

The Role of the Islamic "Waqf" in the Equitable Distribution of Wealth in Jordan (2015-2020)

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Abstract: This study aims to shed light on the role of the Islamic Waqf in the equitable distribution of wealth in Jordan between 2015 and 2020. It is the role of the Ministry of Awqaf and Islamic Affairs as the official government body responsible for the Islamic Waqf in Jordan whose endowment funds directed to mosques, health, education, needy and public sector. The results showed that a disproportionate percentage of spending was directed to the mosques, and the need for the Islamic Waqf to allocate the funds raised from the rich people to support the poor people, and vulnerable population as well as the relevant health education services.

Keywords: Islamic Waqf, Jordan, Health, Mosques, Education, Needy, Services.

1 Introduction

There is no doubt that the idea of locking up money and benefiting from its proceeds is a type of charity that many societies have known throughout history and encouraged by different religions. Historically, proceeds have been used to support the disadvantaged, the vulnerable and students as well as providing health care to the poor. This charity model continues to prevail until the present.

In the Arab Islamic context, this charity model (namely Waqf) is considered the second largest Islamic financial institution to redistribute income and wealth and protect the poor whereby the endowers (usually the rich) donate part of their wealth to keep it intact for charity. This in itself is a form of a redistribution of wealth from the rich in favor of the poor (Al-Atoum, 2017, p. 187).

The Islamic Endowment played a distinguished role in society and contributed to its advancement by spending on students and scholars, building schools and educational institutes, providing health care, building hospitals and hospices, paving roads and helping the poor. This has positively reflected on the fairness of wealth distribution and social solidarity in society. Since its inception, the Islamic Waqf institution has been working to solve social problems, resulting in intimacy, love and compassion among social groups.

This study focuses on the period between 2015 and 2020 and is based on official figures and data obtained from the Ministry of Awqaf and Islamic Holy Places, the only official body in Jordan responsible for managing the endowment. Therefore, this study attempts to explore the history of quantitative and statistical data in drawing conclusions on the role of Waqf which is most needed in the study of economic and social history in the Arab World.

1.1 Significance of the Study

The importance of the study is derived from the significant deficit in the impact of the Islamic Waqf, and the donation of the rich on the equitable distribution of wealth in Jordan, and its contribution, with the state, in reducing unemployment, poverty and social protection.

1.2 Research Questions

The study addresses the following questions:

- Has the Waqf Foundation in Jordan contributed to the equitable distribution of wealth?
- Has the Waqf contributed to reducing unemployment, poverty and social protection?
- Has the distribution of Waqf funds among sectors achieved social justice?

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1.3 Objectives of the study

The study aims to:

- Examine the impact of the Islamic Waqf on the equitable distribution of wealth.
- Investigate the role of the Waqf in the religious, health and educational sectors.
- Explore the role of Waqf funds in helping the poorest in society.

2 Methodologies

The researcher followed the historical analytical descriptive approach in this research, which is based on collecting information from its primary sources. The data was analyzed in an objective scientific manner.

Descriptive analytical approach involves collecting, selecting, and summarizing data from various sources. The goal is to provide a clear and concise summary of the data that can be used to inform researchers and organizations and decision makers. The data is then presented in a way that is easy to understand, using tools such as charts, tables, and graphs (Hurwitz et al., 2015). Descriptive analytics is a type of data analysis that involves examining historical data to understand past events, trends, and patterns. It is often the first stage of the data analytics process and is used to gain insights into what has happened in the past. Descriptive analytics helps us understand what has happened, when it has happened, and why it has happened. In the following section, some definitions of descriptive analytics in the literature are provided (Patanjali, 2018; Nourani, 2021, Sharma et al., 2020).

3 Literature review

The related studies on the Islamic Endowment Foundation in Jordan were conducted before 2015. However, this study offers more recent and official data from the Jordanian Ministry of Endowments between 2015 and 2020; a period that no researcher addressed in the study of Waqf in Jordan to the best of the researcher's knowledge. There are some previous studies on this subject as:

- Islamic Waqf and its Role in Health Care Financing (2019) Muhammad Obeidat, unpublished master thesis, Al- al-Bayt University.
- The Role of Waqf in Social Development: Education Waqf in Jordan as a Model (2018) Samira Abdel Karim, unpublished master thesis, The World Islamic Science & Education University.

3.1 The Meaning of Waqf

Linguistically, Waqf (endowment) in Arabic means locking or prohibition. Syntactically, when a house is endowed it means it has been locked (intact) for charity (i.e. the love of God) (Ibn Manzur 1990), p. 359). Idiomatically, it is defined as keeping the principal amount of money intact while using the investment income for charitable efforts (Al-Mardadi 1957, p. 3), which is quoted from the hadith of the Prophet when he addressed his companion, Omar Ibn Al-Khattab, to "Lock its root and donate its fruit" (Al-Bagha 1997, p. 479; Ibn Majah DT: 423).

The endowment includes immovable property such as land, orchards, water wells, facilities and buildings allocated by the rich, whereas its proceeds are to be spent on the poor and orphans, and the construction of mosques, bridges, schools, hospitals, (small mosques (i.e. zawiyas), and public utilities (Sobki 1951, p. 8; Gwanmeh , p.107).

The Islamic Waqf is one of the Islamic financial systems that aim to strengthen social ties between members of society, has a positive impact on various social, economic and cultural aspects of life, and contributed effectively to the people's welfare across the Islamic eras. Additionally, the endowment has many meanings, including closeness to God, evidence of social solidarity, indication of economic and social development, and redistribution of wealth among groups of society (Al-Daqamseh, 2012).

3.2 Types of Waqf

- Charitable Waqfs: This is a public endowment whose proceeds are spent on charity, whether on specific categories of population such as the poor, the orphans and students and scholars, as well as building schools and hospitals (Abdel Karim ,2018 p.13), (Omar, 2000, p.377).
- Atomic Waqf: This is a type of endowment whereby proceeds are to be spent on the descendants and relatives of the endower. In case of no family, the poor become the primary beneficiaries (Obeidat, 2019, p. 17). The Almighty said: "By no means shall you attain righteousness unless you spend of that which you love and whatever of good

3.3 *The Development of the Islamic Waqf*

The Islamic Waqf began in the era of prophecy in Medina and contributed to solving the problem of drinking water by buying or digging wells and donating its proceeds to the public good (Ibn Hajar, 1319 AH, vol. 5: 265, age: 2019: 32). With the expansion of the Islamic state in the Umayyad era and the growth of wealth and sources of Islamic Waqf, the proceeds from endowments covered other areas such as the health care, the needs of the passers-by, and maintaining water reservoirs. With the expansion of schools and educational institutes in the Abbasid era, endowments were assigned to a special administration that was independent of the judiciary system. The Caliphs trusted the endowment administration to be in the hands of the high and honorable position of what they called "Sadr al-Waqf". Under the new administration, Waqf witnessed a boom in its quantitative and qualitative growth in the Ayyubid era, and this was epitomized in the endowment of schools, gorges, small mosques, Sufi associations and hospitals (Tarawneh and Makhoulf, 2007, p. 12).

The Fatimid era (968-1171 AD) witnessed an expansion in endowments and was allocated a special separate office supervised by the Fatimid state which considered itself responsible for all matters of endowments (Al-Maqrizi, vol. 3, p. 265; Anaqra, 2015, p. 153; Amen, 1980, p. 63-80). The endowment institution reached its peak in the Mamluk era (1250-1517 AD) as the interest in establishing endowments increased with a proportional increase in founding religious and educational institutions such as mosques, schools, khanaqat and small mosques (Al-Maqrizi, Al-Khatib, vol. 3, p. 267; Anaqra, 2015, p. 155).

In the Ottoman Empire, sultans and princes continued an interest in maintaining the prosperity of Islamic endowments which translated in the expansion in the number and size of endowments, and the myriad areas their proceeds covered (Tarawneh and Makhoulf, 2007, p.14). During the nineteenth and twentieth century, Arab and Islamic countries were subject to Western Colonialism the colonizer worked to eliminate the idea of the endowment, looting its funds and the state control over the management of its wealth. Laws were issued to restrict endowments and place infinite restrictions and obstacles (Al-Sirjani, 2010, p. 178; Hussein, 2000, p. 467). After the independence of many countries, the relationship between the endowment and the state in Islamic and Arab societies continued to be dominated by the state's intervention in the affairs of the endowments and its management. This model led to mandates to maintain the states' grip over the endowment institutions by attaching what is left of them to the government administration, and the enactment of legislation to codify this state power. By time this ended with government guardianship over the endowment sector through the establishment of ministries or bodies that have become fully responsible for managing endowments (Al-Douri: 1995: pp. 57-58, Abdullah, 2018: p. 72). This resulted in the weakening of the status of the endowment and its impact on achieving social protection for those who needed it due to the scarcity of donors. Throughout the Islamic ages, it has been evident that the more endowments are held for the benefit of the poor in society, the greater the social protection for the benefit of the most disadvantaged.

However, the existence and continuation of the endowment is linked to the growth of wealth among the people and the prevalence of goodness through the provision of appropriate legislation. Arab and Islamic countries must activate the Islamic endowment as it was before during prosperous Islamic eras, and the state should not put its hands on the endowment institutions. Instead, they should be under the supervision of civil institutions in order to activate their role (Al-Jamal 2007, p. 31). The Waqf Foundation is not a historical legacy, on the contrary, its role is justified and highly needed in the present. It must be revived to achieve social justice (Omar, 2000, p. 390).

The endowment system is one of the Islamic systems that has religious, social, economic, cultural and human dimensions. This institution continued under Islamic history to embody a culture of peacefulness, giving, and social solidarity (Abdel Fattah, 2021, p. 228). The Islamic Waqf has addressed the social and economic aspects of the Islamic society by building hospitals, ensuring the continuation of spending on them and supporting the health sector (e.g. patient treatment, workers' salaries, free health care) while the Islamic history was renovating the medical and educational field creatively and away from the profit and loss model (Al-Burhan, 2005, p. 161).

For this end, as encouraged by Quran and Sunnah, locking the money endowed by the rich and spending it for social righteousness and charity can lead to fair distribution of wealth, social protection, community cohesion, infrastructure preservation, and encouraging learning and knowledge seeking by qualifying students scientifically and supporting scientific research and students in order to serve both the individual and society (Al-Daqamseh, 2012).

The development of human resources by investing in the field of education is one of the main pillars of any society. There is a dynamic relationship between the human being and development, and it has become clear that the human being is the backbone of development.

However, the ultimate goal has become the development of the human being as economic development is only to serve the human development (Al-Daqamseh, 2012, p. 149; Shawqi, 1979, p. 127).

In Jordan, the Islamic Waqf contributes to reducing poverty and unemployment and providing aid to poor families in society, which, in turn, reduces social class struggle and leads to the strengthening of social ties. The importance of the endowment on the social front is epitomized in the spend on charitable projects of a humanitarian nature, which leads to public good, benefits the poor, redistribute and maximize income and wealth, reduce unemployment and poverty. However, the increase in population, and the high poverty rates in Jordan, compared to the actual resources of the endowment, have weakened the achievement of these goals.

3.4 Waqf in Jordan

The Islamic Endowment in Jordan is officially supervised by the State through Department of Awqaf Development at the Ministry of Endowments and Islamic Affairs. It was established to serve as the investment lever for the Ministry of Awqaf, developing lands and investing endowment funds, which comes in the interest of the Ministry to achieve the best investment of these funds. This model also ensures that the development and investment of the endowment funds do not interfere with the other tasks of the Ministry of Awqaf (Ministry of Awqaf <https://www.awqaf.gov.jo>)

The Department works on developing investment projects on the endowment lands and invests endowment real estate in accordance with its nature, thus opening the way for the public sector, private sector investors and individuals from inside and outside Jordan to participate in the investment of real estate and endowment lands of all kinds, which brings the benefit and optimal return for the benefit of the endowment. This contributes significantly to supporting social and economic development in Jordan and employing the workforce to alleviate unemployment and fight poverty, which leads to achieving social security for the Jordanian society (Ministry of Awqaf, n.d.).

It was necessary to take the information and figures from the Islamic Endowment Department, Jordanian Ministry of Awqaf via an official letter from the university, addressing the Minister of Awqaf to allow access to data for the purpose of scientific research only.

This information and figures from the official documents were thankfully granted by officials, then prepared and analyzed statistically, and a comparison was made during the study period.

It is noted that the Endowment Law No. (83) in Jordan was issued in 2005, the Charitable Endowment Programs Law was issued in accordance with Article (31) of the Law of Endowments, Islamic Affairs and Holy Places No. (32) of 2001. According to Article (5), the imports of each program are sourced from the following (Official Gazette, p. 4733, p. 5224).

1. Proceeds of the charitable endowments that are in accordance with the conditions of the endowers.
2. Proceeds of movable endowments are added to the endowments.
3. Proceeds of investment activities and projects are transferred to the programs.

4 Results

Based on the instructions of the Ministry of Awqaf, the endowments' revenues are distributed to five charitable endowment programs.

Table 1: Total distribution of expenditure on different sectors (2015-2020)*

| Year | Mosques | Health | education | Needy | General | Total |
|-------|---------------|------------|--------------|--------------|--------------|---------------|
| 2015 | 3,327,915.00 | 49,879.00 | 340,154.00 | 136,524.00 | 573,641.00 | 4,428,113.00 |
| 2016 | 3,189,907.00 | 30,776.00 | 992,571.00 | 171,913.00 | 343,755.00 | 4,728,922.00 |
| 2017 | 2,747,213.00 | 51,100.00 | 1,195,712.00 | 156,400.00 | 641,541.00 | 4,791,966.00 |
| 2018 | 2,332,999.35 | 75,382.50 | 925,471.80 | 188,365.10 | 635,438.74 | 4,157,657.49 |
| 2019 | 2,497,322.97 | 110,323.00 | 669,654.28 | 220,531.16 | 1,123,041.95 | 4,620,873.35 |
| 2020 | 1,687,183.00 | 117,878.00 | 312,066.00 | 254,719.00 | 2,255,348.00 | 4,627,194.00 |
| Total | 15,782,540.32 | 435,338.50 | 4,435,629.08 | 1,128,452.26 | 5,572,765.69 | 27,354,725.84 |

* The tables in this study are prepared by the researcher

A close look at the details of Table (1) shows that there are vast differences in the distribution of spending on different sectors like Mosques, Health, education, Needy, and there is General which is any help rather than mentioned before, but what is important to this study is to point out the top priorities of the governments or civil and authorized official organizations are health, education and the fight against unemployment and poverty. These priorities have always been the main concern for all Jordanian governments. The purpose of the programs developed by governments in general, and in Jordan in particular, is only to try to reach the degree of efficiency in spending on the sectors mentioned earlier, in which the health and education sectors consume the bulk of government spending programs. Next comes the attempt

However, the data of Table 1 comes at one of the most sensitive and complex periods of time in the history of the Arab region in general, and Jordan in particular, due to the events of the Arab Spring that began in 2011 and witnessed the fall or change of many ruling regimes in some Arab countries, and the subsequent spread of terrorist groups. These events played a major role in constraining welfare for the Arab citizens and greatly limited their ability to move and trade across borders. Needless to say, the political and economic instability was accompanied by unprecedented waves of refugees in Jordan's modern history, which in turn increased the complexity of the scene and put enormous pressure on the health and education sectors in particular. These pressures exacerbated the unemployment crisis, leading to an increase in poverty due to the disruption of business environments and incubators in various regions.

While many international aid organizations have provided assistance to successive Jordanian governments, this assistance has been nothing more than temporary assistance, similar to a partial patching process in the face of a crisis that needs sustainable programs rather than immediate temporary ones.

At the top of the sustainable programs to face such suffocating crises are the Islamic Endowment programs, which is supervised by one of the most important ministries of Jordanian governments, the Ministry of Awqaf and Islamic Affairs and Holy Places. In Jordan, the work of the Islamic Waqf has been at the heart of the Muslim faith and is mainly related to the formation of the Arab-Muslim identity. Historically, charitable works and endowments have been and still are a milestone that have had the greatest impacting the face of crises of all forms and shapes since the renaissance of Islamic societies. In the light of this historical role of Awqaf, looking at the values contained in Table 1, we will find that the data is of value to expanding this role and its implications in detail, taking into account the global variables that we have witnessed and are witnessing in the world in general, and the Middle East region in particular.

In conjunction with Table 1, Figure (1) highlights the distribution of expenditure ratios on different sectors during the period (2015-2020).

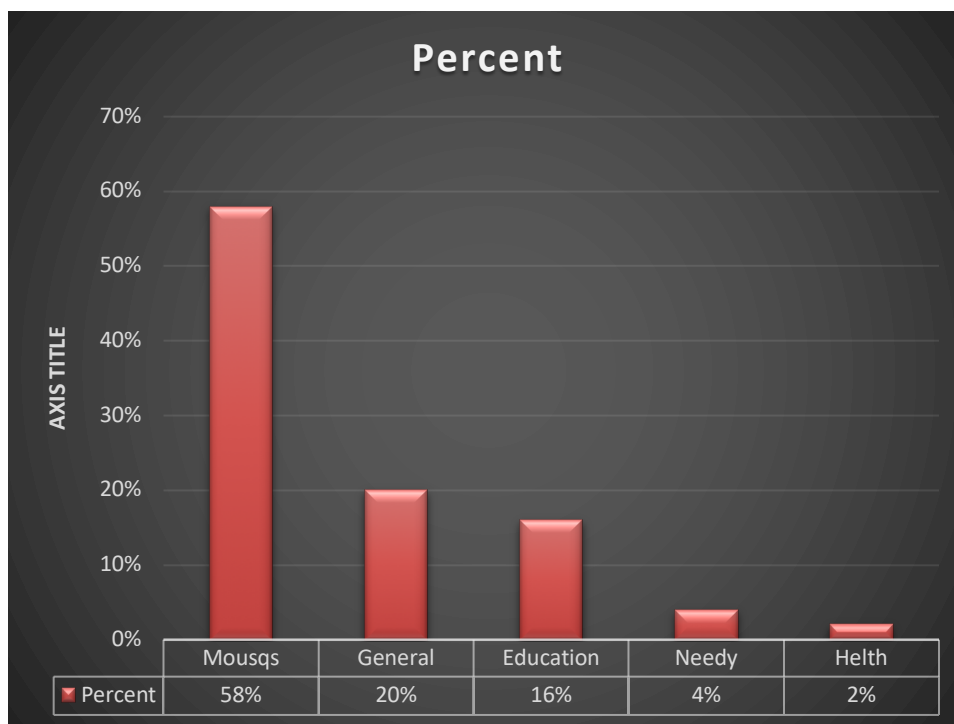


Fig. 1: Distribution of expenditure percentages on different sectors during the period (2015-2020)

It is clear from Figure (1) that the large disparity in distribution ratios urgently needs to be examined in great detail to identify the reasons for the indicative disparities in the distribution values and ratios between different sectors. Especially that the period of the selected study was a period of high sensitivity, as we have previously explained, and that those in charge of the Islamic Waqf process did not take into account the priorities of spending, which should have corresponded to the circumstances of Jordan especially during the study period. We identified the following:

Firstly, the mosques sector accounted for approximately (58%) of the total wealth that was distributed with a total amount of 15,782,540.32 Jordanian dinars between 2015 and 2020. In other words, places of worship account for the greatest share of the spending of the Islamic Waqf. Those in charge of distributing this wealth did not prioritize the

basic human rights of health and education. For example, health is very closely related to the standard of living of the individual, which in turn implicates the citizen's job opportunity that secures the appropriate income for their household and qualifies him to receive the appropriate education that guarantees him a decent standard of living. Food, health, education and jobs are certainly on the top of human rights, compared to practicing religion in decorated mosques that are equipped with the best amenities.

In a similar vein, the Muslim community contributes to building and maintaining mosques because of their good psychological impact on the souls of spenders. These community efforts are parallel with those of civil society that take the responsibility of collecting donations for mosques maintenance, saving the endowments of the Ministry of Endowment in the construction and maintenance of mosques and places of worship. This might be due to reasons that may include the donors' lack of confidence in the Ministry of Endowments to play its role to the fullest in building and maintaining mosques.

Accordingly, the fact that spending on mosques accounts for (58%) of the total expenditure is exaggerated in light of the urgent need to spend on other more important aspects.

To shed more light on this particular finding, Figure (2) refers to the volume of wealth expenditure on mosques during the period (2015-2020).

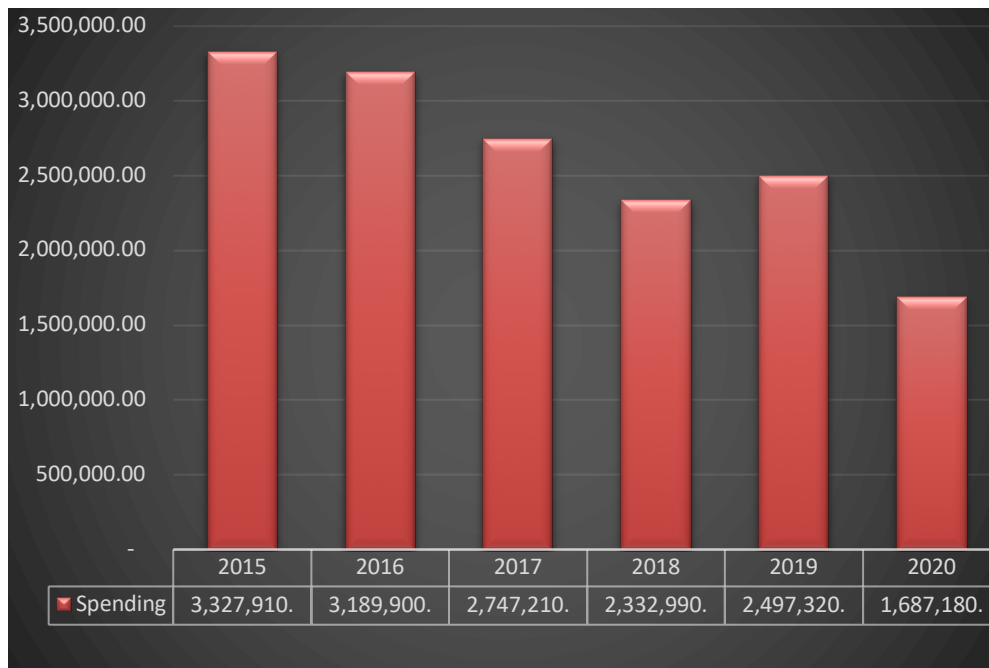


Fig. 2: Volume of wealth expenditure on mosques during the period (2015-2020)

Figure (2) indicates that the level of wealth expenditure on mosques during the study period is almost stable despite all the political and economic variables experienced by the Arab region in general and Jordan in particular, influencing all sectors, and the increase in poverty and unemployment indicators in an unprecedented manner in the history of the state. Not to mention the pressures on the health and education sector due to the waves of humanitarian refugees that the country was exposed to after the events of the Arab Spring, which were reflected on all aspects of life.

Referring to the Jordanian official paper (The Gazette), we find that spending on mosques is distributed according to Article (6): 'Spending and importing the program of spending on mosques, building and restoring them, securing supplies, caring for workers and taking care of their libraries' (Official Gazette, p. 4733, p. 5224,15-2-2005).

Nevertheless, the different civil sources outside the scope of the Ministry of Awqaf and Islamic affairs. Accordingly, we find that in light of the changes experienced by the Arab region in general and the Kingdom in particular, there is no role for the Islamic Waqf in the fair distribution of wealth during this period and this role may need some adjustments to suit the requirements of each historical stage.

Secondly, it is noted that spending on the public sector ranked second with a spending rate of (20%) of the total wealth during the period (2015-2020), with a total amount of 5,572,766 Jordanian dinars approximately. It is important to point here that the item of public expenditure is a loose term that does not specify the entities on which the wealth is spent, and the data obtained does not specify the aspects of expenditure on the public sector during the study period, although

this sector comes in the second place of the total expenditure during the study period.

To shed more light on this item, Figure (3) refers to the volume of wealth expenditure on the public sector, coming as the second highest, during the period (2015-2020).

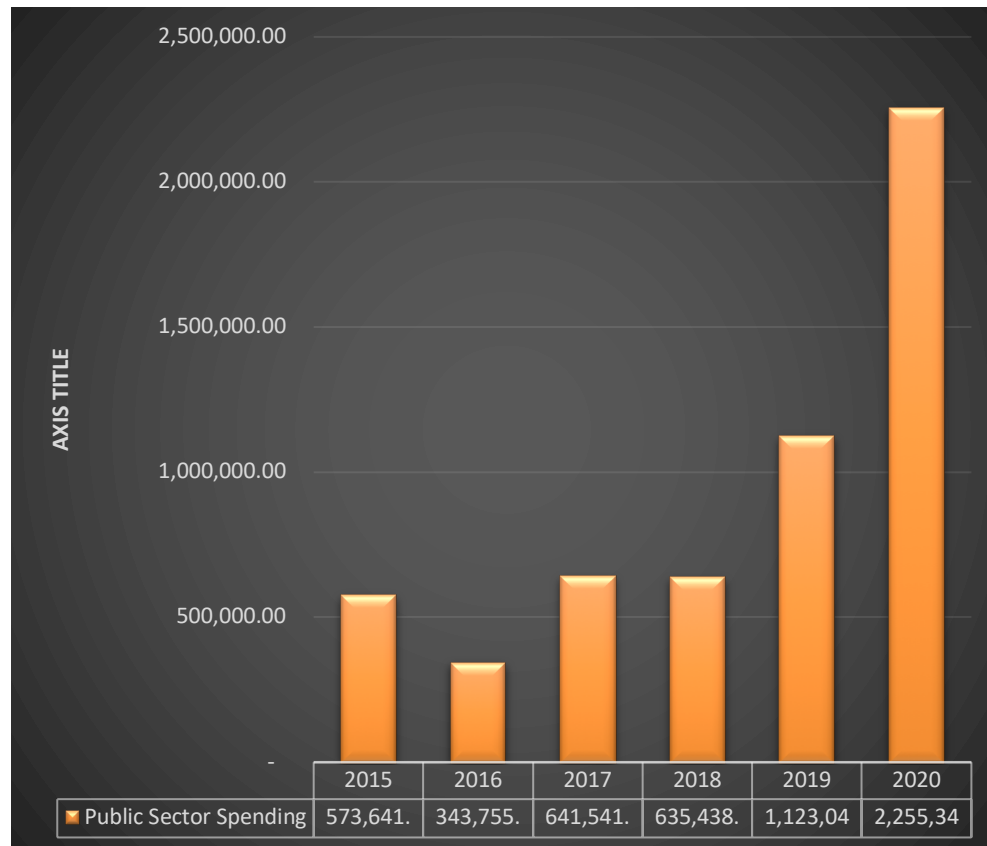


Fig. 3: Volume of wealth expenditure on Public sector during the period (2015-2020)

It is also noticeable that during the study period (2015-2020) the volume of wealth expenditure increased remarkably. This calls into question the aspects of wealth expenditure in this sector specifically, and whether it is possible to redirect this volume of spending to other more important aspects that correspond to the requirements of each time period and the challenges the country experiences.

Thirdly, the findings highlight that the education sector ranked third of the total wealth expenditure during the study period (2015-2020), with a total amount of 4,435,629.08 Jordanian dinars approximately, and a percentage of (16%) of the total wealth (Table 1). With reference to law, Article (8), the revenues of the education program should be spent as follows:

- A) Helping poor students in schools, institutes and universities.
- B) Supporting the role of the Holy Quran and holding competitions in memorizing the Holy Quran.
- C) Assisting in the financing of Sharia schools (Official Gazette, p. 4733, p. 5225).

However, considering the high wave of humanitarian crisis and number of Syrian refugees in Jordan putting pressure on all sectors and infrastructure in Jordan, together with the negative effects on all resources, leading to high rates of poverty and unemployment. This is particularly due to the restrictions on citizens and merchants at the same time, as the Syrian state was a gateway for transit and employment for tens of thousands of Jordanians and various companies such as shipping, clearance and transport of goods used the Jordanian territory to redistribute goods to the Gulf Cooperation Council Countries (GCC).

This is commensurate with the post 9/11 events and the outbreak of Islamophobia and radical Islamic groups and the war on terrorism. It is possible that this had implications on the volume of spending on education which remained at very modest levels, especially as it relates to the debates on Islam, legal education and spending on legitimate schools that support the role of the Holy Quran. It is likely that there is a relationship between the low level of spending on education, especially Sharia, and the abovementioned global circumstances. However, the low spending on education

confirms that the Islamic Waqf did not achieve justice in the distribution of wealth during this period as identified in Figure (3).

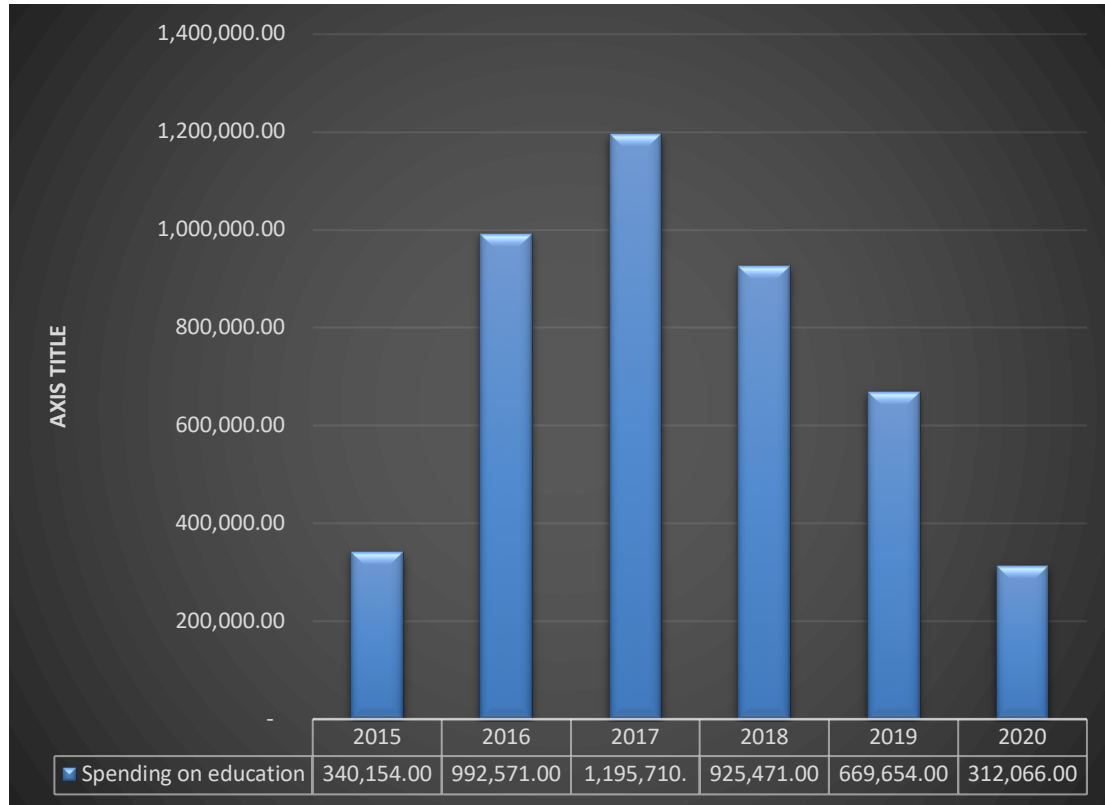


Fig. 4: Volume of wealth expenditure on the education sector during the period (2015-2020)

We note that despite the remarkable increase in spending on the education sector between 2015 and 2017, spending began to decline very significantly thereafter, reaching its lowest level in (2020), which is the end of the study period. This may confirm that the endowment did not achieve justice in spending wealth despite the urgent need for spending. This coincides with the unique nature of the Jordanian state, i.e. being a young society with (37.1%) of the population under 15 years old, hence the significance of redirecting spending in line with the general policy of the state and the particularity of its population.

Fourthly, it is worth mentioning that the poor and needy population is allocated only (4%) of the total wealth that was distributed with a total amount of 1,128,542.26 Jordanian dinars only during the period (2015-2020). This may look at a slim margin if we particularly look at the definition of the term needy and the aspects of spending on this social category. According to what Article (9) states, taking into account the conditions of the endowments, the revenues of the Needy Assistance Program is to be spent in coordination with the Zakat Fund as follows:

- A) Providing cash and in-kind assistance to the poor and needy.
- B) Qualifying the poor and those in need to help them find a source of income.
- C) Sponsoring the poor orphans and providing care.
- D) Caring for the poor elderly with special needs.
- E) Establishing or supporting "takaya" houses (houses which provide free food for poor people, managed rich people) (Official Gazette, p. 4733, p. 5225).

The study found that the expenditure was used for cash assistance to the needy, orphan care, the care of the poor and the elderly. Therefore, if we compare the aspects of expenditure defined absolutely clearly on the six aspects specified in the law that align with expenditure, we will find that there is a lack of harmony between the aspects of wealth expenditure on the needy sector, which was carried out on the ground and what is stated in the above-mentioned law.

To illustrate this, Figure (5) shows the volume of wealth expenditure on the needy sector during the period (2015-2020).

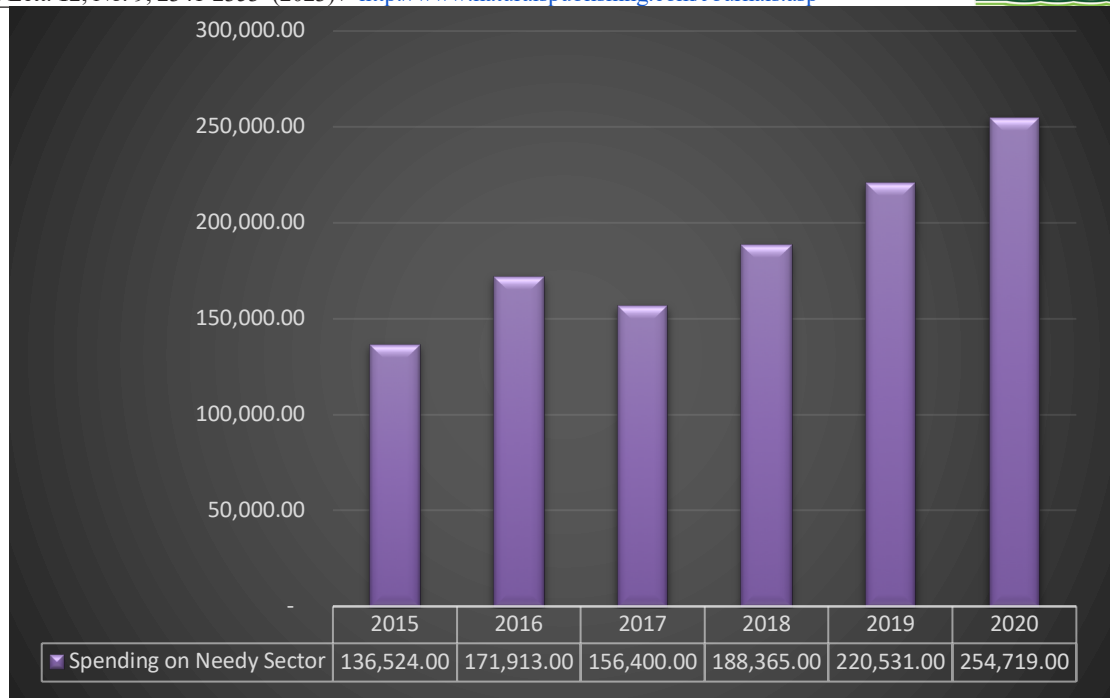


Fig. 5: The volume of expenditure of wealth on the needy sector during the period (2015-2020)

It is clear that although the steady increase in the last three years in spending on the needy sector has been noted, the size of that expenditure is not at all commensurate with the volume of spending on the rest of the sectors. It should be less than the value of spending on this particular sector. In particular, as we have pointed out, the circumstances experienced by the Arab region, including Jordan were forcing a total and radical reconsideration of the amount of spending on different sectors of the volume of wealth. Maslow's hierarchy of needs provides a sound scientific basis for the need for this reconsideration, besides any religious grounds. Using Maslow's analogy, all ruling regimes at all levels, i.e. government and civil society, need to rearrange their priorities in proportion to the needs of the individuals and their needs, e.g. physiological needs, safety needs, social needs, the need for appreciation, and the need for self-realization (Maslow, 1943).

Accordingly, if we compare the aspects of expenditure specified in the Waqf law for the needy to Maslow's humanitarian needs, we find that they are very much compatible, and that the provisions of the humanitarian needs scale are included in those six aspects specified in the law. However, the application on the ground is completely contrary to what is stipulated in the law and contrary to the basic theory on which any organization or government capitalizes.

According to Maslow's pyramid of needs, self-realization comes on the top, not at its base, and with the projection of spending on different sectors, we find that spending on mosques, which came as the top priority of the government between 2015 and 2020, should have come at the bottom of priorities in terms of the volume of spending as long as there is something more important on the scale of needs that has not been sufficiently covered, at least not completely.

Another finding is, as shown in Table (1), that spending on the health sector ranked last of the total wealth spent during the study period (2015-2020). The sector accounted for (2%) only during the entire study period, with a total amount of approximately 435,338.50 Jordanian dinars, which is a very modest percentage in return for the importance of this sector.

The World Health Organization (2019) pointed out that spending on the health sector should be growing faster than the rest of the global economy, accounting for (10%) of the global GDP. A recent WHO report on global health expenditure reveals a rapid escalation in the trajectory of global health spending, which is particularly relevant in low- and middle-income countries where spending on the Health is, on average, only (6%) per year compared to (4%) in high-income countries (www.who.int).

Therefore, if the percentages referred to in the WHO report are compared with spending on the same sector in the current study, we find that they do not match global indicators, especially if the total expenditure and its percentage between the rests of the sectors are compared with the health sector. Figure (6) indicates the volume of wealth expenditure on the health sector during the period (2015-2020).

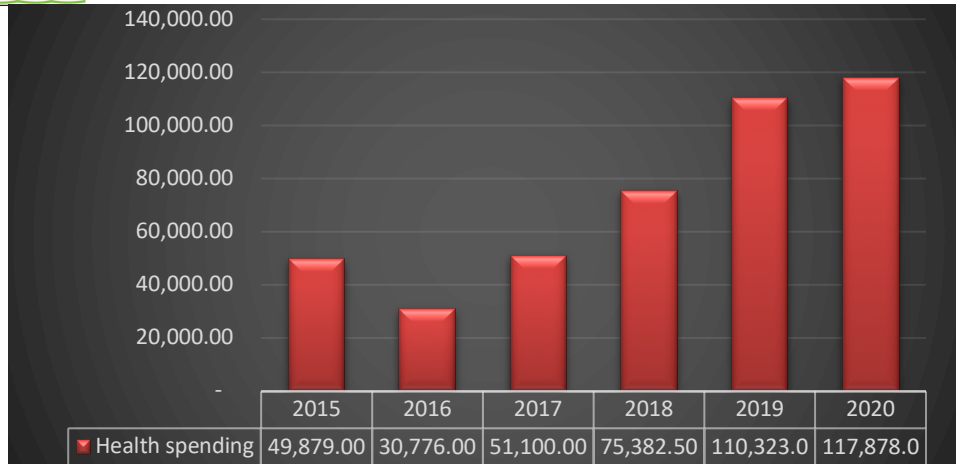


Fig. 6: Volume of wealth expenditure on the health sector during the period (2015-2020)

The increase in the value of spending on the health sector during the study period (2015-2020), given the total value of spending on this sector, was still below the required or expected level, especially in light of the vital importance of this sector, we can notice that the steady and positive relationship between the volume of spending on the health sector and human development and confirmed by the Director-General of the WHO, as means for achieving universal health coverage and the health-related Sustainable Development Goals. However, spending on the health sector is not a cost; it is an investment in poverty reduction, job creation, increased productivity, inclusive economic growth and healthier, safer and more equitable societies" (www.who.int).

It is noted that, in Jordan, spending on the health sector was distributed to the King Hussein Cancer Foundation, providing assistance to the elderly and patients in need and health care for people with special needs, been offered cash assistance to patients in need. As stipulated in Article (7), the revenues of the Health Care Program shall be spent as follows:

1. Assisting in the treatment of poor patients.
2. Establishing, encouraging and managing health centers for the treatment of poor patients.
3. Providing assistive medical devices to poor and needy patients.
4. Providing health care to the poor with special needs (Official Gazette, p. 4733, p. 5224).

In order to come up with a general and comprehensive perception of the distribution of wealth, and its development in all different sectors, Figure (7) presents the distribution of wealth among the different sectors according to the variable of the volume of expenditure and the year of expenditure.

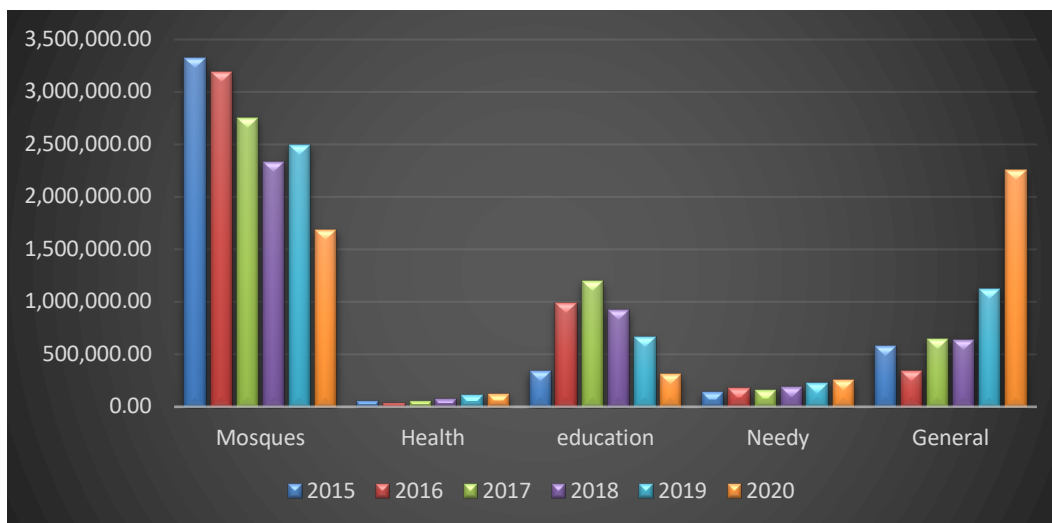


Fig. 7: Distribution of wealth among different sectors according to the variable of the volume of expenditure and the year of expenditure

A closer look at Figure (7) shows that the extent of the dispersion in the distribution of spending on different sectors, compared to their ranking according to the universally recognized importance, which may conclude that the Islamic Waqf did not have any role in the equity of wealth distribution in Jordan.

It is not acceptable from the researcher's point of view that spending on places of worship exceeds the volume of spending on vital sectors such as health, education, poverty and unemployment. This directly affects the lives of the Jordanian citizens, especially in light of the special circumstances experienced by the Middle East, and Jordan in particular, and the unprecedented waves of humanitarian asylum that it was exposed to and constituted one of the biggest challenges in its history, in addition to the population explosion that comes naturally without any abnormal external factors. This has contributed significantly to the expansion of unemployment among the Jordanian people, which was necessarily accompanied by the expansion of poverty among all sectors.

The question that arises is whether the Waqf has contributed to reducing unemployment and poverty in Jordan. According to the International Labour Organization (ILO), unemployed persons comprise all persons who have no paid or self-employed employment, are at present seeking employment and are available for work (Zaki, 1997, p. 226: 39). The effects of unemployment are reflected in the large number of beggars, the psychological suffering experienced by the unemployed, and the transformation of the population from human resources in production to figures, which constitute an obstacle to development and progress of the state (Daqamsch, 140; Beydoun, 1998: 283).

Unemployment is one of the most important problems facing the Jordanian economy and its labour market, as the problem of unemployment has worsened recently and is still an issue as a result of a number of factors: demographic shifts and high population growth rates that led to an increase in the number of new entrants to the labour market resulting from, poor harmony between the requirements of the labour market, and the crowding out of expatriate labour (Particularly Syrian asylum) at the expense of Jordanian labour (Abu Shanab, 2016, vol. 12, p. 2, :226).

The Islamic endowment system (Waqf) should contribute to reducing unemployment and creating jobs for the unemployed, whether in caring for workers in mosques or those in charge of restoring them; in schools, institutes and universities, and the medical sector, and in hospitals and health centers. However, this contribution was small and did not have a significant and clear impact on reducing unemployment, as noted in the increase in the unemployment rate in Jordan during the study period (Table 2).

Table 2: Overall unemployment rates in Jordan during the years (2015-2020)*

| General | comprehensive |
|---------|---------------|
| 2015 | 13.1 |
| 2016 | 15.3 |
| 2017 | 18.3 |
| 2018 | 18.6 |
| 2019 | 19,1 |
| 2020 | 23.0 |

*Source: Department of Statistics, Jordanian Annual Statistical Report for different years.

We note from Table (9), according to the Jordanian Department of Statistics, that the unemployment rate in Jordan increased during the study period from (13.1%) in 2015 to (23%) in 2020 (the highest in Jordan since 1999), where the unemployment rate for males reached 11% compared to females (22.5%). During the first quarter of 2021, the unemployment rate increased and reached (24.2%) for males compared to (28.5%) for females. (Department of Statistics (<https://tradingeconomics.com/jordan/unemployment-rate>)).

The high unemployment rate can be explained by the weak GDP growth rates, low volume of foreign direct investment, high population growth rates, and refugee migrations from Syria due to the civil war since 2011 (Ministry of Labor, National Employment Strategy, 2011-2020, p. 67). In light of these high rates, the Jordanian government had to play the role of the Islamic Waqf and motivate the rich to donate part of their wealth to the benefit of the poor and towards the social protection agenda and make charitable investment in the health and education sectors. Therefore, we do not find any indication of a decrease in unemployment in Jordan. On the contrary, it is increasing among young people specifically. This entails that the Jordanian government should strengthen and encourage the Waqf system to contribute to the social protection policy more efficiently.

As for poverty, international organizations such as the United Nations and the World Bank defines poverty as "severe deprivation of a good life, material deprivation of income, health and education, suffering from exposure to risks such as disease, unemployment, violence, crime and disasters, inability and helplessness of a person to be heard, and lack or lack of civil and political freedoms" (Bounaija, 2017, p. 4). The Islamic Waqf generally contributes to addressing poverty if used effectively (Obeidat, 2019, p.17) through:

- Providing education, health care, and access to public services.
- Providing resources and capabilities to the needy.
- Reducing the intensity of the class struggle in society, by securing the needs of disadvantaged groups, and achieving social solidarity.
- Strengthening family ties in the atomic endowment, which achieves family cohesion.

Human Development Reports confirm that spending on education is an investment in human capital (Arab Human Development Report, 2002; UNDP and Arab Fund for Economic and Social Development, 2001). Successive Jordanian governments have increased the volume of spending directed to combating poverty and unemployment, yet no solution to the problem of poverty was found. Instead, there is an expansion of the poor in Jordan at the expense of the middle class. Also, the research could not find official Jordanian data showing the poverty rate in Jordan during the study period despite A 2015 World Bank report indicating that (18.6%) of the total Jordanian population was at risk of falling in poverty. Obviously, the Islamic endowment (Waqf) is not the only means of redistributing income and wealth in Islamic law, but it has supplemented it with many means, including inheritance, charity, and zakat (Samara and Batayneh, 2016).

5 Conclusion

The Islamic endowment system contributed significantly to the history of the Arab-Islamic civilization in the field of education, health, public services and helping the poor, which reflected a fair distribution of wealth from the rich to benefit the poor. It is historically proven that the Arab-Islamic civilization provided a sophisticated model for charity for humanity. Also, the Islamic Waqf is a type of social solidarity that strengthens social and cultural ties between the individuals. The study further shows that the decline in the contribution of the Islamic Waqf appeared after the Arab and Islamic countries were subjected to Western colonialism, which controlled and over-monitored these countries' institutions. After independence, this system remained controlled by local governments, and witnessed a decline in its contribution to providing services to the poor. There is no doubt that the historic supervision of civil and informal institutions over the Islamic endowment resulted in encouraging endowments to accumulate funds for charitable work and the increase its contribution in the fields of education, health, helping the needy, and providing services in different areas, contributing significantly to the field of social protection.

The Waqf system in Jordan became subordinate to the Ministry of Awqaf and Islamic Affairs and Holy Places, similar to other Arab countries after gaining independence. This dependency has limited the increase and contribution of the rich. The Islamic Waqf in Jordan has not contributed to reducing poverty and unemployment, so there is no indication of a decrease in unemployment in Jordan. On the contrary, it is increasing among young people. During the study period, Waqf was not directed in a manner commensurate with the needs of society, and maintaining mosques accounted for a large percentage of it, in a way that exceeded the volume of spending on vital sectors such as health, education, poverty and unemployment, which directly affect the life of the citizen.

Based on the above, it has become necessary to focus the process of supervision on endowments by the civil sector instead of the government sector, which has become known for its inability to manage this sector. This trend is commensurate with the historical role of the private sector in managing Waqf as it was the Islamic system that ran this sector, not the state.

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Conflict of interest

The authors declare that there is no conflict regarding the publication of this paper.

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