

# Comparative Study of Earning Status of Waqf Employees in Bangladesh: A Study on Dhaka City

Md. Abdul Hamid

## Abstract

The study aims to explore the comparison for both two periods of earning status of waqf employee who are directly involved with the activities of waqf estates of Bangladesh. One period for present income and second period for previous income status. The major objective of this study is to compare present income status of the waqf employee and national level income of Bangladesh. The minor objective is to know the socio-economic status of waqf employee group. The methodology of this study is purely analytical. For conducting this work 130 stakeholders have been selected using purposive sampling method from four waqf estates in Dhaka city. The collected data is analyzed with excel program. From the findings of the study, it is found that the average monthly total income as well as monthly additional income from inside and outside of waqf employee of the organization is BDT 26038.46 and BDT 11,717 respectively. However, the waqf employee use these earnings to lead better life that may help to reduce their poverty as well as to improve their socio-economic status. During the field survey with researcher's own observation and talking to the employee of waqf estates it is found that there was much more problems and anomalies in the waqf management of waqf organization. It is also observed that there is absence of transparency and accountability in waqf function. For reducing these problems and anomalies few suggestions and recommendations have been prescribed here to make the waqf properties effective and sustainable in order to attain desired development of Bangladesh as well as waqf properties.



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## 1. Introduction

Waqf is a perpetual endowment to alleviate poverty from the society. Waqf is one kind of Sadaqah that is different from Zakat which is mandatory for wealthy Muslims individuals. Waqf plays an energetic role for generating employment and helps making income of the employed persons in that's effects on reducing poverty in Muslim society. Poverty alleviation has been given priority in Bangladesh since its independence due to its link with the economic growth. Waqf is defined literally as hold, confinement and prohibition. Technically, it is a Sadaqah mechanism that is continuous in nature. Waqf assets must be used within a certain domain of usage according to the specification made by one who contributes the waqf. It cannot be disposed of outside of such purpose (Shahid et al., 2010). Thus, it is understood that any property subject to waqf must not be perishable and they are meant to give constant benefits to the society. Generally, waqf is divided into two kinds, one is for waqf, 'amm' (general) and other is for 'waqfkhas' (specific). It can also be classified as public and private respectively as pointed out by Hassan (Hasan, 2010). The former refers to the dedication in waqf assets for the benefits of the society at large while the latter refers to the dedication of waqf assets for designated purposes or for the benefits to be enjoyed by certain beneficiaries named by the person who gives waqf. In this work it will be tried to show the comparative study of earning level of the waqf employee who are involved in the waqf organizations in Dhaka city in Bangladesh. The statistics of BBS depicts that poverty declined at 1.78 points per year between 2000 and 2005, and the corresponding decline for 2005-2010 was 1.70 points. The decrease in the poverty rates are outcomes of the efforts of institutions at different segments of the country (Sharif et al., 2013)

In Bangladesh most of the people think that waqf is related to the endowment for religious purpose only but it has no socio-economic activities. The proposed research work will help researcher as well as readers to think regarding the waqf properties as well as researcher's efficacy regarding religious and socio-economic issues. It will also help the researcher as well as research passionate to establish himself as an efficient and independent researcher that will play a significant role for policy making with providing proper guidelines to reduce poverty from the society. Getting support and accelerating the development process the policy makers will be directly benefited. It will also be helpful for researchers, intent individuals and readers acquiring to religious ideas and knowledge regarding waqf and its contribution to the economic development in Bangladesh.

### 1.1 Review of Literature

According to Huq, M. A., & Khan, F. (2017), the Bengal region has an illustrious history of waqf. During the Muslim rule of the Indian subcontinent, there was a very strong tradition in the Muslim society to fund Islamic institutions like hospitals, orphanages, and schools with waqf funds. In Bangladesh, waqf funds have erected more than 8,000 educational institutions, 123,000 mosques, and several other organizations that continue to help the populace, but as noted by Ismail, M., & Khan, A. H. (2021) there was no effective waqf administration structure. There were numerous acts passed and ordained in the colonial and post-colonial periods to manage waqf, which was governed by the individual supervision of Qadi or wali of the society during the Muslim rule in Bengal territory from 1204 to 1757 until the time of British colonial rule, and they began managing all waqf properties by the act of "The Mussalman waqf validating act-1913" Ismail, M., & Khan, A. H. (2021).

In this section some relevant research papers have been reviewed. From the reviewing it is found that most of the research papers are analyzed with qualitative approach. Waqf property-

based research papers are analyzed significantly. Here it is attempted to discuss the outcome of review of different relevant literature which are mentioned here. Such Ali (Ali, 2014) individually conducted a research study in the name of 'The Significance of Waqf for Economic Development' and it was found that waqf properties has significant effects on society. He tried to show with zero cost of provision of essential services that could help the government for reducing all kind of expenses and also aid to restore the distribution of income and wealth to reduce poverty situation and finally waqf helps to enhance overall economic progress of the country.

From the study done by Mosoud Ahmed (Ahmad, 2015) it is observed that the author has tried to find out the effect of Waqf in sustainable development and poverty alleviation of Bangladesh on the basis of the waqf system. The current state of the waqf sector in Bangladesh is narrated with qualitative data analysis through review of this thesis, journal, articles, published dissertation, research papers etc. The author also has set specific suggestions and recommendations in context of waqf properties. Some researchers (Inov et al., 2010)) conducted a research work with quantitative data in the period of 2010 to 2018. It is found from the study that only one percent poverty growth declined and the variation of income decreased only by 10%. But till then a number of low-income households exist high in the state. A qualitative data where the author emphasized on the integrated targets of Islamic vision of development for facilitations of the allocation of funds (Hassanain, 2016)). He suggested some effective approaches for raising waqf funds from various sources globally. A study done by prominent researchers Omar et al. (2017)) where they focused on the use of microfinance that enhanced the earning capability of poor group of people of Islamic community in Nigeria. Here it is claimed that the weakness of waqf management which accounts for wasting resources with identifying three major findings. This study was analyzed using secondary sources of data.

By Khan (2014) a research work was conducted with using quantitative approach through analyzing field level data. It is found from this study that how much potential rate of growth of Waqf institutes where microfinance can provide Shariah compliant basis waqf model and integration of waqf based model is proposed to address all the practical challenges of microfinance facing in the Muslim community was run in Pakistan. A study conducted by three researchers (Zaman et al., 2014) with quantitative approach through questionnaire survey with 110 respondents in Iran. In this work the authors attempted to explore the effect of cash waqf investment with following Islamic rules by using structured questionnaires. They suggested making emphasis on three categories such as: a) Religious expertise, b) Economic expertise, c) Administrative expertise. Many more studies have been conducted on poverty alleviation and its impacts, problems, nature, resolutions, trends, challenges etc. relating to Bangladesh waqf estates. Typically, most of the studies have been conducted with qualitative data but absolutely no study is performed with quantitative data basis. These studies had more limitations and specific economic impact doing analyzed simultaneously on income status of the waqf employee. Analyzing the above-mentioned literatures, it is remarked that absolutely no research study has been conducted with using household income. Considering the above analyzed literature, it is designed to conduct this study majorly on quantitative sources of household survey data through questionnaire survey in the context of Bangladesh. With reference to the contribution of waqf estates to the deserving people of Bangladesh, this study would be able to offer fresh insights and reliable philosophies regarding waqf employee and their present and past income status. In this circumstance the researcher considers with his own observation that's impact reflects waqf employee's monthly income status is done to study. The researcher himself thinks that it has been a good job to accomplish the above-mentioned topic as a study title.

## 2. Research Methodology

In this study majorly, quantitative approach has been used for collecting necessary household data and information using a questionnaire method interviewing with respondents from four reputed waqf estates of Dhaka city. Both primary and secondary data sources are gathered in order to fulfill the objectives of the proposed study. The opinions and views of four types of respondents of Bangladeshi individuals is the main sources of data collection. The respondents are as imams, Muajjim, Mutawallis and Khadims who are directly beneficiary group from waqf assets and organizations. For collecting primary data from the respondents, the purposive sampling method is used with a questionnaire of total 130 stakeholders who are directly involved in waqf organizations participated in this study and computer excel software is applied for analyzing this data. For full filling the purpose of this study majorly four noteworthy waqf estates of Dhaka city like Shah Ali Bagdadi (Rah.) Majar sharif, Mirpur-1; IsDB-BISEW, Agargaon, Dhaka; Nawab Faijunnessa Waqf estates Farmgate; and Golap Shah Majar sharif, zero point, Gulistan, Dhaka have been selected. The collected subscription whose amount is 5% of total income of the waqf organizations that play an important and significant role to the development of Bangladesh and it is deposited to the waqf administrator's office. This waqf estates' subscription is earned as a donation of pious people in the day of Jummah bar or other special day and some are from Kouta (collection box), donation box which is kept inside and outside of the waqf organization and monthly subscription of local community. During the collection of the data and information interviewing with the stakeholders through questionnaire it is found that there is huge number of problems and anomalies exists in the waqf organizations in Bangladesh.

## 3. Findings of the Study

The paper has tried to assess monthly income status of waqf employee and estimate the factors including present income, extra (additional) income and total income in the study area. Findings of the research is the key outcome factor for any research work play a significant role. In this state for analyzing research work, result findings process is described here.

### 3.1 Present Earnings of the Waqf Respondents

Present regular salary implies that the workers where employed in the organization get monthly honorium instead of one's wage in a formal or informal sector. The stakeholders pay their labor in the waqf organization and receive wage for it.

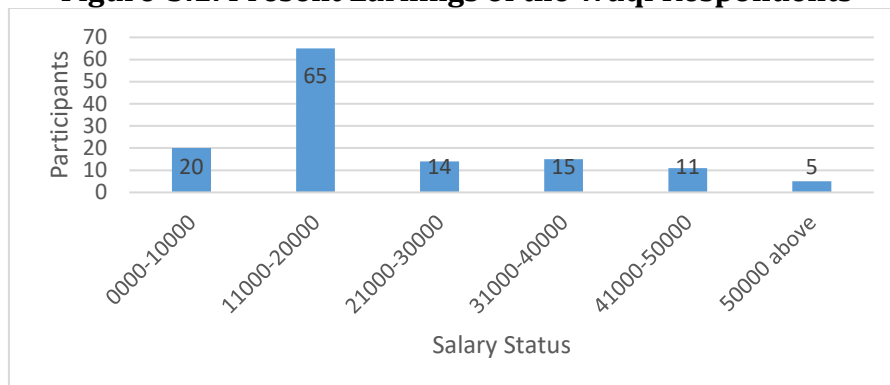
**Table-3.1: Present Earnings of the Waqf Respondents**

Present Earnings (BDT)	Number of Respondents	Percentage (%)
0000-10000	20	15.38
11000-20000	65	50.00
21000-30000	14	10.77
31000-40000	15	11.54
41000-50000	11	8.46
50000 above	5	3.85
Total	N=130	100.00

Data source: Field survey, 2022

The above-mentioned table shows that around 15(20) percent among 130 respondents told that their monthly income is below 10000/-. Around 50 (65) percent respondents agreed that their present income level is taka (11000-20000), around 11(14) percent, around 12(15) percent 8(11) percent and last around 4(5) percent respondents agreed that their monthly income is in the scale of BDTK (21000-30000), (31000-40000) and (41000-50000) respectively. Around 4(5) percent respondents confessed that their present monthly income is over BDTK 50000.00. The highest level of salary is BDTK (11000-20000) whose percentage is around 50 percent among 65 respondents and above taka 50,000 is the lowest percent is 3.85(5) percent among 130 respondents. In accordance with this table the average present earning is BDTK 20,920.00.

**Figure-3.1: Present Earnings of the Waqf Respondents**



**Data source: Field survey, 2022**

The above-mentioned figure shows that the highest level of salary is in the scale of BDT (11000-20000) whose percentage is 50.00(65) and above BDT 50,000 is the lowest that’s percentage is 3.85(5). According to this table the average present salary is BDT 20920.00. According to the fiscal year of 2020-2021 the present annual national per capita income of Bangladesh is \$2554 equivalent to taka BDT 2, 19,644 equals to monthly income of BDT 18303.66(1 Dollar=86BDT).

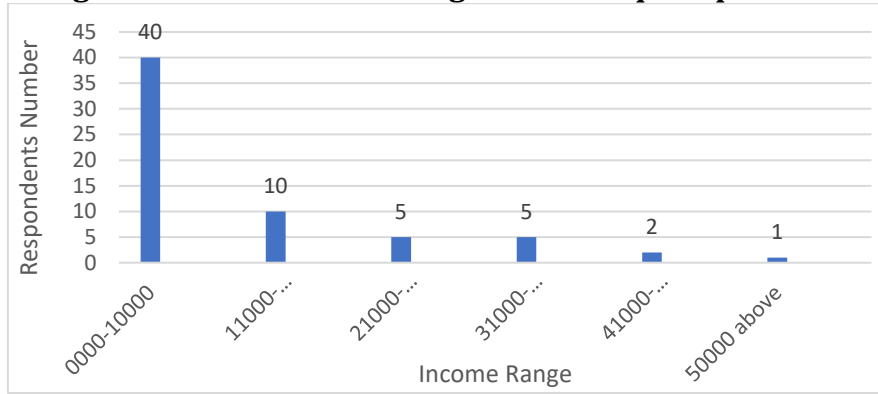
**3.2 Previous Earning Status of the Waqf Respondents**

Previous salary implies that the respondents who was involved in another job earlier in another organization in Bangladesh and get wage or honourium in exchange of their labor. These honorium is considered as previous salary. pre

**Table-3.2 Previous Earning Status of the Waqf Respondents**

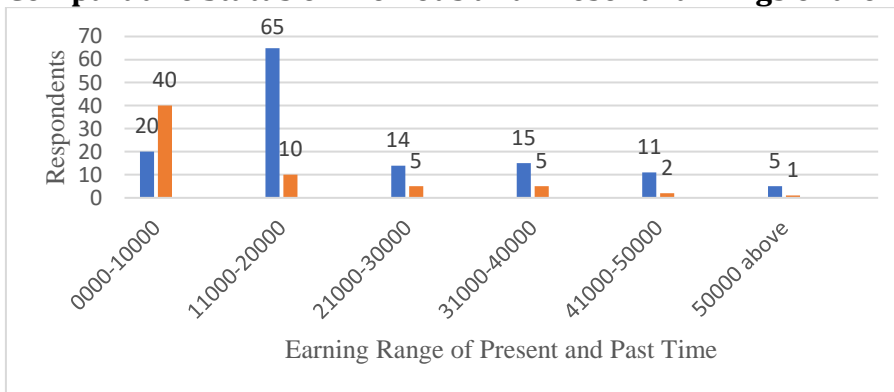
Previous Earnings (BDT)	Number of Respondents	Percentage (%)
0000-10000	40	63.49
11000-20000	10	15.87
21000-30000	5	7.94
31000-40000	5	7.94
41000-50000	2	3.17
50000 above	1	1.59
Total	N=63	100.00

**Figure-3.2: Previous Earnings of the Waqf Respondents**



The above-mentioned figure depicts that among 63 respondents 63.49 (40) percent respondents told that their previous monthly earning was below 10,000/-. At 15.87 (10) percent respondents agreed that their previous income level was BDT (11000-20000). At 7.94 (5) percent, 7.94 (5) percent, and 3.17 (2) percent respondents agreed that their monthly earning was in the range of BDT (21000-30000), (31000-40000) and (41000-50000) respectively. And at last 1.59 (1) percent respondents admitted that their monthly income was over BDT 50,000.00. By calculating the above analyzed data it is found that the average monthly income is BDT 9936.00

**Figure-3.3: Comparative Status of Previous and Present Earnings of the Respondents**



Note: The Orange color histogram shows previous income and blue color shows present income status

From the above showed figure it is found that at 15.38(20) percent respondents as known by the aforementioned data, stated that their present salary level is less than their previous income level 63.49(40). At 63.49 percent respondents did acknowledge that their income was much less. According to 50(65) percent out of 130 respondents, their income is in the range of BDTK (11000-20000) which is higher than the previous income level. After that the present income is always higher than their previous job. Given that there are now more respondents than there was in the previous group, it is likely that stakeholder earnings have been increased since previous period covered by the survey. From the above figure it is clear that most of the employee’s earnings was high in previous for low income level but now present earning is relatively higher than their previous income level which indicates the promotion of earnings of waqf employee.

### 3.3 Additional Income Status of the Waqf Respondents

In every organization there are various types of extra income as well as financial facilities. Here there is also various types of utilities. Additional income is one kind of utilities paid by the appointed organization in addition to one's salary rather than via one's labor. Any employee who puts his extra work is entitled to overtime pay. One can also get paid for their work outside of their as usual jobs, which allows them to make extra money. Here, an attempt is made to examine extra revenue that is derived from sources other than the as usual income, which can be changed at different times and amounts.

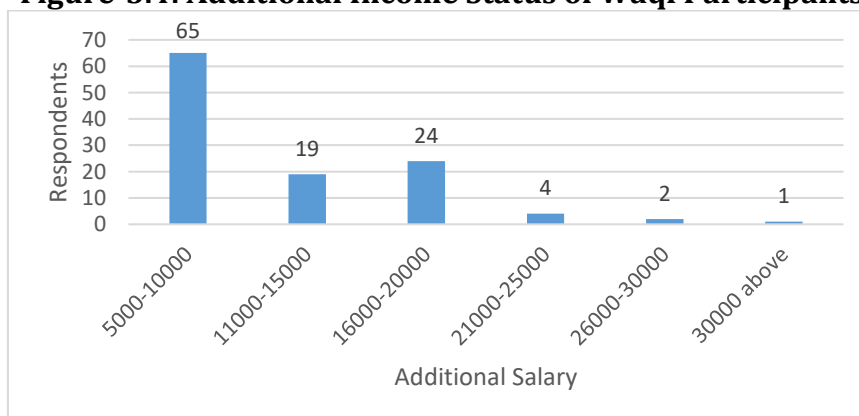
**Table-3.2: Additional Earnings of the Waqf Respondents**

Status of Additional Income (BDT)	Number of Respondents	Percentage (%)
5000-10000	65	56.52
11000-15000	19	16.52
16000-20000	24	20.87
21000-25000	4	3.48
26000-30000	2	1.74
30000 above	1	0.86
Total	N=115	100.00

Data source: Field survey, 2022

From the above table it is found that among 115 respondents around 57(65) percent respondents opined that they get additional allowances from their respective institutes in the scale of BDT (5000-10000). At 16.52(19), 20.87(24), 3.84 (4) and 1.74 (2) percent respondents replied that they receive additional income except nominal income from their working organization is in the scale of BDT (11000-15000), (16000-20000) (21000-25000) and (26000-30000) respectively. And only 0.86 (1) percent respondents told that they receive over BDT 30,000 as additional income. According to the above table the value of average present additional income is BDT 11,717.

**Figure-3.4: Additional Income Status of Waqf Participants**



Every business provides a vast array of extra services in addition to financial resources and utilities. From the above figure it is found that at 56.52(65) percent of stakeholders among 115 respondents confirmed obtaining gifts and awards from visits to waqf institutions like Major and Dargah Sharif, which are seen as extra financial utilities under the direction of BDTK (5000-10000). According to a survey, about 43 percent of participants claim to obtain additional

nominal income on various scales from sources outside of their employer. Furthermore, the figure also shows that at 0.86 (1) percent respondents reported having supplemental income totaling more than BDTK 30,000.

### 3.4 Total Earnings Status of the Waqf Participants

Total income is the accumulation of all regular/fixed monthly nominal income and other irregular income from one's own business as well as other sources. Addition of recurrent and irregular sources of income results in total income. The table shows how much changes in irregular revenue might result in significant or low savings on total income.

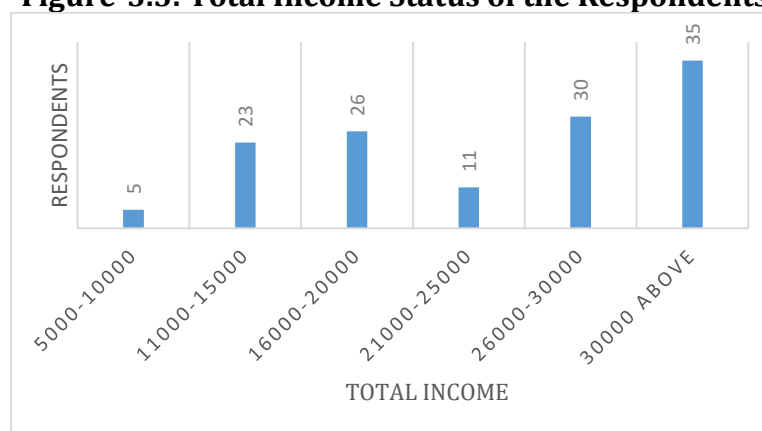
**Table-3.3: Total Earning Status of the Respondents**

Status of Total Income (BD Taka)	Number of Respondents	Percentage (%)
5000-10000	5	3.85
11000-15000	23	17.69
16000-20000	26	20.00
21000-25000	11	8.46
26000-30000	30	23.07
30000 above	35	26.92
Total	N=130	100.00

Data source: Field survey, 2022

From the above described data table, it is found that various types of utilities exist. From the above table among 130 respondents at 3.85(5) percent respondents get nominal income and additional income from their respective institutes in the scale of BDT (5000-10000). Around 18 (23), 20 (26), 8 (11) and 23 (30) percent respondents replied that they receive nominal income and additional income from their working organization that is in the scale of BDT (11000-15000), (16000-20000), (21000-25000) and (26000-30000). And around 27(35) percent respondents that is highest told that they receive BDT above 30,000 including additional and nominal income of total income from their working station. According to the above-mentioned table the present average total income of the waqf employee is BDT 26038.46.

**Figure-3.5: Total Income Status of the Respondents**



From the above shown table it is found that at 26.92 (35) percent respondents opined that they receive BDT above 30,000 as additional and nominal income as a total income from their



working organization. A small number of respondents whose total income is in the scale of BDT (5000-10000) that's percentage is 3.85 (5).

#### **4. Findings of the Study**

From the analysis of the above study it is seen that according to the aforementioned figure, the current monthly average additional income of waqf employee is BDT 11,717. The present income with additional income equals to monthly total nominal income of waqf employee is BDT 26038. On the other hand, the present annual national per capita income of Bangladesh is \$2554 in the fiscal year of 2020-2021 equivalent to BDT 2, 19,644 equals to the monthly per capita income of BDT 18,304 that is lower than the waqf employee's monthly average total income BDT 26038. The per capita income of Bangladesh rose by 9 on year to year of \$2824 equivalent to BDT 2,42,864 (1Dollar= BDT 86) and BDT 18,303 per month in FY 2021-22 (dailystar.net.org, on May 10, 2022). Besides it in FY 2020-21 the per capita income was \$2,591 viz. BDT 2, 22,826 viz. BDT is 18,569 per month. The average monthly income of the employee of the waqf estates in 2021 and per capita income of Bangladesh in the same year both are close related (BBS report, 2021). From the table-3.1 it is shown that the highest amount of 63.49 (40) percent respondents' monthly present income is in the scale of BDT (11000-20000) and only 3.85 percent respondents' monthly present income is above BDT 50,000. From the figure 3.2 in previous job around 63 (40) respondents replied that their monthly income was only below BDT 1,000 and only 1.59 (1) percent respondents replied that their previous monthly income was only BDT 30,000. It is said that the present income is much best compare to the previous income. As the present income of waqf is relatively better than the present national income and their previous income may refer waqf stakeholders' living standard is in best position. If it is analyzed for long-term value of national income, it is found that the growth of per capita national income level annually increased substantially in each year. The study shows the earning capability as well as economic condition of waqf employee of Bangladesh.

#### **4.1 Major Problems to the Waqf Estates in Bangladesh**

During the interview of the study a lot of problems and anomalies are found in the waqf organization. Some are legal which is solvable and some are not solvable. Enormous problems exist in the waqf organizations is mentioned below.

##### **Operational Inefficiency of Waqf Disputes**

Hundreds of waqf disputes are adjudicated by the various courts and the waqf administrator's office. This number is substantially increasing every day. The waqf administrator performs quasi-judicial function but disputes related to illegal possession or transfer of waqf estates, misappropriation, improper management, and so on, are referred to the Waqf administrator who conducts the hearings like a Judge, and delivers judgment, which is binding unless it is overruled by an appeal Court (Rashid, 2008).

##### **Temporary Staff**

All of the staffs except one executive officer i.e. waqf administrator and his two associates' assistant waqf administrator employed in the waqf administration office are temporary employee. Their monthly salary is provided from the revenues collected from the waqf estates' 5% subscription (Waqf, 2017). As a result, their concentration toward the collection of subscription from the waqf properties and monitoring and supervision to the assets being loosed.

##### **Inadequate Man power of Waqf Administration**

From the study (Nabi, et. al., 2019) it is found from that research study the waqf administration has shortage of man power in regulating and supervising waqf estates in Bangladesh. There are only 111 personnel like officers and staff in waqf administration that is inadequate to manage more than 100,000 waqf estates.

### **Absence of Proper database and documentation of waqf estates**

There is no updated database and proper documentation of waqf estates in Bangladesh. Updated database needs to adopt proper planning for developing waqf estates.

### **Unauthorized Waqf Properties**

Although section 47 of the ordinance requires that “all *waqfs* existing at or created after the commencement of this ordinance shall be enrolled at the office of the administrator”, more than one-third of the total *waqf* properties in Bangladesh remains unregistered. According to the census of *waqfs*, out of 150,593 *waqf* estates in the country, only 97,046 are registered, 45,607 are verbal and the rest of 7,940 are *waqf* by tradition. These shows as many as 53,547 *waqf* estates are not registered. (BBS Report, 1986)

### **Absence of Provisions in the Relevant Laws**

The ‘*waqf*’ administration is very weak in its power and function due to lack of required provisions in the relevant laws and absence of skilled manpower and its offices particularly at district headquarters (Nabi et. al., 2019).

### **Illegal Occupancy of Waqf Assets**

During the survey it is found from the many of the *awqaf* properties are illegally occupied by private individuals or organization and groups or even by government agency. It has been reported, just to mention one prominent example that the country’s police headquarter in Dhaka stands on a *waqf*land (Sadeq, 2005).

### **Highly Centralized Waqf Administration**

According to the study of (Bashar,1987) the *waqf* administration in Bangladesh is highly centralized. The Inspectors/Auditors posted in the districts cannot give decision or pass any order. All the decisions and orders lie with the administrator at the Headquarters. As a result, any complicated and prompt decision regarding *waqf* organization would take a long time.

### **Absence of Shariah Board**

There is no Shariah Board for investigating, evaluating, or advising the *waqf* administration's compliance with Shariah rules and regulations in all of its activities including administration and investment. (www.waqf.gov.bd)

### **Dishonesty of Mutawallis**

According to a study (Ahmad, 2015) it is expressed in his study that the cases of dishonesty on the part of some *mutawallis* are not uncommon. Dishonesty may be in the form of incorrect accounts of income, fabrication of bogus vouchers for amounts not spent, subscription not accounted for, illegal alienation of *waqf* properties, rents at high rates realized from the tenants but receipts for lower amounts issued and the balance is pocketed as black money and so on. Ahmad (2015) mentioned in his study that many of the *awaqf* properties are illegally occupied by private individuals, organizations, groups, or even by government agency. The *waqf* employee opined that most of the assets have been look after by the *Mutawalli* are not properly utilized. They also suggested that the proper uses of that properties, more revenue may be collected from these organizations, as a result, the income level of these employee must be risen.

The respondents further expressed their opinion that in accordance with regulations, income obtained unlawfully from *waqf* estates is not recorded or required to be put into the *waqf* estates’ bank account. The results of this study demonstrate that *waqf* estates are crucial factor for providing income to *waqf* employee. If the *waqf* properties are properly utilized, it could make a significant contribution to the social and economic development of Bangladesh and impact on respondent’s employment generation and reduction of poverty.

## 4.2 Policy Implications for the Development of Waqf Properties in Bangladesh

Policy implications that is necessary for further resolutions of research work suggested to recover the limitations or problems of the concerned study. Therefore, some suggestions are recommended for the development of waqf properties in Bangladesh described below as point. Considering the above-mentioned problems and exchanging views with stakeholders of waqf organizations during the data collection, the following implications would be suggested.

### **Necessity for a New Waqf Act**

The existing "*Waqfs Ordinance of 1962*" emerged as a poorly drafted piece of legislation in the face of the present-day needs. Many of its important provisions are poorly drafted. The machinery of administration it is laid down in those days of Pakistan Martial law is now incompatible in the new framework of Bangladesh. So, a fresh *waqf* act is the needed.

### **Publication of Articles and Magazines**

The *waqf* administration should publish articles, magazines on regular basis highlighting the policies, development, management, new enrolment, accounts, regular, and special activities of the *Waqf* administration

### **Regular Conduction of Census on Waqf Estates**

The first ever complete census on waqf estates was conducted by BBS in 1986. During the last 34 years we have no comprehensive study on waqf properties. So, govt. should immediately update the complete census.

### **Recovery of Illegally Occupied Waqf Estates**

To take necessary steps for recovering the estates under illegal occupation and punish those responsible for plundering 'waqf' money.

### **Awareness Building**

Development of *waqf* is a social obligation (*fardhu kiffayah*). So, *waqf* board of Bangladesh should create social awareness among the common masses about socio-economic importance of these estates.

### **Establishment of National Waqf Advisory Board**

Bangladesh govt. should establish a National *Waqf* Advisory Board (NAWAB) or establish a Shariah Advisory Council that would work in collaboration with the *waqf* administration. It may serve as a Think-Tank and a key driving force. Semi-autonomy of the boards is needed so that they are free to innovate and expand without government interference.

### **Initiatives of Waqf based Islamic MFI**

Microfinance initiative (MFI) is widely acclaimed as a new approach to alleviate poverty and bring about development. On the other hand, using *waqf* to finance MFI operations can reduce the financing costs and improve the viability of these institutions. So *waqf* based Islamic MFI should be constructed.

### **Reinvestment of Waqf Revenues**

The *waqf* administration should have a specific guideline for the mutawallis of waqf as to where and how should they or at what rate should they invest the revenues of *awqaf* under their supervision.

### **Constructing a Lawyers' Panel**

It should have individual lawyer or an independent lawyer panel under its sole jurisdiction he will face *waqf* cases.

### **Establishment of Waqf Tribunal**

*Waqf* disputes and their resolution are another area that must be improved. So, establishing *waqf* tribunals would be a huge step forward in dispute resolution of *a waqf*. Such tribunals, for instance, are operating in India and have been found to be effective.

### **Integration of Zakah and Waqf in Poverty Reduction**

While the Government of Bangladesh is very keen to alleviate poverty, it has never looked at the institutions of *Zakah* and *waqf* as a national policy of poverty alleviation. But once poverty

was removed from the world through joint operation of *waqf* and *zakah*, so govt. should seriously think in this regard and integrate to poverty reduction.

### **Arrangement of Training Program**

The *waqf* administration may arrange training sessions for its officers and employees and the mutawallis across Bangladesh to orient them about the basic Shariah and modern rules & regulations of *waqf* management.

### **Insurance of Transparency and Accountability of Managing Committee**

Serious measures need to be taken to have zakat and waqf institutions adhere to high standards of accountability. These include audits, publishing financial reports and entrenchment of transparency.

## **5. Conclusion**

From the findings of the study it is found that the waqf employee's monthly average additional and total income is BDT 11,717 and 26,038 respectively. It is observed during the study a large number of employees are engaged to the waqf organization in Bangladesh. It is found from the study work the average monthly previous income was BDT 9936.00 before entering the present job which was not sufficient to meet their monthly demand. On the other hand, the present monthly per capita income of people of Bangladesh is BDT 18,304 (BBS Report, 2022) that is lower than the waqf employee's monthly average total income of BDT. 26,038 by which we can guess the present earning status of waqf employee of Bangladesh relating to the national income level whether it is better or not. There are more prospects of waqf properties for creating job opportunities and helps to reduce poverty in the society of Bangladesh. According to the economic model of Bangladesh annual household per capita income is updated yearly available from Dec, 2000 to Dec, 2016 with an average value of 358.920 USD equivalent to BDT 30867.12 per month ([www.ceicdata.com](http://www.ceicdata.com)>indicator). In 2022 the average monthly income of Bangladesh was projected to trend around BDT 15,100. It is also found that the income level of waqf employee in Bangladesh significantly better than the present national level of Bangladesh. The government should first consider the reality to see whether there are any discrepancies or contentious issues in the waqf ordinance that was created by the government with Islamic laws and regulations. If such concerns arise, steps should be done to eradicate these anomalies and consider the most effective ways to create or modify the current policy. From the researcher's observation it is mentioned that almost of the stakeholders lead their livelihood in a comfort position although their income level is not high. Except nominal income from inside and outside of the waqf organization they get various types of utilities from local community. The researcher should consider that waqf system might be the finest tool for creating employment because of its potential to raise beneficiary group's income level and help to eradicate poverty from the society. In order to reduce poverty from society, this study intends to examine both theoretical and practical waqf regulations and how waqf properties can play a key role in creating jobs, altering income, and affecting way of life. According to the study, if the suggested recommendations are carried out effectively and successfully, it will assist the government and decision-makers in developing, dynamic policies for creating jobs and promoting income level of waqf employee for reducing poverty. With this study it has been possible to take overall idea over present and past earning status of the waqf employee comparing with the national level income of Bangladesh. For further study it may extend the scope of research. From the observation of the study, it should conclude that within the time frame and financial constraints and many more lacks may have. The researcher should think there are a lot of scopes to do research on waqf assets in Bangladesh whether it would help researcher taking research action.

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