

The Role of Cash Waqf in The Development of Islamic Higher Education in Bangladesh

M. Azizul Huq¹ & Foyasal Khan²

Abstract

Bangladesh is the third largest Muslim nations by population where madrasah (religious institutions) is still the main provider of Islamic higher education. The history madrasah education dated back to the thirteen century when Bengal was conquered by Muslim. From that time, Madrasah education was largely funded by waqf and it was absolutely free. The residential madrasahs provided free boarding and lodging for the students and the teachers. Since the British occupation, however, the madrasah education system has been neglected and both number of people donating waqf land and number of waqf properties have been declining remarkably. Thus, Islamic higher education is in the crisis of patronization. As an overpopulated nation, the scope of land waqf is limited in Bangladesh. In this case, cash waqf is the suitable alternative for the country. This paper, hence, aims to evaluate the role of cash waqf in the development of Islamic higher education in Bangladesh.

1. INTRODUCTION

The traditional perception of Muslim intellectuals and Muslim governments was that 'Islamic Education' means 'merely theological teaching or the teaching of the Qur'an, Hadith and Fiqh. This tendency of limiting the scope of 'Islamic education' was changed to a great extent when the First World Conference on Muslim Education was held in the Holy City of Makkah in 1977 where Muslim scholars redefined 'Islamic education' as 'teaching all branches of knowledge from Islamic point of view' (Ashraf, 1985; P: 84-85). Since then, conferences, workshops, training programs etc have been held in various parts of the globe to popularize the 'Islamic education movement' which aims to Islamize the human knowledge and to develop 'Islamic higher education' for

1 Eminent Islamic Banker, Phone: +8801711-596066 , E-mail: azizulhuq2001@yahoo.com

2 PhD Candidate, Department of Economics, International Islamic University Malaysia (IIUM), Cell No: +60182475440, e-mail: foyasal.khan@gmail.com

reviving the past glory of Muslim ummah. Islamic Higher Education (IHE) and Awqaf and have linked them together for our educational growth at local, national, ummatic and global sphere. We all know that Islam is a knowledge based program. It is crystal clear from the first revelation that our prophet (PUBH) received from Allah (SWT) was Iqra. "Proclaim! (or Read) In the name of thy Lord and Cherisher, who created (Al-Qur'an: Surah Al 'Alaq 96:1).

We assert that, Islam is definitely a religion of knowledge though we are backward in the whole world in respect of knowledge. It is really very unfortunate of us. Higher education either in Islam or in secular education system, is very important because it is the area where knowledge is created. Now, it is needed to identify what we mean by higher education in Islam and what role can higher education play in an Islamic society. In one sense, higher education is very closely connected with Islamization of Knowledge. As we all know that Islamic knowledge means a mixture of revealed and acquired knowledge.

In the present day world, religious education is given in Madrasahs and secular knowledge is given at schools, colleges, and universities. But in the ideal situation, in the long run, definitely this situation will not continue in Muslim majority countries. We will be having one uniform, mainstream education, and that will serve our temporal and spiritual life. Both sides will be covered by the same education. Presently, if we look at the Islamic Education of Bangladesh, we find that the general level education, especially at primary level, it is done exclusively by Awqaf. Common people run madrasahs, maktabas, and mosque. Even after the secondary level it is run by the common people through Awqaf and these Awqaf are sometimes not formally documented or formally registered.

Normally secular higher education is funded by government. Secular education is funded by the market forces also. If an education has prospect of good job in the market, naturally entrepreneurs will build institutions, and they sell that education at a very high price. But Islamic education, at the moment, does not have that market support. Then how it is to be funded? It has to be funded by either from the tax payers' money or by charity, that is, by Awqaf or its equivalents. Now if the government is not fully motivated or the political leaders are secular in outlook, then definitely taxpayer's money will not be available for Islamic education. Naturally we have to depend exclusively on our private charity, or on the Awqaf. Hence, 'a new waqf movement' is needed (Hannan, 2014) to finance Islamic higher education. In this background, this paper aims to introduce cash waqf as a viable instrument for financing and sustaining Islamic higher education through madrasah education system in Bangladesh.

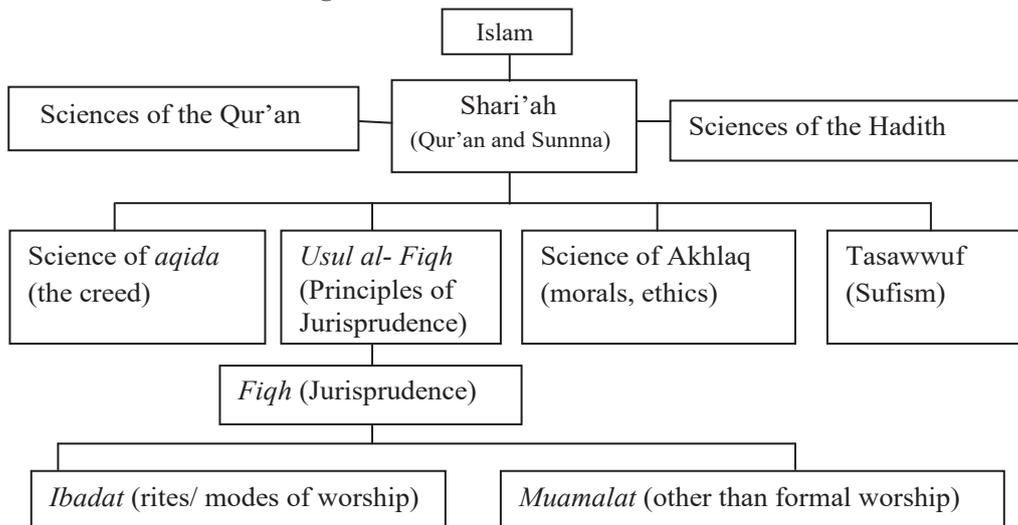
The paper consists of six sections. After a brief introduction in section-1, section -2 presents the narrow perception of the common people about Islam. Section-3 discusses the present crisis of education system and current state of higher education in general and Islamic higher education in particular in Bangladesh. Section-4 presents a short survey of literature to understand the significant role of cash waqf in advancing Islamic higher education in Bangladesh while section 5 proposes a model for promoting Islamic higher education through cash waqf certificates. Finally, conclusion is drawn in the section-6.

2. PRESENT DISTORTED PERCEPTION ABOUT ISLAM

Shari'ah is the 'general concept of the creation, of existence, of death, and of way of life, derived from normative reading and understanding of the scriptural sources' (Ramadan, 2005). Sources of shari'ah are 'science of Qur'an' which contains 'Makkan and Madinan revelations; occasions of revelation; abrogation; etc. One may include among these science exegesis (tafsir), as well as styles and rules of recitation (tajwid)' (Ramadan, 2004) and 'science of the Hadith which is the 'compilation about transmitters and authentication of the routes of transmission (isnad), together with study and analysis of the context (matn); degrees of authenticity (sahih, daif, etc); and necessarily dependent on study of the life of the prophet (sira)' (Ramadan, 2005).

At the beginning, let us talk about Islam is all about as a complete code of life. Islam can be typified and classified in accordance with the following figure:

Figure 1: The Classification of Islam



Source: Ramadan, Tariq (2005); Western Muslims and the Future of Islam; page: 57

Again Islamic shari'ah consists of 4 things. These are: Science of *aqida* (the creed); *Usul al-Fiqh* (principles of jurisprudence); Sciences of *Akhlaq* (morals, ethics); and *Tasawwuf* (Sufism). Then *Fiqh* (jurisprudence) as a part of *Usul al-Fiqh* can be presented in two fields i.e. *Ibadat* (rites and mode of worship) and *Muamalat* (other than formal worship). *Ibadat* is the study of the rules related to ritual purification, prayer, *zakat* (alms-tax), fasting, pilgrimage (Ramadan, 2005) while *Muamalat* is the study of rules in respect of collective affairs: legislation, commerce, marriage, inheritance, etc (Ramadan, 2005).

Keeping mind with this broad picture of Islam, now when we go for offering Islamic education, especially in Bangladesh, we find that certain misperception of Islam among the people are the major constraint. We find that common people what Islam they understand only the 'ibadat part of the shari'ah of religion i.e., kalima, salat, hajj, zakat. They think covering this part is sufficient and enough to be a good Muslim. On the other hand, they do not have any conception or any idea about the muamalat part of the shari'ah. But if we analyze our lives we find that only the 'ibadah part of the shari'ah covers only 2 to 3 hours of our day, and rest 21 or 22 hours is under the muamalat part of the shari'ah. And that is the reason of the world we are so backward now. When Islam was followed in its totality, entirety, then definitely Muslims ruled the world. So unless we can improve the perception of the people regarding religion itself it is very difficult to introduce Islamic education in our society.

Even when we go for higher education, Islamic side, we find that very limited contribution by the people. Because the volume of education needed for Islam is entirely up to secondary level. They feel that if a person can read the holy Qur'an correctly, if they can offer salat, if they know elementary thing of fiqh, Islamic education is complete. But when we go for higher education, definitely it must include---- along with Qur'an, Hadiths, Fiqh Ibadah--- social and physical sciences with Islamic perspectives. Since they do not have any idea about that side, so naturally that is not covered by Awqaf which are voluntarily given.

3. ISLAMIC HIGHER EDUCATION IN BANGLADESH

In this section, we have three sub-sections. Firstly, the crisis of duality in the educational system in Bangladesh is shown. Secondly, higher education system has been discussed in brief; finally, the rest of the discussion is centered on the Islamic higher education in Bangladesh.

3.1 The Crisis in the Educational System in Bangladesh

The education system of Bangladesh has four streams - general education, technical education, madrasah education, and English medium education. General education, the

major stream of education, is largely divided into three stages: Primary, Secondary and Higher. The tertiary (higher) education (3-5 years) is provided through universities (31 public and 51 private universities) and affiliated colleges under supervision of University Grants Commission (UGC). At all levels, students can choose to study either Bangla or English. There are three phases of Technical education i.e., certificate, diploma and degree. the Bangladesh Technical Education Board (BTEB) awards all diplomas and certificates. English medium system offers education through schools starting from kindergarten to 'O' level and 'A' levels of the British GCSE. A large number of English medium students, basically from the upper class of the society, prefer to go abroad for further continuation of their studies.

Now we see that these different streams of education systems have grossly failed to solve any problem of the country jointly because of their failure to entertain unity in diversity and division of thoughts. Any attempt to unite the people together is unsuccessful because it is found that education system is the main constraint which is dividing people in their thoughts and when the people have division of thoughts, they have division in policies and actions also. For a meaningful development of the country, in the long run, we expect that education will be mainly one stream and that will contain all requirements. However, in the short period, we have to depend on the Madrasah education itself, for providing the Islamic higher education. Even in the Madrasah education, it is again divided extremely into two streams. One is Quomi Madrasah and another stream is Alia Nisab. Though Qaumi Madrasah is solely based on teaching the Islamic subjects, Alia Nisab Madrasah offers both general education as well as Islamic education almost by 50-50. For example, alongside learning Al-Qur'an, Fiqh, Hadith, and the Arabic language, a student at secondary level in Alia-nisab has an opportunity to learn the common language and syllabus that is followed in schools and colleges of the general system.

3.2 Higher Education in Bangladesh

In Bangladesh, higher education is also termed as post-secondary, tertiary, or third level education. This is the stage of learning that occurs at universities, academies, colleges, seminaries, and institutes of technology. Higher education programs by and large consist of a 3 year pass-course or a 4 year honors course for the bachelor's degree, followed by a two year Master's course for pass graduates and a one-year Master's course for honours graduates. The British colonial education system is largely followed in higher education and in the public sector of Bangladesh. Presently there are 80 universities in Bangladesh of which 26 are public and 54 are private universities. Of the public Universities ten are general universities, five are engineering, three agricultural, five science and technological and one is university of arts and culture,

one affiliating (National University) and one offering education only on distance mode (Open University) (Monem and Baniamin, 2010). There are 7 types of higher educational institutions in the country. These are: i) General Education; ii) Science and Technology and Engineering Education; iii) Medical Education; iv) Agricultural Education; v) Distance Education; vi) Vocational education and vii) Madrasah education.

3.3 Islamic Higher Education in Bangladesh

Madrasahs are usually recognized as "religious schools" and the major providers of Islamic higher education in Bangladesh. Madrasah education is of two types: Alia and Qawmi. Alia madrasah is also known as govt. Madrasah because it abides by rules of govt. and enjoy public facilities. The Alia Madrasah, is meant to be the mainstream madrasah, has the following stages: Ibtedayee (Primary of 5 years duration), Dakhil (Secondary of 5 years duration after Ibtedayee), Alim (Higher Secondary of 2 years duration after Dakhil), Fazil (i.e. Bachelors degree of 2 years duration after Alim) and Kamil (Master's degree of 2 years duration after Fazil). Alia madrasah provides higher education by offering Fazil and kamil degrees which are regulated by Islamic University, Kushtia. under the Clause 4(2) of Islamic University (Amendment) Act, 2006.) . The courses are Al Quran and Islamic Studies, Al Hadith and Islamic Studies, Dawah and Islamic Studies, Arabic Language and Literature and Islamic History and Culture. Moreover, as a process of developing and modernizing the country's madrasah education, the government has already turned 30 madrasahs into modern institutes. The vocational and technical course was introduced in 100 madrasahs (The Kushtia Times, 2010).

On the other hand, Qaumi education is the traditional Muslim educational system of Bangladesh. At present, there are more than 65,000 Qaumi Madrasahs in Bangladesh which are run privately, and the government exercises no oversight over them. Most of the Quomi Madrasahs are of Deoband (Uttar Pradesh, India) tradition. Quomi Madrasahs are now under the "Befaul Madrasah Arabia Bangladesh" which is more commonly known as the 'Qaumi Madrasah Board". According to the Board, there are 15,000 madrasahs in Bangladesh and most of the Quomi Madrasahs is on waqf land. A Qaumi Madrasah has seven stages of learning: The pre-primary section of usually 3-4 years duration (Hifzul Qur'an or Qur'an memorizing section), Primary section or Ibtidaia, Secondary School Certificate (Mutawasita), Higher Secondary Certificate (Sanubia Ulya), Graduate (Fazilat), Post Graduate (Takmilat), Muftis and Dawra Hadith. A recent statistics of Qaumi Madrasahs is as follows:

Table 1: Distribution of Qaumi Madrasahs by Levels

Qaumi Level	Rough Equivalence	Number
Takhmilat	Masters	300
Fazilat	Bachelor	200
Sanaria Ammah	Secondary	1,000
Mutawassitah	Lower Secondary	2,000
Ebtedayee	Primary	3,000
Tahfizul Quran	Hafizia/ Memorizing Quran	2,000
	Total	9,000

Source: Bangladesh Enterprise Institute (2011).

Takhmilat and Fazilat are basically higher education segments of Qaumi madrasah. Above table shows that there are 500 institutions which provide Islamic Higher education in Bangladesh under Qaumi Madrasah.

Now, Alia madrasah related statistics are presented with the explanations:-

Table 2: Number of Alia Madrasah by Area and Gender- 2015

Type of Madrasah	Area wise No of Madrasah		Number of Madrasah	
	Urban	Rural	Total	For Female
Dakhil	654 (10%)	5,911 (90%)	6,565 (100%)	991 (15.10%)
Alim	250 (16.90%)	1,230 (83.10%)	1,480 (100%)	113 (7.64%)
Fazil	216 (20.52%)	837 (79.48%)	1,053 (100%)	27 (2.56%)
Kamil	143 (61.90%)	88 (38.10%)	231(100%)	12 (5.50%)
Total	1,253 (13.45%)	8,066 (86.55%)	9,319 (100%)	1,143 (12.27%)

Source: Extracted from BANBEIS (2015)

Form the Tabel-2, it is seen that out of 9,319 madrasahs only 1,284 (13.77%) madrasahs are providing the Islamic higher education (Fazil and Kamil). It is evident that role of the government is very weak in madrasah management. There is no Dakhil, Alim and Fazil Madrasah under government management except 3 Kamil madrasahs across the country. Though most of madrasahs have combined education facilities but the scope of separate education for female is minimal. Of the 1,053 Fazil madrasahs, there are only 27 madrasahs (2.56%) where female students are getting education separately. The situation is a bit better in the case of Kamil madrasahs. Of the 231 Kamil Madrasahs, only 12 Madrasahs (4.50%) are dedicated to female education.

In the urban area madrasah education is not popular as we can see from the Table-2 that only 13% madrasahs are located in urban areas while 87% madrasahs are located in the rural areas. Particularly Dakhil , Alim and Fazil madrasahs are highly concentrated in the rural areas having percentage of 90%, 83% and 80% respectively. But for Kamil Madrasah case, 62 % madrasahs are located in urban areas. As such students need to migrate from their home to the urban area if they are to receive the highest degree from

kamil madrasahs. The educational and living expenses are significantly higher in urban areas, limiting the scope of higher education for the poor. Especially, female face the most bizarre situation of not having higher Islamic educational institutions in the rural area.

Naturally, the quality of education in Madrasah is not that high because the students are coming from poor background. Some people criticize the madrasah by saying that this Madrasah education is by the poor, for the poor, and of the poor. It is very unfortunate; it should not have been like this. The elite of the societies should have taken care of this education since it is our heritage. The government also should have given more support to the Alia nisab education. We all should patronize this education system because through this Alia nisab education, students can go to Islamic higher education in colleges and universities.

Table 3: Teacher and Enrolment (Post-Primary) by Type and Gender, 2015

Type of Madrasah	Enrolment		Number of Teachers		TSR	SPI	TPI
	Total	Female	Total	Female			
Dakhil	1,293,194	767,694 (59.36 %)	66,801	8,900 (13.32%)	1:19	197	10
Alim	458,197	249,202 (54.39%)	22,884	2,847 (12.44%)	1:20	310	15
Fazil	463,817	217,495 (46.89 %)	19,376	2,224 (11.48%)	1:24	440	18
Kamil	194,165	56,891 (29.30%)	4,972	479 (10%)	1:39	879	22
Total	2,409,373	1,291,282 (53.59%)	114,033	14,450 (12.67%)	1:21	259	12

TSR-Teacher Student Ratio; SPI- Students per Institution; TPI-Teacher per Institution

Source: Extracted from BANBEIS (2015)

According to the data of Table-3, enrollment of female students (54%) is higher than the male across the country. Despite this general trend of female participation in madrasah education, they are underrepresented in higher education. In Fazil enrollment, 47% are female and the situation is severely worse in Kamil enrollment where only 30% are female. It shows that Islamic higher education through the madrasah system is largely male dominated. One of the reasons may be the marriage of the female student after Dakhil or Alim. Moreover, parents are not much aware about the scope of higher education of their daughters. Similarly, teaching in madrasah is male dominated. Only 13% female teachers are teaching among 114,033 teachers across the country. Participation of female in teaching at higher level is even worse. Only 10% teachers are female at Kamil level and 12% at Fazil level. This implies that there is an ample opportunity of women empowerment in the context of madrasah education. We need to think deeply how to increase female participation in higher (Fazil and Kamil) level and employ a good number of competent female teachers.

Table 4: Number and Percentage of Madrasah (Post-Primary) by Type and Division, 2015

Type of Madrasah	Number/percentage	No. of Madrasah by Division							
		Barisal	Chittagong	Dhaka	Khulna	Rajshahi	Rangpur	Sylhet	Total
Dakhil	Number	816	1,047	1,371	878	1,123	1,050	280	6,565
	%	12.43	15.95	20.88	13.37	17.11	15.99	4.27	100.00
Alim	Number	200	297	325	189	222	177	70	1,480
	%	13.51	20.07	21.96	12.77	15.00	11.96	4.73	100.00
Fazil	Number	134	252	234	99	153	151	30	1,053
	%	12.73	23.93	22.22	9.40	14.53	14.34	2.85	100.00
Kamil	Number	19	58	52	24	31	24	13	221
	%	8.60	26.24	23.53	10.86	14.03	10.86	5.88	100.00
Total	Number	1,169	1,654	1,982	1,190	1,529	1,402	393	9,319
	%	12.54	17.75	21.27	12.77	16.41	15.04	4.22	100.00
	IPD (aver.)	195	150	153	119	191	175	98	146

IPD- Institutions per Districts (on average).

Source: BANBEIS, 2015

Table-4 is a reflection of the geographical distribution of madrasah education system. On average, Bangladesh has 146 institutions per district. Except Khulna and Sylhet, all the other divisions -Barisal (195), Chittagong (150), Dhaka (153), Rajshahi (191), and Rangpur (175)- have above the average numbers of institutions.

Along with madrasahs, some public and private universities are also contributor to Islamic higher education through their various departments. National University is promoting Islamic higher education through the departments of Arabic, Islamic Studies, and Islamic History & Culture in more than 1600 colleges/institutions which are affiliated to this university.

The National University caters the general education at graduate and post-graduate level in colleges/institutions which were earlier affiliated to different public universities. Now more than 1600 colleges/institutions are affiliated to this university. Of the 10 public and 54 private universities, only 8 universities are contributing to Islamic higher education in small scale. Most of the universities are having Islamic studies, Islamic history and Arabic departments to provide IHE. In the following figure, the situation of Islamic higher education in the higher learning institutions of Bangladesh is summarized.

Table 5: Contributions of Private and Public Universities in Islamic Higher Education

Name of the University	Establishment	Total Departments	Department provides IHE	Degrees
University of Dhaka	1921 (Public)	66	- Arabic - Islamic Studies - Islamic History & Culture - Urdu & Farsi - World Religion (partially)	B.A., M.A., M.Phil, PhD
University of Rajshahi	1953 (Public)	53	- Arabic - Islamic Studies - Islamic History & Culture	B.A., M.A., M.Phil, PhD
University of Chittagong	1966 (Public)	38	- Arabic & Farsi - Islamic Studies - Islamic History & Culture	B.A., M.A., M.Phil, PhD
Darul Ihsan University	1993 (Private)	7	- Dawah and Islamic Studies - Arabic Language and Islamic Studies	UG
Asian University of Bangladesh	1996 (Private)	11	- Islamic Studies - Islamic History & Civilization	B.A.
Bangaldesh Islami University	(Private)	4	- Islamic Studies	B.A.
International Islamic University Chittagong (IIUC)	1995 (Private)	13	- Qur'anic Sciences and Islamic Studies - Da'wah and Islamic Studies - Hadith and Islamic Studies - Arabic Language & Literature	UG, PG
Jagannath University	2005 (Public)	28	- Islamic Studies - Islamic History & Culture	UG, PG

Source: Extracted from various websites of the respective universities

The Table-5 shows that the scope of Islamic higher education in public universities is limited. For instance, among the 66 departments at Dhaka University, only there are three departments to offer full-fledged Islamic education, and another two departments partially offer Islamic subjects. However, future of Islamic higher education in Bangladesh is not bleak if we are able to establish more departments of Islamic education i.e. Islamic economics, Islamic banking and finance, Islamic marketing and management etc. in public as well as private universities based on the burgeoning demand in the industry. For this purpose, Jahangirnagar University (estd.1970), Shahjalal University of Science and Technology (estd.1987), Khulna University (estd.1991), Jatiya Kabi Kazi Nazrul Islam University (estd.2005), Comilla University (estd.2006), Begum Rokeya University, Rangpur (estd.2008), and University of Barisal (estd.2011) can take initiatives.

From the foregoing analysis and discussion it will appear that there is a nexus between the Madrasah education and Islamic Higher Education due to following reasons:

1. Madrasah Education is itself the provider of IHE through its Fazil and Kamil degrees in alia stream and Takhmilat and Fazilat degrees in qaumi stream.

2. Historically it is seen that mostly students with Madrasah background enroll in the Islamic departments of the private and public universities. In this sense, Madrasah education is the supplier of the students in the IHE.
3. Dakhil and Alim Madrasah can be treated as the feeder institutions for supplying students for IHE in both higher Madrasahs and Universities.

4. THE ROLE OF CASH WAQF IN ADVANCING ISLAMIC HIGHER EDUCATION IN BANGLADESH

Zakat and Awqaf are the two Islamic instruments which have directly contributed to alleviate poverty and improve quality of life through socioeconomic development. Wealth can be redistributed through proper implementation of zakat so that poor people can be emancipated from the poverty which may lead to disbelief. On the other hand, Awqaf has played as an effective third sector instrument in the historic golden era of Islam. These two Islamic institutions are often treated as 'social insurance' for the underprivileged section of the society (Ali, 2005). The former president of Islamic Development Bank, Ahmad Mohamed Ali remarked, "these institutions are still capable of offering a universal solution to many of present days economic problems and capable of generating social harmony in the society."

Mannan (2005) stated that from historical perspectives, a significant role was played by the institution of Waqf mainly in the five areas both in direct and indirect ways. These are: (a) Promotion of Islamic Ideology; (b) Promoting Education and Research; (c) Supporting Development of Medical Science; (d) Supporting Development of Art and Architecture and (e) Helping Recovery of Islamic Values from Colonialism. He (2005) further added that schools, Madrasahs and public libraries were established by Waqf for promoting Islamic education and research. The uses of Waqf resources were not limited to construction of libraries and reading rooms; even residential quarters of scholars were funded through Waqf.

The history of Bangladesh as an independent country is not that long. So it is almost impossible to study the role of awqaf in promoting Islamic higher education (IHE) in Bangladesh merely focusing on the period of independent Bangladesh. Before independence, it was a part of Pakistan as 'East Pakistan' from 1947 to 1971. And Bangladesh was a part of the Indian sub-continent consisting along with India and Pakistan before 1947.

Islamic preachers started coming to this sub-continent since the period of rightly guided caliph (Khulafa Ar-Rasidun). Some of them ruled here for many centuries. To educate and produce ideal people, they established efficient education system during

their tenure of rule. Muslims made a wide-spread revolution in the field of education by setting up thousands educational institutions in this country. According to an education commission report prepared by the English in 1882:

"Like all other Muslim countries, after the entrance of Muslims in the Indian sub-continent, the government had not to expend much in order to manage mosque-led education centre. In most cases, educational institutions of Muslims would manage through the properties gained by the will and waqf of the religious Muslims. They would make waqf for this purpose in order to get the reward in the hereafter. This mosque-led madrasah system continued until the regime of the British East India Company."

Motivational factors behind establishing Muslim educational institutions are as follows:

1. Rich influential people among the Muslims would establish madrasah as a sign of their welfare activities and would do waqf out of their properties in the name of madrasah from which all kinds of educational expenditures and livelihood of the teachers and the students would meet.
2. In many cases, a competent Ulama would establish madrasah out of his own effort and he himself would bear all kinds of expenditures include educational materials, food, cloths etc. and employ teachers.
3. Sometimes the rich people would employ teacher for educating his children. Aftermath the number of students would eventually increase around the teacher and it would turn into a madrasah. The same rich man would then bear all kinds of expenses.
4. Sometimes the knowledge-seeking students would gather around great Ulama. Teaching would take place in the mosque and teacher would stay in the Hujrah- a room adjacent to the mosque.
5. Sometimes the Muslim rulers would establish and patronize madrasah.

Getting the desired result from the institution of waqf require its proper management, administration, registration and so on. As Mannan (2005) states:

"Although the waqf played a significant role in social development of the Muslim communities throughout Islamic history, we have evidence to

support that the waqf did not always produce the desired result. On the contrary, the study of actual Waqf administration provides many valuable details not only about its uses but also its abuses. Mismanagements and embezzlements of Waqf funds were not rare."

The principle of waqf, any person can give a portion of his wealth for the sake of Allah and can say how to use the wealth given as waqf. Waqf is always used in good deeds. At the initial stage of Islam, the culture of donating wealth as waqf was started. Waqf contributed directly in the development of shelter center for the travelers, health care facilities, educational institutions and scholarships, orphanage etc. Above all, waqf played a great social role. Once upon a time, there was a waqf system in Bangladesh. But at present, new waqf is not developing. If we, however, really contribute towards helping the needy and poor people of the society, a new waqf movement needs to start (Hannan, 2014).

One of the prominent cases of waqf in educational development of Muslims is Mohsin Fund. Haji Muhammad Mohsin founded this endowment fund in 1806. Khulna and Jessore districts of the present Bangladesh was under the zamindari of Mohsin, the zamindar of Saiyadpur Estate. Mohsin set up a waqf or endowment as a safety measure to save the family vestiges and to sustain the religious functions of the family. The whole zamindari income was included in the waqf. Due to mismanagement of the waqf fund after the death of Mohsin, the government took over to manage this fund for about 30 years. This decision helped growing the Mohsin fund enormously. Out of the Mohsin Fund, the Hughli Madrasah and Hughli College were established in 1817 and 1836 respectively. The resources of the Mohsin Fund, under the management of government, were basically allocated to the educational development of Muslim as well as Hindu students. However, in 1873, it was decided that the Mohsin Fund would be exclusively used for Muslim students. Muslim students started to get scholarships at schools, colleges and universities from this fund. Thus, the Bengal poor Muslim masses were greatly benefited from the Mohsin Fund as it was immensely promoting education (Islam, 2003).

Another example of the role of waqf in educational development is Dhaka University, the leading academic echelon in Bangladesh. 600 acres land of this university is nothing but a Waqf Estate (Khan, 2011). Currently around 35,000 students are studying in this university. A recent study of socioeconomic profile of the students finds that most of the students came from middle class (Islam, 2015) and different districts of Bangladesh. Most of them are living outside campus due to lack of residential facilities on campus. Higher education is very costly for them. However, there are 230 Trust funds listed in university website (http://www.du.ac.bd/footer_widget/trustfund) which

offer scholarships and medals to meritorious students of the University. Moreover, a large number of scholarships are also offered by the University, Dhaka University Alumni Association and the Government. To some extent, these facilities are helpful in reducing the hardship of students while studying.

5. PROMOTING ISLAMIC HIGHER EDUCATION THROUGH CASH WAQF

Now if we want to promote this Madrasah education, then certain actions would have to be taken. These are as follows:

5.1 Changing the misperception of the common people about Islam

We have earlier mentioned that the common people have misperception about Islam to a great extent. They only cover the 'ibadah part of shari'ah while they understand Islam and simply ignore the Muamalat part of shari'ah and lead their lives in accordance with their own understanding or in accordance with the existing framework of the society where they live in. But if we want to promote Islamic higher education through Madrasah education, then we have to emphasis on changing the concept of the people regarding the religion itself. We have to tell them that religion consists of not only shari'ah ibadah but consists also shari'ah muamalat. Both sides we have to take with importance if one would want to be successful in this world as well as hereafter. So changing that concept is necessary for us and definitely at that needs continuous communication with people that of course we are doing in the grass root level. In this connection, Madrasah education should then develop their curriculum in a way that graduates of madrasah can communicate with the people.

A pious Muslim with narrow traditional perception of Islam would feel that study of Qur'an, Hadith and Fiqh Ibadah is enough for his good performance as Muslim. If his perception of Islam is broadened to cover the Muamalat and Akhlaq part also his felt need for education would cover the Fiqh-muamalat, social sciences as well as natural sciences with Islamic perspective in addition to the study of Qur'an, Hadith, Fiqh Ibadah. Briefly, the component of Higher Education for Islam in its entirety must be wider than that for traditional Islam.

5.2 Funding Madrasah Education: Cash Waqf as a timely option

To promote any idea, any agenda, funding is important. Therefore, Allah has guided us in many verses of the holy Qur'an to struggle in the way of Allah through giving life and wealth. For smooth funding, it requires to convince the rich people of the society. Then convincing the rich people regarding funding the Madrasahs, now that is a difficult task in almost every society and especially in Bangladesh because the top level

politicians and the elite of the society are more secular. They are the promoters of secular system, secular education. So naturally if we are not able to convince them, it is very difficult job but we shall have to do it because unless we convince them about the necessities of this Madrasah education, funding through this Awqaf and other system will definitely be unavailable.

It is hoped that there are 7 full-fledged Islamic banks and another 15 banks are providing dual banking services in Bangladesh. Another interesting dimension is to have Islamic branches of the conventional banks. All these banks have started promoting cash waqf instrument with special social purposes i.e., poverty alleviation and educating have-nots. It is found that cash waqf is better than even real estate or land waqf. This is because the cash waqf, as a perpetual instrument can continue as long as the bank is continuing and banks are expected to continue perpetually and they will earn the profits and then pass its yields to the institutions for the purpose. Through cash waqf, the funds and other resources can be diverted funds from present consumption to invest them in productive assets that provide either usufruct or revenues. This new found wealth can be used for future consumption by individuals or group of individuals (Lahsasna, 2010). To raise the cash waqf, Awqaf certificates could be issued and from the pool of cash waqf funds, a number of development projects could be financed including promoting Islamic higher education (Hassan, 2010).

Recently Professor M A Mannan has pioneered cash waqf in Bangladesh through Social Investment Bank Limited (SIBL). 'Cash Waqf Certificate', a new product for the first time in the history of banking, is issued by SIBL in order to collect funds from the rich and gains of the managed funds are distributed to the poor (Masyita, Tasrif, and Telaga, 2005, p-3). Cash Waqf provides a unique opportunity for making investment in different religious, educational and social services. Savings made from earning by the well off and the rich people of the society can be utilized in an organized manner. Income earned from these funds will be spent for different purposes like the purposes of the waqf properties itself. Bank has already identified a list of 32 purposes through which a Waqif (the founder) can choose freely, even he can propose out of the list as his wish in accordance with shari'ah permissible area. One of the purposes, among others, is developing education for human resource development. This scheme has been well received by the public in general due to its unique feature. (SIBL, 2012)

Then Islami Bank Bangladesh Limited (IBBL) also introduced 'Mudaraba Waqf Cash Deposit Account (MWCDA)' in July 2004. Deposits/Cash is received as endowment on Mudaraba principle where Bank manages the Waqf Fund on behalf of the waqif. Initially, a waqif can start a cash waqf with a minimum deposit of Tk. 10,000.00 (Ten thousand) only (equivalent to \$ 125 as \$1= approx. 80 taka) and the subsequent deposit

is also be made in thousand or in multiple of thousand taka. The bank identified the purposes broadly in the area of Family Rehabilitation; Education and Culture; Health and Sanitation; and Social Utility Service. The area 'Education and Culture' is elaborated in the light of meeting the purposes as follows (IBBL, 2012): 1) Educating orphans; 2) Education for skill development; 3) Informal education; 4) Physical education and sports facilities; 5) Promoting Islamic heritage, art, and culture; 6) Dawah activities; 7) Scholarship for deserving students; 8) Vocational education; 9. Reach out to inaccessible and neglected areas; 10) Financing specific Madrasah, School and College; 11) Educating deserving dependents/descendants; 12) any project in the area of education, research, religious and social services; and 13) Establishing educational chair.

The Waqif can choose from the purposes mentioned above or any other purpose(s) permitted by the Shariah. Thus, cash waqf is playing a role in the development of Islamic higher education (IHE). The existing Cash waqf Frameworks of SIBL and IBBL are presented in the Table-6.

Table 6: Cash Waqf frameworks of SIBL and IBBL

Issues	Social Islami Bank Limited (SIBL)	Islami Bank Bangladesh Limited (IBBL)
Manager of Waqf fund	Bank manages the waqf on behalf of the waqif.	An independent Committee or Bank Chairman: A respectable person knowledgeable of Islamic Shari'ah and conventional laws of the country 4 members: 2 appointments from the Board of Directors of the Bank, one member from Bank's Shari'ah Council and another one from the Waqifs
Waqif (The Founder)	The Waqif chooses the title of the account Waqif can choose any purpose(s) acceptable by shari'ah. The entire profit amount can be spent if Waqif instructs the Bank to spend for the specified purpose If Waqif maintains any other a/c in SIBL, he/she has the right to give standing instruction for regular realization of <i>waqf</i>	Decider to choose the title of waqf account The Waqif can launch any complaint/objection as to the management of the Waqf fund by the Bank

<p>Waqf Fund / Policy of Cash waqf Deposit</p>	<p>Waqfs are done in perpetuity.</p> <p>Waqif has the opportunity to create cash <i>waqf</i> at a time. Otherwise he / she may declare the amount he/she intends to build up and may start with minimum deposit of Tk. 100/- (one hundred) only. The subsequent deposits may also be made in hundred or in multiple of hundred.</p>	<p>Deposits/Cash will be received as endowment on <i>Mudaraba</i> principle.</p> <p>To create cash Waqf, an initial deposit of Tk. 10,000 (Ten thousand) only is needed.</p> <p>Foreign currency may be accepted on complying with relevant rules/formalities.</p> <p>Cash Waqf shall be accepted in specified Endowment Receipt Voucher and a certificate for the entire amount shall be issued as and when the declared amount is built up in full.</p> <p>As the main deposit of cash Waqf is accepted as perpetual deposit in general, there is no provision for returning the Waqf Fund.</p>
<p>Profit distribution policy</p>	<p>Cash waqf amount earns profit offered by the Bank from time to time. Cash waqf amount remains intact and only the profit amount is spent for the purpose(s) specified by the waqif. Unspent profit amount automatically added to waqf amount and earn profit to grow over the time.</p>	<p>The profit amount only will be spent for the purpose(s) specified by the waqif. Unspent profit amount will automatically be added to Waqf amount and earn profit to grow over the time. Profit under this scheme shall be payable to the respective sector(s) determined by the waqif on Monthly Basis/Anniversary Basis which shall have to be adjusted after declaration of final rate of profit of the bank. Waqif may also instruct the bank to spend the entire profit amount for the purpose specified by him/her.</p>
<p>Accountability of Fund Management</p>	<p>Cash <i>waqf</i> is accepted in specified endowment Receipt voucher and a certificate for the entire amount is issued as and when the declared amount is built.</p>	<p>The Committee will examine and give decision if there is any complain or objection from waqif.</p> <p>If the Committee feels it necessary, the same issue may be referred to the Shari'ah Council of the Bank for their opinion. In that case decision of the Shariah Council will be final.</p>

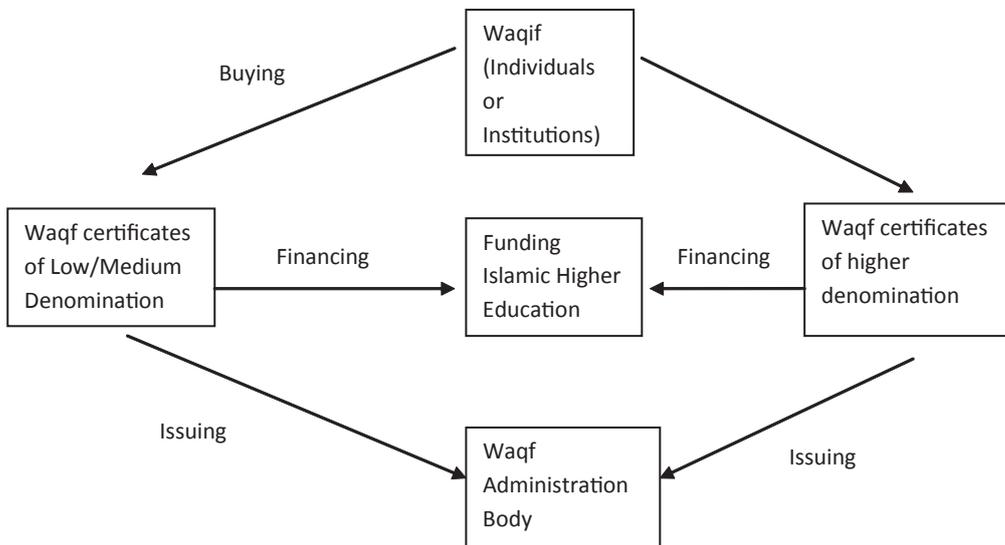
Source: Extracted from SIBL and IBBL websites

Conceptually, *mudaraba* fund may incur loss. In that case, *mudaraba* depositor(s) will bear the entire loss as par the *mudaraba* principle. But in actual practice loss will never occur because you will find that in banks, the amount of nonperforming loan can't exceed five percent. If the 5% deposit incurs loss and the other 95% deposit earn

profits, then definitely the net result will be plus or positive. So under any circumstances, the mudaraba fund deposited by the donor as cash waqf will never suffer any loss. So this is a perpetual institution and if banks manage those funds and they pass on the income to the concerned beneficiaries and that is used for Islamic higher education (IHE), definitely IHE can be funded by cash waqf.

It is often seen that waqf of fixed assets are under-utilized. On the other hand, if cash waqf are raised by issuing waqf certificates of different denominations, a wide range of development projects including Islamic higher education could be financed more efficiently (Hassan, 2010). The proposed model is drawn as follows:

Figure 2: Issuing of Waqf Certificates to Finance Islamic Higher Education



Source: Modified from AbdulHasan M. Sadeq (2002)

6. CONCLUSION

In the past, Waqf was basically fixed assets such as land and real estate. Many schools, colleges, madrasahs, mosques, and universities have been built by the Waqf properties. When Bangladesh got independence in 1971, the population was around 70 million. Within last four and half decades, the population of Bangladesh has reached to 160 million. Thus, the country is now suffering from land scarcity. Naturally the potential of land-based waqf has significantly plummeted. Meanwhile, the economy of the country has grown steadily and a group of people has accumulated enormous wealth. Even monetary asset has expanded rapidly. In this context, cash waqf offers treme

tremendous prospective for the development of Islamic higher education in a country like Bangladesh. It is observed that there are about, say, 20% pretty rich people in Bangladesh. They are as rich as world class rich. So if they are interested in Madrasah education and come forward with this cash waqf, then definitely Madrasah education can be funded without any hassle. But, sometimes, the rich people think that Madrasah education is unproductive. Hence, investing in Madrasah education cannot be a worthwhile investment. We all have to work together to break this myth and misconception. Then if we can introduce cash waqf as a social service and if we can launch a movement on 'cash- waqf- for- Islamic- higher- education', then definitely cash waqf will be available for developing Islamic higher education. Simultaneously, we have to work the change the misperception and broaden the outlook of the common citizens about Islam. Especially we should motivate them to understand the very concepts of Muamalah and Akhlaq from Islamic perspective. These activities will eventually will popularize and increase greater demand for Islamic Higher Education (IHE). Subsequently, people will be more enthusiastic to supply the required resources for promoting IHE. All these efforts will reinforce each other and result in a synergy to give a big push to Islamic Higher Education. Insha'Allah!

REFERENCES:

Abdalla, Amr, A. N. M. Raisuddin, and Suleiman Hussein. "Bangladesh educational assessment: Pre-primary and primary madrasah education in Bangladesh." Basic Education and Policy Support (BEPS) Activity/United States Agency for International Development (2004).

Ahmad, Mumtaz. "Views from the Madrasa: Islamic education in Bangladesh." The National Bureau of Asian Research NBR project (2009).

Ahmad, Mumtaz, and Matthew J. Nelson. Islamic education in Bangladesh and Pakistan: Trends in tertiary institutions. National Bureau of Asian Research, 2009.

Ali, Ahmad Mohamed (2005), in his opening speech at Pakistan Development Forum: "Sustaining Growth and Improving Quality of Life" Islamabad, April, 25, 2005

Asadullah, Mohammad Niaz, Nazmul Chaudhury, and Syed Rashed Al-Zayed Josh. "Secondary school madrasas in Bangladesh: incidence, quality, and implications for reform." Human Development Sector, The World Bank. Retrieved from: http://siteresources.worldbank.org/EXTDEV/DIALOGUE/Resources/Bangladesh_Madrassa_Report_Final.pdf (2009).

Ashraf, Syed Ali. New Horizons in the Muslim Education. Hodder & Stoughton, 1985.

Bakar, Osman., & Amran, A. The Empowerment of Muslim Communities in Private Higher Education. (O. Bakar, & A. Amran, Eds.) Kuala Lumpur: IAIS Malaysia, 2012

Bakar, Osman., Winkel, Eric., & Amran, A. (Eds.). Contemporary Higher Education Needs in Muslim Countries: Defining the Role of Islam in 21st Century Higher Education., Kuala Lumpur: IAIS Malaysia, 2011.

BANBEIS, Bangladesh Education Statistics-2015, Chapter- Five: Madrasah Education, Bangladesh Bureau of Educational Information and Statistics (BANBEIS), 2016

Bangladesh Enterprise Institute (2011). Modernization of the Madrasah Education System in Bangladesh: A Strategy Paper. Dhaka: Bangladesh Enterprise Institute (BEI).

Barkat, Abul et. al. Political Economy of Madrassa Education in Bangladesh: Genesis, Growth, and Impact. Ramon Publishers, 2011.

Chowdhury, K., Lopez-Tolentino, R., Mahmood, J., & Sultana, F. (2008). People's Republic of Bangladesh: Capacity Development for Madrasah Education. Manila : Asian Development Bank (ADB).

Hannan, Shah Abdul , Akti Notun Waqf Andolon Proyojon (It is urgent to have a new waqf movement), published at BD Today online on 10 August 2014, Sunday, <http://www.todaybd.net/columnndetail/detail/107/3894> (Accessed 26/03/2015)

Hassan, M. Kabir. "An integrated poverty alleviation model combining zakat, awqaf and micro-finance." In Seventh International Conference-The Tawhidic Epistemology: Zakat and Waqf Economy, Bangi, Malaysia, pp. 261-281. 2010.

IBBL. (2012, November 11). Mudaraba Waqf Cash Deposit . Retrieved from Islami Bank Bangladesh Ltd. Website: <http://www.islamibankbd.com/prod Services/ deposit Scheme. php>

Islam, Sirajul, ed. Banglapedia: national encyclopedia of Bangladesh. Vol. 3. Asiatic society of Bangladesh, 2003.

Islam, Sariful, Socio-Economic Profile of the Students of University of Dhaka, Research Monograph, Department of Public Administration, University of Dhaka, 2015.

Khan, Foyasal. "Waqf: an Islamic instrument of poverty alleviation-Bangladesh perspective." Thoughts on Economics, Vol. 22, Iss.03 (2011): 99-130.

Lahsasna, Ahcene. "The role of cash waqf in financing micro and medium sized

enterprises (MMEs)." In Seventh International Conference-The Tawhidi Epistemology: Zakat and Waqf Economy, pp. 97-118. 2010.

Mehadi, Mujib, and Rokeya Rahman Kabir. Madrasah Education: an observation. Bangladesh Nari Progati Sangha, 2003.

Mannan, M.A. "The role of waqf in improving the ummah welfare." In International seminar on Islamic Economics as Solution, Indonesian Association of Islamic Economists and Muamalat Institute, Jakarta, Indonesia, 2005.

Monem, Mobasser, and Hasan Baniamin. "Higher Education in Bangladesh: Status." Issues and Prospects", (Pakistan: Pakistan Journal of Social Sciences, Vol. 30, No. 2 295 (2010).

Ramadan, Tariq. Western Muslims and the future of Islam. Oxford University Press, 2003.

Sadeq, AbulHasan M. "Waqf, perpetual charity and poverty alleviation." International Journal of Social Economics 29, no. 1/2 (2002): 135-151.

Sadeq, AbulHasan M. Socio-economic Development Role of Waqf in the 21st Century and Restructuring of Its Administration: With Special Reference to Bangladesh. 1999.

SIBL. (2012, November 11). Cash Waqf Scheme. Retrieved from Social Islami Bank Web site : http://www.siblb.com/html/cash_waqf_scheme.html

The Kushtia Times, Staff Report on "Hons course in Kamil, Fazil introduced under Islamic University", in the Weekly the Kushtia Times, Dated October 4th, 2010.
w e b s i t e :
[http://www.thekushtiatimes.com/04/10/2010/hons-course-in-kamil-fazil-introduced-un-der-islamic-university.](http://www.thekushtiatimes.com/04/10/2010/hons-course-in-kamil-fazil-introduced-under-islamic-university)

