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Public Waqf in Punjab Province Pakistan: Challenges and Opportunities

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Abstract: The aim of this study is to explore the challenges and opportunities in Public Waqf in Punjab. Punjab is the biggest province of Pakistan regarding population. The public waqf in Punjab is managed and administered by Auqaf Organization Punjab. The organization is autonomous body under the provincial government. This organization in Punjab province owns biggest portion of Public waqf of the country. Public waqf in Punjab includes: cash waqf, commercial and agriculture properties, welfare institutions, shrines, mosques, graveyards etc. This study has been actualised by qualitative research method, observations, primary and secondary data and internet explorations. Furthermore, the investigation of problems and exploration of opportunities are backed by practical knowledge. This research will prove to be Beneficial for the public waqf in Punjab. The findings of the study based on challenges faced by public waqf in Punjab province of Pakistan and as well explore the opportunities that can be helpful for the development and improvement of public waqf. Auqaf in Punjab facing various challenges that affect the potential of the waqf assets and causing inefficiency. For that reason, the study findings portray the huge waqf properties are underdeveloped. The study discussed in many ways potential opportunities that can counter and reduce these challenges. This study diagnosis the problems and offers solutions to these problems. This study provides primary and practical experience from the practitioners and waqf experts who provide a framework for similar type of study in the waqf management

Keywords: Public Waqf; Challenges; Opportunities; Punjab; Pakistan

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1. Introduction

Muslim waqf always remained very important in the Muslim states interwoven with religious life, development, social economy and welfare of the people. In the past,

this institution played role not only as religious entity but also social activities for the uplift of society were carried out by waqf. We can have the traces of Auqaf before Islam, but Islam accepted and expanded its role for the public welfare and development (Al-Zarka, p. 1998; Cizakca, 1998; Mohsin, 2013; Sayed, 1989). The construction of educational institutions as stated by (Barakat, 2014; Harun, Possumah, Mohd Shafiai, & Nor, 2016; Muhammad Alias, Fuaddah Johari, & Rahman, 2014; Raissouni, 2001; Siti Mashitoh Mahamood & Asmak Ab Rahman, 2014) hospitals, roads, inns etc. even most of the public sector welfare and developmental activities were financed through waqf (Çizakça, 2004, Usman, 2021). According to Sharia law, waqf can be utilized for the welfare and development projects like the construction of public goods etc. (Abdullah, 2016; Al-Zarka, 1997; Aziz, Johari, & Yusof, 2013; Crecelius, 1971; Hamdard Foundation Pakistan, 1988; Hansmann, 1990; Ibn-e-Nadeem; Juoh, 2017; Kahf, 2004; Kuran, 2004; Mohamad Akram b. Laldin, Mahmud, & Sawari, 2008; Rashid, 2002; Sadeq, 2002; Sait & Lim, 2005). It is unfortunate that the concept of waqf in Pakistan is just limited to mosques, shrines and religious institutions neglecting the usage and utilization of waqf for the welfare of the people (Jabeen, 2019).

In the beginning of 18th century, England set foot in the undivided India, slowly but steadily, they occupied the whole of India. At the start, the Britishers did not touch Muslims' religious laws but with an increase in its political power, the rulers began to intervene in religious laws. Islam's law on waqf faced the same treatment at the hands of the rulers. In Islam law, there are two types of *wuqaf*, *Auqaf al-khairi* (charity) and *Auqaf al-ahli* (family waqf). *Auqaf al-ahli* is exclusively for the relatives and family members of the deceased. The British rulers reserved the *Auqaf al-khairi* intact but abolished *Auqaf al-ahli*. Considering Muhammad Ali Jinnah (*Quaid-e-Azam*), this interfering began in 1838 when the court declared that Islamic concept of family waqf was against the law. Again in 1873, Bombay court gave an identical verdict, followed by many such court verdicts. The decision was based on the argument that in English charity was exclusively for the poor and the needy and whatever one gave to his family or relatives would not be called charity. The verdict declared null and void Islam's provision for the family waqf. Hence, Justine Travelin clearly wrote in the forward to a verdict that "I understand the word *khairāt* stands for the English equivalent of charity and the word is used in this meaning. I was expected to understand meaning of the word in the light of Muslims' viewpoint on the issue and use the vernacular word (Çizakça, 2004, Usman, 2021, Usman, 2022).

After independence in Pakistan ministries of Auqaf at the federal and provincial levels look after and manage the affairs of Muslim and non-Muslim Auqaf separately. The ministries take over all such waqf whose founders or even the nominated patrons have died, provided that they are not family waqf, and look after all old mosques, shrines, religious places and charitable organisations. They will not only manage their affairs but also will be responsible for their upkeep and maintenance. The department of Auqaf works under a chief administrator. Hence, presently the department is taking care of thousands of mosques, shrines, and charitable organisations. Besides, many religious and welfare organisations are also working under the Auqaf department like *ulama* academy, hospices running at several shrines, libraries and a host of other charitable organisations (Çizakça, 2004, Usman, 2021, Usman, 2022).

After eighteenth amendment in the constitution, the public waqf in Pakistan is provincial entity. All the provinces have their own waqf management mechanism that is almost identical. Punjab is the largest province of Pakistan as regard with population. Punjab also excels other province in the waqf properties having more than total 70% of the public waqf of the country. The Waqf Properties Ordinance 1979 provides legal framework for the public waqf in Punjab. The Punjab Waqf Properties Ordinance 1979 defines the waqf property as "Waqf property means property of any kind permanently

dedicated by a person professing Islam for any purpose recognized by Islam as religious, pious or charitable, but does not include property of any such waqf as is described in section 3 of the *Musselman Waqf Validating Act, 1913* (VI of 1913), under which any benefit is for the time being claimable for himself by the person by whom the waqf was created or by any member of his family or descendants" (*The Manual Of Waqf Laws In Pakistan*, 2018).

The main characteristic of the waqf is its perpetuity. The permanent dedication of moveable or immovable property to the purpose described Islam as pious or charitable is compulsion for the very nature of waqf. All those properties that fall under the said definition can be taken over or notified by Punjab Auqaf Organization. The section seven of the waqf properties allows the CAA (Chief Administrator Auqaf) to notify the private managed waqf property under Punjab Auqaf Organization. All the properties that are under the control of Auqaf Organization and are notified, whether they are mosques, shrines, Graveyards or attached commercial, agriculture and residential, the Organization administer and manage these waqf properties under Punjab Waqf Properties Administration Rules 2002. The manager may be appointed by Chief Administrator Auqaf to manage and administer these waqf properties.

"Manager" means any person appointed by the Chief Administrator for the administration, control, management and maintenance of a waqf property".

(*The Punjab Waqf Properties (Administration) Rules, 2002*)

The public waqf in Punjab province is mainly based on Shrine waqf. The cash waqf which is the big portion of the total income of the budget is collected from the cash boxes installed at the shrines. The most of the agriculture land is also attached with different shrines. The waqf land attached to shrine of Sufi Saint *Hazrat Sakhi Serwar Dera Ghazi Khan* is more than 31000 acres and Waqf land attached with Shrine of *Hazrat Khawaja Ghulam Freed* is more than fifteen thousand acres. Although Punjab Auqaf Organization has initiated many revolutionary projects for reformation, development and public service delivery but many challenges are there to be coped with. These challenges are affecting the working, output and purpose of the creation of waqf. This research figures out not only the problems but also provides suitable solutions. The previous literature on public waqf in Punjab is very limited. This research is trying to apparent and delivers fundamental foundation for research area of the study and highlights challenges and opportunities in Public Waqf in Punjab.

2. Materials and Methods

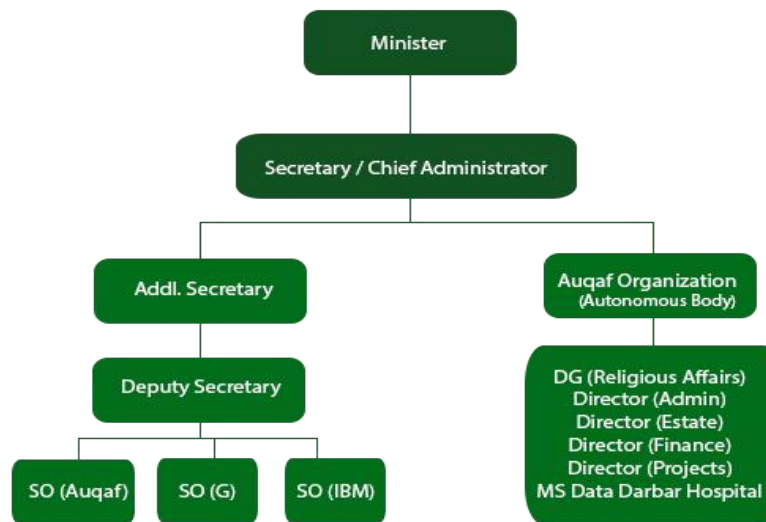
The qualitative method is used in the paper including five news reporters were interviewed, having beat of Auqaf organization since last ten years. Data was also collected from official documents, archival records and the official website of the organization. Furthermore, from departments' different wings. As being part of the department, the researcher has direct approach to the official public data. The interviews have been completed face to face with a recording device which helped us to data authentication and revision, further more in data analysis we used thematic analysis to generate main themes, categories and codes from the available data records. There are many limitations regarding data collection. Academic writings are rarely available on the topic. No sufficient work has been done so far. This is basic work on working of public waqf in Punjab, Pakistan.

3. Challenges

Like many other countries, the institution of waqf in Pakistan is also facing multiple issues and problems. Most of the problems are the same as in other countries but some are specific challenges that public waqf in Punjab Pakistan is facing. These challenges have different dimensions and of different types that hinder the development and

output of the public Waqf. The important problems and issues have been figured out during this research. There is self-explanatory Organogram of the Punjab Auqaf Organization

Figure 01: This Organogram of the Punjab Auqaf Organization



Source: <https://auqaf.punjab.gov>

a) **Ad hocism and Inconsistency in Policies**

The policies are inconsistency and temporary. The main reason behind this issue is the frequent transfers and postings of the post of Chief Administrator Auqaf who is the administrative head of the organization. The chief Administrator Auqaf is appointed by the provincial government on deputation basis in Auqaf organization but unfortunately because of some unknown reasons, in last two financial years there posted ten chief Administrator Auqaf/ Secretaries in the organization. The detail is as under table 01:

Table 1: TimeLine; ten chief Administrator Auqaf

no	Name CAA	From	To
1	Dr. Irshad Ahmad	26-02-2020	02-11-2020
2	Zahid Saleem Gonadal	2-11-2020	30-11-2020
3	Muhammad Amir Jan	07-12-2020	19-02-2021
4	Raja Khurram Shehzad Umar	19-02-2021	13-03-2021
5	Muhammad Amir Jan	25-03-2021	09-04-2021
6	Nabeel Javed	09-04-2021	10-12-2021
7	Dr. Amad Afnan	10-12-2021	06-01-2022
8	Jawad Akram	06-01-2022	10-06-2022
9	Nabeel Javed	10-06-2022	21-07-2022
10	Mian Abrar Ahmad	21-07-2022	Till now

Source: <https://auqaf.punjab.gov.pk/our-secretaries>

This is not the case for last two years but most of the time the transfer/posting period remained very short. These officers come from civil service having sound experience and expertise but their priorities differ from each other's, so every officer

focuses on his priorities neglecting the past policies and initiatives. If we see the organogram of the organization, we can observe that The Secretary and the Chief Administrator Auqaf is the same person. The same person having two responsibilities faces burden and this burden affects his working.

The organization had witnessed multiple projects initiatives like Joint Venture Model, Public private partnership Model, policies related to commercial properties, Religious Tourism etc. but mostly the plans and efforts failed because of frequent transfers of head of the organization. This practice badly affects the working and growth of the organization. The political instability in the province and priorities of political leadership are also factors that become challenge for the good administration and policies implementation.

b) Traditional management practices

The traditional management practices are also responsible for the bad governance in the organization. The administrative practices are old, neglecting emerging concepts Of Public Administration like concepts of New Public Management NPM. No work has been initiated so far to devise suitable and effective administrative model for the administration of waqf in Punjab.

There is no involvement of private/corporate sector for the development of public waqf like Public-private partnership model. No financial institution like Islamic banks, having waqf development funds/initiatives, are given opportunity to contribute for the development of waqf. Many Muslim and non-Muslim countries have evolved and developed different waqf models in their respective countries in which Joint Venture Model, Cash Waqf Models, Microfinance model are implemented but Punjab Auqaf lacks these practices. The human resource plays key role in the development of any organization. The officers and officials of Auqaf Organization are highly qualified and experienced but they are not given any trainings and relevant refresher courses to improve their working knowledge. The waqf manager should be the assets manager equipped with the relevant skills but the organization lacks training and development setup for the development of human resource. The transfer/posting policies of field staff even the promotion policies of them are vague. The infrastructure of the organization is not suitable for achieving the selected goals. Most of the field staff is deprived of relevant trainings, managerial skills, suitable vehicles, operational expenses for the implementation of field tasks.

The monitoring and evaluation of the waqf properties is very poor No accountability system is there to check the bad practices. The separation of waqf from religious affairs made many waqf more professional and focused. But in Punjab Auqaf Organization the religious affairs wing of the Organization is also attached like many other Islamic countries.

c) Financial Challenges

Finance always remained a big challenge for Auqaf Organization but Corona period made it difficult for the organization to bear operational expenditure. During Corona episode, all the shrines, commercial waqf units and many other revenue generation sources were closed. Even after Corona the big portion of the budget is reserved for the salaries, pensions, utilities and other non-development expenses. Financial limitation also affects the working of the organization. The main reason behind the financial challenge is to achieve maximum output from waqf properties. The traditional management practices play vital role in financial challenge. To achieve budget estimates always remains uphill task for the organization even most of the time hard to achieve budget. If we see the budget estimate of financial year 2020-21 on the official website of the Auqaf Organization, it shows the total estimated income was 2688.507 million PKR of which just 342.443 was allocated for the development of waqf. This budget at a glance shows the financial position and limitation of the organization.

“All amounts of money received or realized by the Chief Administrator in respect of properties under his control and management, shall be credited to a fund to be called Auqaf Fund which shall be under the control of, and operated upon by the Chief Administrator, subject to the general supervision of Government, and shall be kept in such custody as may be prescribed.” (Section-18(2) of Punjab Waqf Properties Ordinance, 1979).

Table 2: The Details of Budget 2019 - 2020

Details	Budget Estimate (2020-21) (Rupees in Million)	Revised Estimate (2019-20) (Rupees in Million)	Budget Estimate (2019-20) (Rupees in Million)
Opening Balance	70.484	149.058	149.058
Income	2618.023	1651.124	2333.932
Total Income	2688.507	1800.182	2482.990
Current Expenditure	2336.064	1689.764	2179.754
New Expenditure	0.000	--	11.756
Lump Sum Allocation for Ad-hoc Relief Allowance 10% in Pay & Pension	0.000	--	30.000
Total Current Expenditures	2346.064	1689.764	2221.510
Development Budget	342.443	39.934	261.480
Total Expenditure	2688.507	1729.698	2482.990
Closing Balance	0.00	70.484	0.00

Source: Auqaf & Religious Affairs Department

d) Encroachment and lose control over waqf properties

The loose control of Auqaf management over its waqf properties and encroachment on them is a very big challenge. About 9733 acres of land out of 75000 acres is encroached by land grabbers and habitual litigators. The remaining land is also at risk because Auqaf organization has no anti encroachment force to safeguard its properties. Law enforcement agencies are responsible to protect these properties on the request of Auqaf organization. It is unfortunate that the law enforcement agencies like police etc. most of the time, do not provide timely help to avoid encroachment. The retrieval of encroached land is a big challenge for the organization. The absence of political will and timely action from the government side always encourages encroachers and illegal occupants. This challenge needs political will to start grand operation against encroachers as most of the encroachers are politically or socially influential.

e) Lack of welfare Activities

The concept of Waqf in Islamic history is closely related to religious and social work and development and welfare of the society. Islamic history is full of instances where the mega social welfare projects were run by Auqaf funds. The Waqf can be used in

different microfinance projects for poverty alleviation and human resource development. The public waqf in Punjab lacks this very basic trait if Muslim waqf. Operational expenditure of the organization restricts development initiatives. Auqaf organization is striving to deliver for the welfare of the people but not achieving the desired results.

Auqaf organization is providing health facilities to general public and devotees of different shrines but this is not sufficient. *Data Darbar* hospital and attached medical dispensaries are working in the province but low budget and vacant seats of doctors and para medics affects their working and utility. There are also education institutions, religious and non-religious, but the monitoring and evaluation of their working is very poor. The dowry fund for poor girls is good initiative but the amount is not sufficient to serve the purpose. Since last four years, this fund is not being released by the organization because of financial crisis after corona episode. The *langar* is being served at different shrines by the organization and the devotees but not at all the shrines of the province.

f) Trust Deficit of the people

It is seldom people dedicate or waqf the properties to the government. This is because of trust deficit. They perceive that their dedication will be mismanaged and will not serve the same purpose as they desire. Most of the properties that are taken over by Auqaf organization are those where there is litigation or rivalry among the beneficiaries. Trust deficit can be observed in cash waqf where the devotees of shrines put the cash in the cash boxes. The cash waqf is the big part of the income that comes from the cash boxes of shrines. People have trust deficit here as they think the cash is mishandled, although there is a comprehensive and complete system of opening and closing of cash boxes.

The government of Punjab has introduced a new amendment in 2020 in Punjab Waqf Properties Ordinance 1979. The main purpose behind the new law is to get registered and monitor all the private Muslim charitable waqf properties under registration and monitoring of Punjab Auqaf Organization. Trust deficit is also evident here. The government is trying its best to satisfy all the stakeholders involved. Trust deficit, because of various reasons, is the major challenge the organization is facing like most of the other government institution and organization.

g) Less utilization of Waqf properties

The land under the Auqaf organization Punjab is less utilized. It is unfortunate that the assets management practices are not in fashion in the organization. The worth of all the assets never estimated in a proper way. There is no comprehensive plan for the suitable use and achievement of maximum output from waqf properties. The detail of land is given under to see the real picture.

Table 3: Land area

Land Notified	Cultivable Land	Uncultivable Land	Shops	Houses
74,964 acres	29,907 acres	45,057 acres	6,179	1,426

Source: <https://auqaf.punjab.gov.pk/funds-raising>

The major chunk of uncultivable land is in *Dera Ghazi Khan* Division and Bahawalpur division that estimates 40000 acres. The land in D.G. Khan is mountainous land and cannot be used for agriculture purpose most of the land in Bahawalpur is near or under the river Indus. But there are many other options of utilization of this waqf land. The situation of cultivable land is also not satisfactory. This land is leased out but the yield from this land is not up to the mark. People work hard on their own lands whereas they ignore waqf lands as it is not permanent with them. As for as commercial properties are concerned, the rental value is not up to the market though the organization revised the

monthly rents. The trade organization's behavior is disappointing whenever the organization tries to increase the rent.

h) Legal Challenges

There are many properties under litigation. The judicial system in Pakistan has some lapses. Mostly the litigation becomes prolonged and the income of the department suffers a big loss. Although in section 21 of Waqf Properties Ordinance 1979 there is a bar of jurisdiction on waqf cases in civil courts and section 13 states that high court cannot grant status que against waqf properties, but the courts normally grant statusque on other different grounds. The details of pending court cases are given under.

Table 4: Court Statistics

Supreme/High Court	District/Civil Court	Board Revenue	Of	Total Cases
56	76/404	31		810

Source: <https://auqaf.punjab.gov.pk/initiatives>

In some cases, the court has granted statusque against or in favor of the organization. The statusque against the organization, most of the time, poses the financial threat. The waqf properties 2002 provide the legal basis for the administration of waqf properties under the organization. But the said rules do not provide the sufficient ground for the good administration of waqf properties under the organization,

i) Opportunities of Public Waqf in Punjab

The public waqf in Punjab is the biggest waqf in Pakistan. The challenges are more but the opportunities are also available. The opportunities provide a hope for the future. Every passing year changes different dimensions of Auqaf Organization that is positive sign so far. There is scope of finding out more opportunities so more research is needed to fine new avenues of opportunities for the development of waqf.

j) Involvement of Islamic Financial Institutions and JV Model for the development of waqf

There are many Islamic banks and funding agencies that play very important role in the development if waqf properties. Many Islamic banks have waqf development initiatives and sections that can bring positive change in the development and good outcome of the waqf assets. Auqaf Organization Punjab can avail the opportunity like many other countries. There are many success stories in Muslim waqf that can be followed. There are some legal issues in this regard but these legal issues can be solved by revising legal framework of the organization. The joint venture model is also absent and not in practice in the development of waqf properties. The corporate sector is keen to invest in waqf properties but because of inconsistency in policies and the lack of interest from organization side the JV model is never implemented in the organization. As for as cash Waqf is concerned, there are multiple schemes that can be introduced. Waqf Shares Scheme, that model is being used in Islamic countries like Malaysia, Indonesia and Kuwait by private and public authorities to finance different projects. Corporate Waqf Model by utilizing public real estate waqf, Cooperative waqf scheme etc. are available models that are in practice in different countries.

k) Commencement of innovative projects

The organization owns a great real estate having worth of billions of rupees. The total land is 74964-1-14 acres in whole the province. This is a big opportunity for the organization to utilize it effectively. There is a need of starting innovative projects. The existing projects are not getting desired results. These organizations can start new projects on real estate involving corporate sector having expertise in respective field. For example, in a different part of the province the land can be utilized for Olive farming, Fish Farming, Moringa Farming, Catrice farming, Vegetable Farming, Eucalyptus tree farming for timbre, Cattle Farming and many more according to the fertility and weather condition of the region even Barron land, like in DG khan region, can be used for the

production of Solar electricity. Mineral resources surveys can be conducted to gain more benefit from the unutilized land.

The micro finance projects are very popular in different waqf institutions. These projects are providing loans, running welfare initiatives and changing the lives of the people. There is also need to start microfinance project in collaboration with NGOs, like *Akhuwat*. The technical help can be sought from *Akhuwat* and other public and private organizations. This unique concept will change the image of organization resulting in gaining the trust of the people and bringing the positive change in the lives of the people.

l) Utilization of Commercial Properties

According to the official website, the organization holds thousands of under commercial and residential units. The detail is as under:

- Commercial area: 363 acres (available for auction)
- Commercial area: 149 kanal
- Shops: 6,179
- Houses: 1,426
- Graveyard: 3151 acres (approximately).

The utilization of the available commercial land is a good opportunity. The organization can auction this land to small industries, making JV and PP Model, Petrol Pumps, the multi-story buildings can be erected in the commercial hubs of different cities by the investment of the corporate sector, Islamic banks and Islamic financial institutions. There are many Islamic investment institutions like Islamic Development Bank that has separate waqf investment fund that funds for impact investment. There are many successful real estate projects funded by Islamic financial institutions (Team, 2019).

The existing commercial properties that are at prime locations can be dismantled and reconstructed as multi story building. There are many properties for example waqf property *Neela Gumbad* Lahore is at prime location and the construction is very old and single-story building existed that causes the low output from this waqf property. Such types of waqf properties can be developed and for the development of these properties corporate and Islamic financial institutions can also be collaborated with. Private sector whether companies or individuals may be given opportunity to develop these commercial properties following JV model or PP Model.

m) Pipeline Projects: A Hope for the Best

Many projects are being taken up by the organization. If they are implemented in their true spirit, there will be a drastic change in the organization. That change will not only improve the working of the organization but trust deficit and financial outcome will be increased. The major development for the protection and preservation of Waqf properties is the GIS Mapping and digitalization of all the waqf assets. The progress on the task of Geo-Mapping and digitalization is on rapid mode and will be completed at the end of year 2022. This will be the revolutionary change. The project of Religious Tourism was conceived by the former Minister Religious Affairs and CAA, although the progress is very slow but hope is there for the completion of this revolutionary project.

As for as the commercialization of unutilized waqf properties are concerned, the surveys have been done, the proposals have been made but the implementation is waited for. The conservation and restoration of historical waqf properties is also a priority of Punjab Auqaf Organization. The work is on progress but the insufficient funding halted the progress. The up gradation of Data Darbar Hospital and Shrine *Hazrat Ali Bin Usman Hajveri* is a remarkable initiative that requires the dream true come situation.

Tree plantation is the permanent work of Auqaf Organization in Punjab, Pakistan is included in those countries that are badly affected by climate change. Punjab Auqaf Organization can contribute more to be the more active of tree plantation drive. The Organization already contributing a lot but the more land can be devoted for tree plantation to avoid the catastrophes of the climate.

n) Up-gradation and establishment of new Islamic/Modern Intuitions

The magnificent building of Institute of *Quran* and *Seerah* Studies is complete in all respects but not in its working position. This institute should be started as degree awarding institute. The organization is running many religious *Madaris* (Institutions) *Jamia Hajoveria* Lahore and *Jamia Freedia* are famous among them. The positive change in *Jamia Hajveri* Lahore is commendable. This institute attached with shrine *Hazrat Ali Hajveri* has started new educational programs in collaboration with *Al Azher University* Cairo. The progress and repute of this institute is growing day by day. *Jamia Hajoveria* should be upgraded and be given the status of Degree Awarding institution. The *Ulema* Academy, training institute for religious scholars attached in the Musharraf regime, there was a project of Model Madrasa to impart religious and secular education to the students of Islamic studies. The purpose of this project was to establish modern Islamic institutions to produce enlightened religious scholars. The building of the institutes was constructed but after the end of Musharraf tenure, the project was left incomplete. Now the buildings are abandoned. The organization can establish Modern Islamic schools with the help of private sector.

o) Welfare projects

The welfare of the society always remained the purpose of the waqf. History is replete with the examples of the usage of waqf for the betterment of society. But unfortunately, public waqf in Punjab is not contributing in this regard because of financial limitations. Investment in welfare projects will motivate the people to be involved and play their role with financial engagement.

The organization should start different small projects. The scholarship loan scheme for the student, financial help for widows, establishment of Orphanages, establishment of vocational schools and medical centers etc. will improve the image of the organization and will gain more trust of the people.

4. Conclusion

The importance of Waqf in the Islamic Sharia is well established. Historical analysis shows that the Islamic states always developed and utilized the institution of waqf for welfare of the people. In Pakistan, the public waqf is under provincial governments. Punjab Auqaf is the biggest public waqf in the country. Like other bureaucratized institutions in the third world countries, the Punjab waqf also has different legal, administrative, financial and multiple other challenges that affect the very purpose of the creation of waqf. Most of the chunk of the budget is consumed on operation expenses: salaries, utilities, allowances, pensions etc. The allocation of funds for the development of waqf and welfare of common people is limited because of financial limitation. The organization has to follow modern administrative tools and technology to achieve maximum output from the waqf properties. Fintech solutions for cash waqf are available and implantation of fintech for cash handling will boost the image of Auqaf organization. There are many success stories of waqf in the Muslim world. The experience of different Muslim countries can be applied for the development of public waqf in Pakistan. The Muslim financial institution that are funding for the waqf under the Sharia law can be contacted for the development of waqf in Punjab. The inconsistency in the policies must be overcome for the better management and outcome of waqf properties. In spite of all the problems, limitations, issues and challenges public waqf has exceptional potential and opportunities that can change the bleak future of the public waqf of Punjab into a brightest one.

5. Policy Recommendations

- i. The establishment of Waqf Research Centre would be beneficial not only for the development of public waqf but also contribute for the development of private waqf, so there should be Waqf Research Centre established by the Organization
- ii. There should be human resource development trainings having focus on assets management and other relevant fields
- iii. The organization should follow new managerial concepts, NPM, corporate governance model, focusing human development and welfare activities.
- iv. There should be the constitutional protection to the period of the services of the seat The Chief Administrator Auqaf. He must complete his term of posting to implement his policies and the Secretary to the Government of Punjab and the post of Chief Administrator Auqaf should not be given to the same person to avoid the burden of work.
- v. The organization should overcome trust deficit and improve its image for gaining more trust of the people. Financial mishandling should be avoided. The public representation in the waqf affairs will improve the soft image of the organization but people with bad repute must be discouraged
- vi. The involvement of Islamic financial institutions for the development of waqf is inevitable. There should be liaison with reputed financial institutions for the development of waqf.
- vii. There should be the accurate estimation of the worth of waqf properties. Survey should be conducted by outsourcing reputed company that gives the true estimation of the worth of all the waqf assets.
- viii. The dichotomy of religious affairs and Waqf should be done to well manage waqf properties of the organization, so the Auqaf Organization and religious Affairs should be fully separated from each other.
- ix. Digitalization and geo mapping of all the waqf properties will protect the waqf from illegal occupation. The auction process of the properties should be digitalized.
- x. The use of fintech for the cash handling and other financial matters is needed. The installation of CDMs for cash deposit replacing traditional manual cash boxes will increase the trust of the people.
- xi. There should be a anti encroachment mechanism in the organization that can save the waqf properties from the illegal occupation. The organization can form an anti-encroachment force.
- xii. Section Four of the Punjab waqf Properties Administration Rules 2002 provides the legal base for the establishment of development schemes at the Shrine or any waqf property. This provision of the rule can be utilized for new schemes at different waqf properties.
- xiii. The commencement of "*Ali Hajveri*" microfinance loan program with the technical help of "*Akhuwat*, A microfinance NGO" is the need of the time. The devotees of Shrine of *Hazrat Ali Hajveri* will contribute a lot in this program.
- xiv. The organization should establish section of religious tourism and arrange different events and tours that attract not only domestic tourists but also provide opportunity to the foreign tourists to know the culture of Pakistan.
- xv. There should be different scholarship program in the name of different Sufi Saints and the devotees of the same shrine should be encouraged to contribute in the scholarship project.
- xvi. The success of any project depends on the good strategy and planning. There should be a proper strategy and planning how to gradually develop waqf and how to increase their output same strategy should be devised for every task and project.

- xvii. The teachings of Sufi Saints about religious harmony, interfaith peace, religious pluralism and peace should be assimilated for the creation of a tolerance society.
- xviii. All the practices related to waqf must be Sharia compliant even the activities at Shrines under the control of Organization must not violate sharia.

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