have become extensive: (1) large number of schools, colleges, and universities, medical colleges and universities, (2) medical centers, dispensaries, and hospitals, (3) regular food distribution among the hungry and the needy, (4) libraries and reading centers, (5) hostels and free accommodation for students and the homeless, (6) mosques and Islamic seminaries, (7) research centers, (8) cash boxes solely for the needy, (9) scholarship for students, (10) ambulances and mobile health services, (11) resting places for cats and dogs, (12) free Turkish language centers, (13) food for general and wild animals, (14) artificial nests on trees for birds, (15) food for birds, and many more. We would like to highlight some of these waqf services in modern Turkey.

# 1. Waqf Universities

As many as 44 universities in Turkey are completely funded by various wagf funds. Around 30 of them are based in Istanbul, and the rest are in other cities, including Ankara, the capital. One might wonder whether these universities are universities in the modern sense of the word. Well-known wagf-funded universities are: 1) AVRASYA ÜNİVERSİTESİ (TRABZON), 2) BAHÇEŞEHİR ÜNİVERSİTESİ (İSTANBUL), 3) BAŞKENT ÜNİVERSİTESİ (ANKARA), 4) BEYKENT ÜNİVERSİTESİ (İSTANBUL), 5) BEZMİALEM ÜNİVERSİTESİ (İSTANBUL), 6) ÇAĞ ÜNİVERSİTESİ (TARSUS), 7) ÇANKAYA ÜNİVERSİTESİ (ANKARA), 8) DOĞUŞ ÜNİVERSİTESİ (İSTANBUL), 9) GEDİK ÜNİVERSİTESİ (İSTANBUL), 10) GELİŞİM ÜNİVERSİTESİ (İSTANBUL), 11) HASAN KALYONCU ÜNİVERSİTESİ (GAZİANTEP), 12) HALİÇ ÜNİVERSİTESİ (İSTANBUL), 13) ISIK ÜNİVERSİTESİ (İSTANBUL), 14) İHSAN DOĞRAMACI BİLKENT ÜNİVERSİTESİ (ANKARA), 15) İSTANBUL AYDIN ÜNİVERSİTESİ, 16) İSTANBUL BİLİM ÜNİVERSİTESİ, 17) İSTANBUL ESENYURT ÜNİVERSİTESİ, 18) İSTANBUL KÜLTÜR ÜNİVERSİTESİ, 19) İSTANBUL KEMERBURGAZ ÜNİVERSİTESİ, 20) İSTANBUL KÜLTÜR ÜNİVERSİTESİ, 21) İSTANBUL MEDİPOL ÜNİVERSİTESİ, 22) İSTANBUL ŞEHİR ÜNİVERSİTESİ, 23) İSTANBUL TİCARET ÜNİVERSİTESİ, 24) İSTANBUL AREL ÜNİVERSİTESİ, 25) İSTANBUL 29 MAYIS ÜNİVERSİTESİ, 26) İSTANBUL SABAHATTİN ZAİM ÜNİVERSİTESİ, 27) İZMİR EKONOMİ ÜNİVERSİTESİ, 28) KADİR HAS ÜNİVERSİTESİ (İSTANBUL), 29) KOC ÜNİVERSİTESİ (İSTANBUL), 30) KTO KARATAY (KONYA), 31) MALTEPE ÜNİVERSİTESİ (İSTANBUL), 32) NİŞANTAŞI ÜNİVERSİTESİ (İSTANBUL), 33) NUH NACİ YAZGAN ÜNİVERSİTESİ (KAYSERİ), 34) SABANCI ÜNİVERSİTESİ (İSTANBUL), 35) TOBB EKONOMİ VE TEK. ÜNİVERSİTESİ (ANKARA), 36) TOROS ÜNİVERSİTESİ (MERSİN), 37) OKAN ÜNİVERSİTESİ (İSTANBUL), 38) ÖZYEĞİN ÜNİVERSİTESİ (İSTANBUL), 39) İSTANBUL GELİŞİM MYO, 40) BEYKOZ LOJİSTİK MYO (İSTANBUL), 41)

KAPADOKYA MYO (NEVŞEHİR), 42) UFUK ÜNİVERSİTESİ (ANKARA), 43) ULUSLARARASI ANTALYA ÜNİVERSİTESİ, 44) YEDİTEPE ÜNİVERSİTESİ (iSTANBUL). In order to reckon the form and significance of these Waqf-funded universities, we would like to describe in detail some universities, referring to their faculties, number of teaching staff and that of students.

# 1.1. Sultan Mehmet Fatih University, Istanbul

It was established in 2010. It has as of today 7 faculties and 5 institutes, with more than 6000 students including 531 international ones. The faculties are Literature, Fine Arts, Law, Islamic Sciences, Engineering, Architecture and Design, and Education. We could not establish exact number of academic staff in the university but approximately their number is 200. All the students, including international ones receive scholarship for the entire period of study, 4-5 years undergraduate and the same period for postgraduate courses. This is the first university in Turkey where all the Islamic Sciences courses, that is, Tafsir, Hadith, Fiqh, Usul al-Fiqh, Islamic History, Comparative Religion are taught only in Arabic. For that matter the students in Islamic Sciences Faculty spend around two years to learn Arabic before they are allowed to register for the core and elective courses.

# 1.2. Istanbul Sehir University

It was founded in 2008 as an international university. It has several academic faculties, such as Engineering, Law, Education, Islamic Studies, Social Sciences, Humanities, Economics and Business Administration etc. The number of students there could not exceed 4000, with more than 200 academic staff. Every year it invites applications from international students. No international student study there without waqf-funded scholarship. In this university some faculties offer courses not only in Turkish language but also in Arabic and English.

# 1.3. Bezmialem Vakif University, Istanbul

It is completely medical university, with four main faculties, Medicine, Pharmacy, Dentistry, and Health Care, besides several institutes

related to medicinal research. It has several campuses, representing each faculty. It has a full-fledged and equipped with the modern facilities hospital where patients are treated free of charge. Its hospital was originally founded in 1845 during Ottoman rule. But the university was established only in 2010. As for number of students and academic staff, we managed to search as of 2015 when students were around 4000 and academic staff more than 500.

# 1.4. Istanbul Sabahettin Zaim University

It was established in 2010 with a big campus outside hustle bustle of central Istanbul city. It has seven faculties: Education, Law, Business and Administration, Engineering and Natural Sciences, Humanities and Social Sciences, Health Sciences, and Islamic Studies. As of today number of undergraduate students is 6120, that of postgraduate students 2930, and that of international students 1079. Despite efforts we failed to get information about exact number of academic staff. Its international students receive waqf scholarship. The languages of instruction are Turkish, Arabic and English.

#### 2. Free Lunch and Distribution of Food to the Needy

Individuals, families, organizations, public and private sectors in Turkey never want to see anyone, regardless of who he/she is, hungry. This attitude of Turkish people has certainly been shaped by the teachings of Islam, which declares that the neighbor of a believer will never sleep hungry. One can witness in Istanbul, for instance, every evening, at various strategic places in the city, van parked on the roadside, with many people standing in queue waiting for their turn for bread and Turkish soup. When we (authors of this paper) first time saw this scene, we thought the van owner might be selling food to the people. But when checked with people, we found out that it was one of the so many waqf-funded services in Istanbul. The van people actually bring the food from designated kitchens and distribute it free to those in need.

In Turkey there are complexes where poor people are served free food at noon as well as in the evening. Suleymaniye complex in Istanbul is an spectacular example of such service. This service is a continuation of Ottoman tradition related to waqf-funded kitchen management dedicated totally to the poor people.

In a town Karakocan under the province of Elazig a restaurant is partially dedicated to hungry people. This tradition of that restaurant has a history of 70 years. The current owner of the restaurant continues his father's tradition of feeding hungry every day for the last 35 years.

In Istanbul there are some public libraries where lunch and dinner are served free for the visitors. International students in various universities in Istanbul visit these libraries almost daily for study and also utilize the opportunity of free food, bread and soup. It is born in mind that these libraries are under various waqf funds.

In continuation of Ottoman tradition, a number of bakeries and shops have introduced a system of helping the hungry and the needy known as "hanging bread". Whoever among customers wishes to help the hungry buys extra bread and hangs it at a designated place at the main door of the bakery or the shop. This hanging bread serves as a sign of invitation to the needy to take it free.

# 3. Free Turkish Language Centers and Students' Hostels

In major cities like Istanbul and Ankara run waqf-funded language institutes where foreign students are given free lessons of Turkish language. We visited in January 2018 such a language center in Istanbul. It is housed in a very big building. It is under some waqf-funding agency. It is a proper institute with a director and several academic and academic staff as well as security officers. Their salary is according to Turkish standard. The waqf fund which governs this institute also administer and control some hostels where foreign students registered in various universities in Istanbul reside free of charge. Facilities in these hostels are of high standard.

#### 4. Animal Shelters and Dispensaries

People of Turkey love cats very much. One could see everywhere in Turkey, including Istanbul and Ankara fat, cute, and furry cats walking in the streets. In Istanbul alone the number of street cats may exceed 120000 (one hundred twenty thousand), and that of

stray dogs 130000 (one hundred thirty thousand). This rough estimation does not include the cats and dogs taken care of by individuals and families. If surveyed, their number might be twice that of street and stray cats and dogs, that is, more that 400000-500000 in Istanbul. Right from the Ottoman times the street cats and dogs in Turkey are taken care of properly under various categories of waqf funds, besides daily cash donation by the people. All over Turkey small in the dens and burrows have been made to provide shelter to the free cats and dogs, particularly in cold weather and snowfall season.

Turkey has dispensaries to look after the health of street dogs and cats. It is wonderful to know that these veterinary health centers have modern facilities to ensure complete care of pets and stray animals. Treatment expenses are born either by individuals or by waqf funding agencies.

# 5. Providing Shelter and Food for Birds

Turkey, especially Istanbul may be considered, among others, safe haven of birds for both existing and migrating from African and European continents. The species of birds in Turkey is estimated to have touched 300. Istanbul hosts around 150 species. The most prominent among these species are Raptors, Passerines, Pelicans, Storks, Pigeons, Parrots, Gulls, Ducks, Crows, Sparrows, and Doves. There are waqf-funded arrangements for providing food for the birds and for making shelters and nests for them. The first bird shelter built in Istanbul is in Lake Manyas which accommodates around 2-3 millions of bird each year. Birds constitute one of the tourists' exotic attractions in Istanbul.

## 6. Study Scholarships

Modern Turkey may boast of its extraordinary love for knowledge and its seekers. Within the last two decades it has established dozens of universities, hundreds of colleges, and thousands of schools. As has been mentioned earlier, these educational institutions are either government funded or waqf funded. Total number of government universities may be around 100, and that of waqf funded universities

around 44, with annual increase in the number. Recently Turkey has paid attention to attract students from less fortunate Muslim countries to study in Turkey. These international students who are now in several thousands are sponsored either by government or by waqf foundations. Some of the waqf foundations which sponsor international students are mentioned here below:

# 6.1. Hayrat (Khayrat) Foundation

It was established in Istanbul in 1974 by Ahmed Husrev Altinbasak, the successor of great sufi-scholar of Turkey, Bediuzzaman Said Nursi. It has its offices all over Turkey as well as in around 20 Muslim countries, with around 40 countries where it is involved in educational and intellectual activities. It has signed several memorandum of understanding with so many educational institutions within Turkey as well as outside it. It has multiple educational and intellectual objectives and activities. One of them is to sponsor students from Turkey as well as from outside.

#### 6.2. Sabanci Foundation

It is waqf foundation, established in 1974 by Sabanci brothers with an objective of contributing to the socio-intellectual development of Turkey. Sabanci University, Istanbul is fully sponsored by this foundation. It is to be noted that this university has earned international recognition as an authentic institution of higher learning in Turkey. This foundation provides full as well as partial scholarship to thousands of Master's and PhD students.

#### 6.3. Koc Foundation

The most famous and the richest business figure of Turkey late Vehbi Koc (1901-1996) laid the foundation of waqf fund named "Koc Foundation" in the year 1969 with a view to contributing to the strength of three sectors, education, health, and culture. This foundation has established a university Koc University in Istanbul as well hospitals for providing free facilities to the people of Turkey. It has provided and is still providing full scholarship to the financially weak students of Turkey. It has so far supported more than 50000

(fifty thousand) students in Turkey. It has recently opened its door to international students for scholarship.

# Waqf-Based Investment Strategy in Turkey

Turkey is the first Muslim country, which opted for the strategy of further developing waqf properties and assets through modern investment system. Muslim nations and Muslim individuals seem to have been reluctant in making fund assets investment due to the fear that it might contrast with Islamic rules governing zakah, sadaqah, and waqf wealth. But now by taking into consideration the principle of magasid al-shari'ah (objectives of Islamic law) Muslim organizations and governments have realized the significance of investing zakah and waqf money for further development. In Turkey as early as 1954 the then government acquired hundreds of waqf properties and pooled them together to generate profits that could be used for the help of the needy and the poor. Vakif Bank Turkey is the evidence of that investment. It was founded in 1954 with an initial asset of 50 (fifty) million Turkish Lira, which was actually the waqf properties asset. The bank has not forgotten its original objective of public welfare in Turkey. It has now more than 900 branches throughout Turkey, as the fifth (5th) largest bank in Turkey from the angle of asset.

Likewise, there are many waqf investment agencies in Turkey through which the waqf assets are multiplying. It is on this basis that Turkey has managed to found 44 full-fledged universities funded totally by waqf funds. These universities provide scholarship to their students, local and international. Had there been no investment of the already existing waqf funds, there would have been no progress in any fields whatsoever, including education, health and other dimensions of social welfare.

#### Conclusion

Whenever there is a mention of waqf fund utilization and services thus rendered to the people, Turkey comes first. Right from the time of Seljuk and Ottoman powers until today there is a continuous development in waqf fund in Turkey. Waqf funds in Turkey have

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changed the destiny of Turkey, making it the fast growing nation from various angles, including education, health, culture, and religion. Giving regular scholarship to thousands of international students for the entire study period of 4-5 years by Turkish waqf funds testifies to the development of Turkey. With this service Turkey is soon to emerge as the most popular hub of education in the entire world. Turkey has managed to eliminate poverty from its soil through the development and disbursement of waqf. Muslim nations can achieve the same kind of stature if they follow into the footprints of Turkey. Around a hundred years ago Turkey was termed as the "Sick Man" (mard-e-beemar). It has gradually in a hundred years regained its robust body. It now stands as the healthiest nation even compared to current western and European nations.

#### Notes

- 1. For example, 2:43
- 2. For example, 2:3
- 3. For example, 4:36
- 4. Ibn Sa'd, Muhammad, *Al-Tabaqat al-Kubra* (Cairo, Maktabah al-Khanji, 2001), edited by Dr Ali Muhammad 'Umar, vol. 1, *zikr sadaqat Rasul Allah* (s.a.w.), P. 431.
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- 7. Dr. Mustafa Ribahi, "*Nizam al-Waqf fi Turkiya al-Hadithah*" in *Majallat al-'Ulum al-Insaniyyah wa al-Ijtima'iyyah*, Algeria, Number 26, September 2016, pp. 352-354.
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- 9. Ibid., p. 353.
- 10. Ibid.
- 11. Al-Tabarani, Sulayman ibn Ahmad ibn Ayyub, *Al-Muʻjam al-Kabir* (As Available on the website: www.islamicbook.ws/hadeth/almajm-

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