

**ENCROACHMENT. MANAGEMENT AND DEVELOPMENT  
OF THE WAQF PROPERTIES**

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# ENCROACHMENT MANAGEMENT AND DEVELOPMENT OF THE WAQF PROPERTIES

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## ABSTRACT

The word waqf is used in Islamic law which means to hold a certain asset and preserve it for the benefit of the beneficiary. Therefore, it prohibits using other than for the specified objective. In other words, waqf is to retain the real asset with an implied ownership of the God and to devote its utilisation for the benefit of mankind. Hence, a waqf asset is considered a trust asset, where the role of the trustee is to look after the asset and ensure its perpetuity for the beneficiaries. Generally, waqf assets are classified into fixed assets and movable assets or funds. They all have the potential to generate benefits for the public and contribute towards wealth and prosperity. However, waqf properties or lands for developing quality assets at strategic locations require a large amount of capital. While the millions of awqaf throughout the world varied, the majority of endowments fell into the five basic welfare categories of food, housing, health, education and religion. Unfortunately vast waqf properties and their institutions are ill-managed. The best waqf buildings, with tremendous commercial potential, are not getting basic repairs and maintenance. The archival sources of awqaf are quite rich; however, the development issues of awqaf has not yet been explored at the stakeholders' theory perspectives. This study is concerned with examining the current situation of the awqaf (singular waqf) assets through secondary sources. In order to revitalise the institution of awqaf, this paper argues that there is need to introduce stakeholders' principles into the body of the institutions of awqaf. The professional business management technique will undoubtedly create many positive opportunities for quality improvement of the institution of awqaf and internal delegation of responsibility. For developing the vast under-used properties of the awqaf, this paper considers that, if institutions awqaf is to fulfil its social purpose, there is needed to create sources of funding for reconstruction of awqaf buildings by creating cash waqf fund and by issuing musharakah sukuk. The returns from this initiative will be significant and more beneficiaries will be benefited.

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**1- Research Methodology :** The structured interview method is adopted to obtain responses of various categories of respondents for example Waqf C.E.O., Waqf Surveyors, Officers and Mutawallis etc. Secondary data has been collected from annual reports of Ministry of Minority Affairs, Govt. of India, Govt. orders, Guidelines issued by Waqf Commissioner, Journals, New Papers and Magazines etc.

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## **2. Universe of Study :**

Cases of encroachment, management and development of waqf properties were selected in District Bulandshahr, Meerut, Gautam Buddha Nagar & Bijnor of U.P. Many of encroached waqf properties such as waqf qabristan in Khurja, Jama Masjid at Sikandrabad, Qabristan at Jahangirabad in Bulandshahr, encroachment of Jali Kothi, Waqf Qabristan at Lawan, Waqf Qabristan at Qila in Meerut, encroachment of Waqf Qabristan at Qazipara, Mirdagan, Chahshireen, Waqf Ansarian, Kiratpur, Waqf Dargah Ahmad Shah Gulab Shah, Kiratpur, illegal possession of waqf boards shops at Dhampur, illegal possession of waqf properties at Nehtaur, District Bijnor, Management and development of waqf properties such as construction of Musafir Khana, Jahagirabad, construction of community hall, construction of girls hostel, Muslim Inter College, construction of shopping complex at Eidgah in Bulandshahr, Construction of Shops at Faiz-E-Aam Degree College, construction of shopping complex at Jali Kothi, construction of Barat Ghar at waqf Qila in Meerut, Construction of Barat Ghar at Mandawar, construction of 16 shops at waqf qabristan block Kotwali etc. in Bijnor. Construction of boundary walls in order to check encroachment in waqf qabristans in 169 qabristans out of 2356 undisputed qabristans in District Bijnor were selected to reach to an outcome in this study. There are approx 1600 waqf properties in Bulandshahr, approx 1900 properties in Meerut, 750 in Gautam Buddha Nagar & 4800 in Bijnor out of which nearly 25% are disputed.

## **3- Introduction :**

Wakf is the permanent dedication of any moveable or immovable property which is pious, religious, or charitable. Charity is the dominant feature of a wakf. Literally, Wakf means endowment of moveable or immovable property by Muslims for the welfare of the poor and needy and for maintaining properties dedicated to mosques, tombs, orphanages, shrines, madrasas and the likes.

**WAQF BOARD :** Delhi Wakf Board is a statutory body constituted under the Wakf Act, 1995 to administer and manage the Wakf properties. A Wakf is managed by a managing committee or by the Wakf board. The wakf board utilises the income of the properties for charity, assistance to the poor and needy, maintenance of the mosque, dargah, graveyards, khankah, educational institution, hospitals.

Waqf refers to gift of money, property or other items of charity, which have been held and preserved for the confined benefit of certain philanthropy. The waqf property is prohibited from being used or disposed of outside of the specific purpose for which it is held. Since the definition of waqf implies a perpetual nature, waqf applies to nonperishable property whose benefit can be extracted without consuming the property itself. This type of properties include real estate, stocks, cash money, books, and chattel etc.

Waqf is a form of continuous charity (sadaqah jariah). The rewards for this type of charity continue even after the donor's death—for as long as people continue to benefit from the waqf. The

Prophet Muhammad (peace be upon him) said in the wellknown hadith, “When a human being dies, his work for God comes to an end except for three: a lasting charity, knowledge that benefits others, and a good child who calls on God for His favour.”(Muslim).

In view of the above fact, the idea of *waqf* is entailed generous applications in the direction of developing the non-profit, non-governmental sector and increasing the quantity of welfare services that aim at improving the socio-economic welfare of a society. This provides a strong justification for a detailed study of the potentiality of the application of *awqaf* and the development of their assets for the welfare of the

*Ummah* (community) and humanity.

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Generally, *waqf* revenues are most frequently spent on mosques. This includes salaries of the Imam, teachers of Islamic studies, and maintenance of the mosque properties. Since the beginning of Islam, education has been financed by *waqf* and through voluntary contributions; therefore, education in general is the second largest recipient of *waqf* revenues. *Waqf* financing of education usually covers libraries, books, salaries of teachers and other staff. The third largest beneficiary of *waqf* is the needy those with very low income, needy orphans, persons with disabilities, the elderly and so on.

The present situation of *waqf* institutions are undoubtedly unsatisfactory. They can be fairly said that in many areas there has been a calamitous collapse of *awqaf*. The *awqaf* institutions are not given proper attention and therefore, vast *awqaf* properties are ill-managed. The inevitable consequence is much dilapidation and disrepair. Even the best *waqf* buildings, with tremendous commercial potential, are not getting basic repairs and maintenance (Ahmad and Khan, 1998). Indeed there is a general feeling that *waqf* properties, some originally of the highest quality, is now some sort of cheap commodity, available in the commercial market. On top of which the virtual collapse of institution of *awqaf* has resulted in a vacuum which, in most Muslim countries have failed to fill in the gap. The reasons for this include:

- legislative lacunae,
- administrative lapses,
- lack of political will,
- indifferent attitude of the management committee of the *awqaf*,
- lack of honesty and integrity.

Since deteriorating situation of the institution of *awqaf* needs urgent attention and should not be left to go further backward, therefore, it makes sense to look in the opposite direction – forward – and to re-think the situation particularly in respect of the use of existing *waqf* assets.

In order to achieve this, two things are essential. First, existing endowments or *awqaf* must be better managed and used for enhancing security of tenure, and for the interest of the needy community. Second, future endowments *awqaf* must be used to help resource redistribution and strengthen civil society. In order to address these two issues. Firstly, there is needed to examine the relevance of the business management principles by applying the stakeholder theory in the *awqaf* sector. Secondly, in order to undertake revitalization programme for *waqf* assets, the paper proposes the two important sources funds - cash *waqf* and *musharakah sukuk* which may be suitable as contractual vehicles for providing the financial needs of the development of *waqf* properties development.

#### 4- Waqf and its development strategies :

*waqf* is to retain the real asset with an implied ownership of the almighty God and to devote its utilization for the benefit of mankind. Hence a *waqf* asset is considered a trust asset where the role of the trustee is to look after the asset and ensures its perpetuity for the beneficiaries. There are different ways to make a *waqf* but generally two type of *awqaf* are popular: (i) bequests<sup>2</sup> and (ii) charitable gift annuity<sup>3</sup>/cash *waqf*. In other word, *waqf* assets can be classified into fixed assets and movable assets. Both have the potential to generate benefits for the public and contribute towards wealth and prosperity

It is evident that the majority of immoveable *awqaf* assets belong to real estate/properties are permanent in nature; come under the category of security of the act of 'continuous charity', which is one of the main characteristics of *waqf* (Kahf, 2004). The permanent nature of a *waqf* resulted in the accumulation of

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*waqf* properties all over the Muslim lands and the variety of its objectives provides support for widespread religious and philanthropic activities. *Waqf* assets are employed for repeatedly extracting its usufruct for the benefit of an objective representing righteousness/philanthropy.

Hence, as long as its principal is preserved, the *waqf* is a continuously usufruct-giving asset. Preservation of principal may result from its own nature as in land or from arrangements and conditions prescribed by the *waqf* founder. These assets cover perpetual *waqf* and the *waqf* that remains as long as its asset lasts, i.e., for the beneficial life of the assets. cash *waqf* had two forms. First, cash was made into *waqf* to be used for free lending to the beneficiaries and second, cash was invested and its net return is assigned to the beneficiaries of the *waqf*. For example, some of the generous

wealthy people established charitable cash endowments (*waqf*) which was lent to various borrowers during Ottoman period. The Ottoman courts approved these endowments as early as the beginning of the 15th century. By the end of the 16th Century they had reportedly become extremely popular all over Anatolia and the European provinces of the Empire (Cizakca, 2004). While ownership of houses of borrowers were transferred as collateral, they would continue to stay in them and pay rental to the *waqf*. When the capital was returned the ownership was reverted to the borrower. The rent collected or profit was distributed into three parts. A third of the profit was used to cover administrative costs, a third for charitable purposes for which the *waqf* was created, and the remaining third was added to the original endowment to protect the real value from inflation.

It may be pointed out that the *waqf* makes its assets cumulative while application to the principle of perpetuity in *awqaf*. Therefore, as per *Shari'ah* rules, the *waqf* assets may not be sold or disposed of in any form. It means that a *waqf* asset remains in the *waqf* domain perpetually and any new *waqf* may be added to that domain, implying that *awqaf* assets can only be increased but can not be sold. In this sense the *waqf* is not only an investment, but also a cumulative and compounded investment (Kahf, 1998).

Expressing its economic content the *waqf* can be explained as diverting resources from consumption and investing them in productive assets that provide either usufruct or revenues for future consumption by individuals or groups of individuals. The surplus income of *awqaf* can be put into operation that combines the act of saving with the act of investment together. It consists of taking certain

resources off consumption and simultaneously putting them in the form of productive assets that increase the accumulation of capital in the economy for the purpose of increasing future output of services and incomes.

A *waqf* asset is considered a trust asset, where the role of the trustee is to look after the asset and ensure its perpetuity for the beneficiaries. All the fixed *waqf* assets have the potential to generate benefits for the public and contribute towards wealth and prosperity. Furthermore, the establishment of an Islamic *waqf* is very close to the establishment of a business corporation whose life span is unlimited. Therefore, the *waqf* is a developmental process by virtue of its definition as it involves the accumulation of productive wealth through present investment that favours future generations since the *waqf* gives its beneficiaries future benefit in cash or kind without any fee or charge. Naturally, the *waqf* implies a sacrifice of a present consumption opportunity for the benevolent purpose of providing income and services for the future generations.

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2 One of the most common and easy to execute planned gifts is a bequest, which is also known as a *wasiyyah*. A bequest is a special provision in a donor's will, whereby an individual or organization is designated to receive property at the time of the donor's death, for a charitable purpose.

3 A charitable gift annuity is a simple contractual agreement between a donor and the non-profit organization whereby the non-profit organization agrees to pay a fixed annual income for life to the annuitants in exchange for money or assets transferred to the non-profit organization. A charitable gift annuity provides a guaranteed fixed amount of income for the rest of the annuitant's life.

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#### **4- Requirement of innovative development strategies :**

In order to manage the *waqf* assets in a professional way, there are vast opportunities to formulate innovative Islamic legal and administrative framework based on *ijtehad* (Abu Saad, 2001). On the other hand, there is also a need for a complete revitalization of the management of *awqaf*, especially, immovable assets of the *waqf*, in order to fulfill two objectives: (i) to increase the efficiency and productivity of the *awqaf* properties; and (ii) to minimize fraudulent practices and corruption by the *mutawalli / waqf* managers. Furthermore, there is also a need to provide a new style of management that suits the *awqaf* institutions, keeping in mind that their properties are not owned by those who manage them.

A few studies argue (Sait and Lim, 2005; Mahmood, 1998; Basar, 1987) that there is no reason why a new modern responsive doctrine of *waqf* cannot emerge in the light of the Islamic jurisprudence which are confluence of foundational Islamic principles and modern management techniques. Suggestions of revitalising the *waqf* for serving the needy community have been made by various scholars. In his in-depth study in respect of socio-economic development within the Islamic political economy, Choudhury (2003) highlights the mutually dependent and interactive ways in which social capital (*waqf*) and intellectual capital co-evolve. For any socio-economic development needs, he describes four variables, namely, participatory political economy; appropriate technological change and Islamic financial instruments of economic participation and cooperation of the people each other.

#### **6- Mismanagement of waqf properties :**

Baskan (2002) argues that the solutions for awqaf need to be privatised by returning their assets to private management by creating waqf boards of trustees independent of the Government Ministry. By transferring the management of waqf to the independent board or body will help to manage the assets of awqaf in a professional manner. The traditional waqf model contains within it methods by which the endowment can finance or refinance itself.

With the enactment of Waqf Acts/regulations in the mid of the nineteen century, many countries have been administering the awqaf assets by appointing Waqf Administrators or Waqf Commissioner (Ahmad and Khan, 1998). A waqf administrator plays the role of line manager of the Waqf Managers (Mutawallis). The imam of the Mosques, students of Islamic studies, health patients, homeless, travelers, poor are only among the category of vulnerable people who have lost cover of the waqf, because of the lack of funds and lack of proper management of the awqaf assets.

### **7- Mobilization of funds for developing waqf properties :**

The concept of waqf indicates that the Islamic economy recognizes the role of the non-profit sector in social and economic development and provides the necessary legal and institutional protection for this sector (Rashid, 2003). Historically the institution of awqaf rendered exemplary welfare services in the area of health care, education, social welfare, environmental and other community based programmes (Bearman et al; 2002). Consequently the Muslim society expects that the awqaf should take over more responsibilities to meet the social problems of today. But majority of the awqaf institutions are lacking the essential resources they need. There are vast un-managed assets of awqaf in the world where Muslims also represent a huge amount of social wealth. In the development process, these can be combined to produce necessary facility of social services especially for the poor people (Bellhachmi, 2004).

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There is no doubt that the institution of awqaf could play a better role in the process of social and economic development. In order to achieve this stage, there is a need to give special attention to the development of the vast under-used awqaf properties to reactivate its functions and ability to provide those important services they used to carry out in the past. One of the major problems in relation to reviving awqaf is a lack of funds for regenerating the productivity of the waqf land/properties as well as other moveable and immovable assets. To address this problem, this study proposes to create two type of financing vehicles that can be used to finance for the development of awqaf properties: (i) establishment of cash waqf fund, and (2) through the issuance of sukuk; offer an alternative investment.

### **8- Computerization of records of State Waqf Boards :**

The Joint Parliamentary on Wakf submitted its 9th report to Parliament on 23.10.2008. The Joint Parliamentary Committee on Wakf in its 9th Report recommended computerization of the records of State Wakf Boards at an estimated cost of Rs.25 Crore. The proposal was considered in the Ministry. The Prime Minister has approved the proposal and a token provision of Rs 10 Crore has also been made in BE 2009-10.

Objective: The Wakf properties are spread out all over the country but even the basic survey of waqf properties have not been done in most States. There is hardly any development of waqf properties and a



very substantial income that the waqf properties could have generated for the welfare schemes of the community are lost because of non-development and large scale encroachment of waqf properties. Therefore, to streamline record keeping, introduce transparency, and to computerize the various functions/processes of the Wakf Boards and to develop a single web based centralized application, Joint Parliamentary Committee on Waqf, in its Ninth Report, recommended computerization of the records of the State Waqf Boards and Central financial assistance to the these Boards. The broad objectives of computerizing the records of the State Wakf Boards are:

- Properties Registration Management.
- Muttawalli Returns Management
- Leasing of Properties Management
- Litigations Tracking Management
- Documents Archiving & Retrieval Management
- GIS of Wakf Properties
- Funds Management to Mosques, Durgah, Kabristan, Imams, Muazzins, windows, girls marriages, scholarships, schools, hospitals, Dispensaries, Musafirkhanas, skill Development Centres etc.
- Loans Management for Dev. Of Urban Wakf properties
- Right to information Act compliance

***The computerization aims to achieve phase-wise objectives as under:***

**Phase 1:** Ensuring proper survey and cross checking of Wakf data from various computer data bases maintained at the state level, such as by Revenue Departments etc. Improving office efficiency and preparation of timely reports on various administrative matters. Creation of a centralized and web-enabled data base for use by various stake holders.

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- Properties Registration Management of Wakf Boards.
- Muttawalli Returns Management system.
- Leasing of Properties Management system.
- Litigations Tracking Management system.
- Documents Archiving & Retrieval Management system

**Phase II: (after evaluation of Phase I & its success)** GIS of Wakf Properties to develop coordinates to prevent encroachment. Funds Management to Mosques, Durgah, Kabristan, Imams, Muazzins, widows, scholarships, schools, hospitals, Dispensaries, Musafirkhanas, Skill Development Centres etc.

- Loans Management for Dev. Of Urban Wakf properties.
- Right to information Act compliance.
- Ensuring timely detection of reports on encroachment of Wakf properties.
- Digitization of all the manual records, deeds and legal documents.

- Standardization and automation of Wakf registers.
- Implementation of a web based centralized application for Wakf Management.
- Any other subject deemed fit for computerization to enhance office efficiency.

**Phase III: (Better administration of Wakf Boards)** Computerisation of other peripheral activities of the State Wakf Boards (Pay and Accounts, Establishment, Administration, CR etc)

**Scope, Eligibility & Finance:** The scheme of computerization is uniformly to be applicable across all the 29 State Waqf Boards and any other Wakf Board like J&K, making a special request for funding subject to availability of funds. . The year project also encompasses a handholding support period of 2 years during 2010-11 and 2011-12 with minimal financial support to hire some computer personnel by Waqf Boards to stabilize the new system and train Waqf Board officials.

#### ***Release of funds***

Funds will be released to NIC or their nominee and to the State Wakf Boards directly for effective implementation. Utilisation Certificates will be routed through State Governments by the Wakf Boards concerned after due expenditure.

#### ***Scheme Guidelines***

The grants in aid would be provided to such State Waqf Boards who undertake to fulfil the following conditions:

- Appointment of a full-time CEO;
- Timely audit of the accounts of the Boards as well as regular audit of the accounts of Mutawalli are conducted by the auditors appointed by the Waqf Boards;
- Proper maintenance of law suit register and regular tracking of cases of encroachments of waqf properties;
- Periodical report of retrieval of properties from encroachment and unauthorized occupation on waqf properties to the CWC;
- Proper maintenance of waqf register and due preservation of document related to Waqf Deed and Gazette Notification of properties;

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- Time-bound survey of waqf properties and their entry in the relevant land records of revenue or local bodies;
- Timely constitution of Waqf Board and framing of rules and regulations by the State Governments.
- Assurance for effective participation in the computerization process.
- To constitute a State level Coordination Committee for effective implementation under the Chairmanship of the Principal Secretary (Minority Welfare).

#### ***TARGETS SET:***

The Grant-in-aid would be provided to 30 State Waqf Boards for the Scheme of the Computerization of the records of the State Wakf Boards. As per the list below:

### **9- Waqf Corruption in India :**

Wakf can be described as a religious endowment made in the name of Allah for the benefit of the poor and needy in the Muslim community. There are approximately 3,00,000 registered Wakf properties in India on about four lakh acres of land. It is a national resource that should have been developed for the welfare of the community, as it is meant to.

Instead, this resource has been mortgaged, sold and encroached upon with the connivance of the very institutions and individuals responsible for safeguarding it. This is an investigation into a systemic rot. The Wakf boards in most states of India are repositories of corruption, in league with land sharks and builders. They continue to get away with the daylight robbery of their own community because, whenever there is any demand for scrutiny, they crudely take cover behind the “Islam in danger” sentiment.

**If at all there is a long-time, systematic daylight robbery in India, it is in the wheeling and dealing of land by the Waqf boards — given to them in the name of Allah by the affluent for the upkeep of orphans, widows, divorced women, educational and charitable purposes.**

The Waqf endowments in terms of land in India are unimaginably huge — to the tune of around 4 lakh registered properties and around 6 lakh acres of land. According to a joint parliamentary committee headed by Rajya Sabha chairman K Rehman Khan, the third largest ownership of land after the Indian Railways and the defence department is that of the Waqf. Khan’s report records that almost 70 per cent of Waqf property has been encroached upon and of the remaining, cases of blatant corruption abound. Land is disposed off to builders, markets, hotels, malls or industries at unimaginably shockingly low rents.

During the Muslim rule in India, there was no central body to look after Waqf properties. In British India, all endowments, Muslims and non-Muslim, were managed by provincial governments. In post-independent India, the management of Waqf properties was for the first time manned by the formation of a Central Waqf Council which too, inquiries have revealed, has been a den of murky deals. One such deal relates to the embezzlement of funds involving the Ajmer Dargah Khwaja Saheb Committee.

Almost 77 per cent of Delhi was owned by the Waqf but most of its properties have been illegally occupied, including the CGO Complex, Jawaharlal Nehru Stadium, Delhi High Court, Delhi Public School (Mathura Road), Anglo Arabic School, newspaper offices on Bahadurshah Zafar Marg, besides umpteen Central government offices. All these properties were lost because Waqf management laws were inadequate and the Central Waqf Council a toothless body.

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Ironically, the list of encroachers, illegal occupiers and perpetrators of misappropriation of Waqf properties include the names of personalities as prominent as Ahmad Bukhari, the Imam of Jama Masjid of Delhi, Maulana Muazzam Ahmed, the Naib-Imam of the Shahi Masjid, Fatehpuri, Delhi and some well-known organisations and individuals. How the Waqf board has become an establishment deeply mired in corruption can be gauged from some land scams like the one at the Maharashtra Waqf Board that has given 4,535 square metres in the upmarket Altamount Road to Mukesh Ambani for his 27-storey apartment. Similarly in Bangalore, the Windsor Manor Hotel worth more than Rs 600 crore has been leased for a paltry Rs 12,000 per month. In yet another glaring example of an optical shop at Fatehpuru Masjid, the owner got the receipt changed with the help of Waqf and masjid caretakers. It was noted by

some group of 'social workers', who waged a tirade in the name of restoring the property from illegal encroachment and stopped only after taking their share of booty from the shop owner.

Most Waqf properties have managers who treat even heritage sites as their fiefdoms by building offices, businesses and even houses as has happened in the case of Dargah Khwaja Sa'adullah Naqshbandi at the heritage site of the Anglo Arabic School, Ajmeri Gate, Delhi. It was declared a heritage site by the DDA in 1994 and according to the PIL (No 8759 of 2004) filed by this author the high court ordered the removal of about 51 families of encroachers from the property. However, builders, property dealers, small-time politicians and local musclemen are trying to re-encroach.

On the border of Uttar Pradesh and Madhya Pradesh, the Waqf property of Dargah Baba Kapur is boundless as it has spread over 550 villages. However, not a single penny goes to the Waqf board there as it has been neglecting its duty despite repeated reminders by the people to fight for the restoration of funds for charitable purposes.

## **10- Conclusion :**

Despite its role as a welfare mechanism, it has been argued that *waqf* institutions, being resistant to market forces, created evolutionary bottlenecks locking vast resources into unproductive organisations for the delivery of social services. Hamza (2002) envisages for improving the institution *waqf* by adopting modern business management techniques so as to make the *waqf* into a transparent and responsive institution. The *waqf* should be seen as a welfare institution in a civil society through providing public space, thereby capable of promoting democratization and good governance. It is true, that the idea of *waqf* has not lost its appeal, despite its official eclipse, for several reasons. An increasing number of NGOs, socio-political group and corporate entities are using *waqf* model for soliciting and managing funds, cashing in on the appeal of authenticity of the idea.

According to Asif Mohammed Khan, an RJD MLA from Okhla, Delhi, the need of the hour is perhaps a greater interest and involvement of the Muslim community to gauge and monitor the purity of intent of those responsible for the management of Awqaf at all levels. The Sachar Committee Report suggested that an overhauling of the Waqf board is required as the government doesn't get proper CEOs in most of the states and those who are there are either manning this post as an additional charge or are simply not qualified.

In the course of this study it was observed that most of the Mutwallis are acting as land grabbers where as some of the Mutwallis are keen to develop waqf properties (mostly which are at prime locations) can be used for commercial, educational, health and other social purposes. Waqf Development Corporation should come forward to finance viable projects in order to extend welfare policies of the Central/State Govt. In this respect Girls Schools, Govt. recognized Madarsas, community halls, hospitals etc. can be built.

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There should be an Indian Waqf Service that should select the officers to work as CEOs. It had been found by the Sachar Committee that in UP, the CEO was a person from Unani medicine background while in Shillong, the CEO was class 10 failed.

The need of the hour according to Atyab Siddiqui, is that the present boards be dissolved and that a new umbrella body with sub-committees like education committee, widows committee, medical committee, masjid committee, dargah committee, etc be formed with people with forthright character and a feeling to dedicate to the nation and the community lest all should be lost.

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