

**TOWARDS A WAQF TO SUPPORT HIGHER EDUCATION
IN ZANZIBAR: Challenges and Prospects**

Dr. Issa H. Ziddy*,

Abstract:

Zanzibar's Islamic history experienced the official creation of the Board of *Waqf* Commission by the *Waqf* Decree No. 2 of 1905. The aim of the Decree was to protect the wealth and assets of the Muslim Community, to enhance the religious, cultural, social and educational institutions in Zanzibar, and to alleviate poverty among Muslims. Since then until 2012, the pathway of *Waqf* decrees in Zanzibar has been enacted, re-enacted and repealed for more than 12 times.

The implementation of *Waqf* decrees in Zanzibar has seen some challenges on the way to reach the above mentioned aims. Such challenges include the dissolution of the *Waqf Commission* and the transformation of some of its duties to the Chief Registrar of documents, nationalization of *Waqf* agricultural estates and *Waqf* buildings. In addition to that, other *Waqf* properties were sold. It is said that these actions led to disintegration, to the disorganization and the collapse of many *awqaf* that were used to promote educational institutions.

This paper that will discuss the development of *Waqf* and its implementation in Zanzibar will focus on the challenges and prospects towards a *Waqf* to support higher education in Zanzibar.

الأوقاف الداعمة للتعليم العالي في زنجبار: تحديات وآفاق

المستخلص:

شهدت زنجبار إنشاء إدارة رسمية للأوقاف بموجب المرسوم رقم 2 لسنة 1905م. وكانت الأهداف من وراء هذا المرسوم هي حماية الثروات والأصول

*Senior Lecturer, State University of Zanzibar (SUZA), Tanzania, Contact: ihziddy@hotmail.com

المالية، وتعزيز المؤسسات الدينية والثقافية والاجتماعية والتعليمية، وتخفيف حدة الفقر بين المسلمين. ومنذ ذلك الحين وحتى عام 2012م، شهدت مراسيم الأوقاف في زنجبار تطوراً كبيراً إما بإعادة سئها أو بإلغائها لأكثر من اثنتي عشرة مرة. شهدت تنفيذ مراسيم الأوقاف في زنجبار بعض التحديات على الطريق من أجل الوصول إلى الأهداف المذكورة آنفاً. وتشمل هذه التحديات حل إدارة الأوقاف وتحويل بعض مهامها إلى مسجل عام للوثائق، وتأمين الأراضي الزراعية والمباني الوقفية. كما تم بيع الأملاك الوقفية الأخرى. ويقال أن هذه الإجراءات أدت إلى التآكل، والفوضى وانهيار العديد من الأوقاف التي تم استخدامها لتعزيز المؤسسات التعليمية.

وهذه الورقة التي تناقش تطوير الوقف وتنفيذه في زنجبار تركّز على التحديات والآفاق التي واجهت هيئات الأوقاف من أجل دعم التعليم العالي في زنجبار.

Background of Waqf in Zanzibar:

More than 95% of Zanzibar's population are Muslim, and has been so since the middle of the 9th century (CE), or even earlier when Islam was first established in the islands. The geographical position of Zanzibar gave its people a chance to interact with the different worlds of the African interior and the Indian Ocean. This created a cosmopolitan society with has a common language (Swahili), a common culture, a common Islamic civilization, and a number of Islamic institutions. The *Waqf* (pl. *awqaf* - Islamic endowments) is one of these institutions.

Zanzibar's Islamic history has seen the implementation of two types of *Waqf*. The first type is the *Waqf khayri* (pious) which is aimed at building religious charitable facilities such as mosques, Islamic schools (*madaris*, sg. *madrasa*), universities, libraries and other infrastructures which help to eradicate poverty, to enlighten people and to enhance the sustainable development of the society.

The second type, the *Waqf ahli* (family) “was originally based on the anxiety of the founder to provide for the well – being of his/her

progeny, to secure them income, prevent the dissipation of property, and to protect it in times of insecurity from unscrupulous rulers” (Sheriff 1995: 29).

Both types of *Waqf*, if well organized and administered, are beneficial for poverty reduction, for the furthering of education, for maintaining infrastructure and for improving solidarity among families in particular and within Muslim societies in general.

Documentary evidence shows that the administration of *awqaf* has a long history in Zanzibar and that many areas of Zanzibar are *Waqf* property today. A good example is that of the town of Chake–Chake on Pemba Island which was built on *Waqf* land donated by Nasser bin Khelef in 1830 – 1840 (Case No. 66 of 1909). This shows that the law governing *Waqf* is one of the oldest in Zanzibar. It has passed through different stages of administration, being chaired by the Chief Sheikh (Minister of *awqaf*) before 1905, to European Officers after 1905, to the Chief *Kadhi* (1980) to an appointee by the President (*Waqf* and trust Bill 2007). In this long period of time, the institution has seen great success but has also encountered challenges, in particular, in the field of Islamic education.

The Functions of Islamic Education in Zanzibar:

Scholars and researchers in the field of Islamic education in East Africa have developed a consensus on the development of Islamic education at all levels. No scholar has denied the fact that traditional learning in Zanzibar is connected with Islamic education. Islamic education contributed again to the development of institutions of learning in both religious and secular ways. These institutions were also used as instruments for transmission of learning from generation to generation. The establishment of Islamic institutions of learning started with the arrival of the first Muslims in Zanzibar, and the introduction of Islam. The following quotations provide some evidence:

“Muslims first arrived in Zanzibar between the eighth and tenth centuries and Islamic schools were established... Islamic schools were present and were influential throughout the Community. They were the primary institution of early training among the people. Islamic training and organization was to influence the development

of alternative education by the Government and the influence of the Islamic teacher in the development of both government and mission education is taken into account” (Turki 1987: 6) and Lawrence W. Hollingsworth confirmed this statement, for he colonial period, when he said: “There were also, in Zanzibar Town and in all the larger Villages of both Islands, Islamic schools conducted by private teachers who could recite the Koran (Quran) by heart and teach Arabic calligraphy, but usually little or no knowledge of the Arabic Language...” (Hollingsworth 1953: 198). One of the files on education stresses: “In Government village schools the Islam is taught by Koran teachers..., these teachers live in the villages and are to some extent chosen by the people. Being locals, they have their own homes and farms close to the schools. ..., this elementary instruction has met the desires of the parents of these children since the latter, being very young, are expected at that age to learn nothing else but the Koran” (ZNA AB1/390, Religious instruction Dole School). Equally, the 1929 Report on education mentions: “By making Islamic teaching an integral part of the syllabus he attracted pupils in growing numbers: he taught the Koran teachers Roman characters...” (Report on the Education Department 1929: 2), and the 1961-1963 report says: “The origins of education in Zanzibar and Pemba lay in the establishment of Islamic schools, and today these are scattered in their hundred in every village and hamlet throughout the islands, forming the foundation of the education of the majority of the people” (Department of Education Report to the Triennium 1961-63:1).

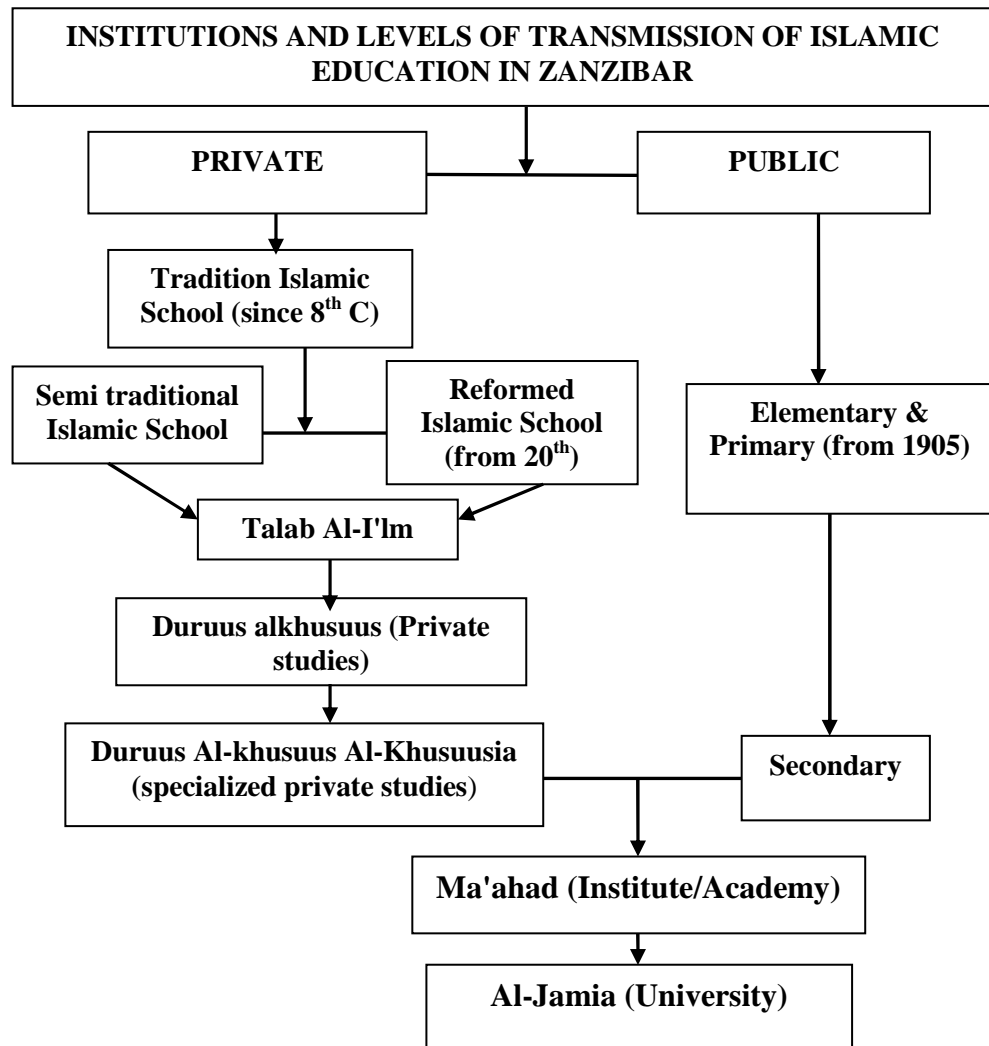
The importance of Islamic education is also stressed by numerous other authors such as Talib and Ugoda: “Islamic School has a long history and is regarded at least by Muslim families as a first step of formal education. Majority of Zanzibar people have learned how to read and write in the Islamic schools by Arabic alphabet until the beginning of the 20th Century, when it was shifted to the Latin alphabet..., it is nearly compulsory for every child to attend Islamic school and every parent takes it as a holy duty to educate their children by sending them there. This level is for those boys and girls and they usually learn together in their early ages”

(Talib & Ugoda 2006: 7-8) or Loimeier: “The very foundation of the Islamic school and education system has, of course, always been the Islamic School, where basic skills such as the memorization of the Quran were taught...” (Loimeier 2003) and Issa: “The spread of Islamic knowledge in Unguja and Pemba Islands (Zanzibar) was initiated by opening of Islamic Schools and higher Classes of learning “*darsas*” in urban and rural areas. Islamic schools were established for many years during the early period of Islamization of Zanzibar and the other East African coastal communities probably from the tenth century” (Issa 2003: 5), as well as but not least Abdullah: “...Then comes the Islamic school where children learn to recite the Koran without understanding what they read. The ability to read God’s word is considered to be essential and an end in itself, though it is also taken as a means to the study of Arabic and other branches of Islamics” (Abdullah, 1958: 26).

We conclude this brief background account on the importance of Islamic education in Zanzibar by saying that Islamic education was and still is a foundation of education in Zanzibar. Parents believe that when a child begins his/her path through education via Islamic schools, this makes him/her strong enough to compete when he/she is registered for secular education.

Institutions of Islamic Education in Zanzibar:

The traditions of transmission of Islamic education in Zanzibar are connected with a number of different institutions as shown in the chart below:



This chart does not include family homes where a child also learns, in many cases unconsciously, the major Islamic beliefs, rituals and general behavior. Some parents start from the very beginning to teach

their children small parts of “*dua*” (short prayers) such as the *dua* before eating, after eating, when entering the toilet and so.

How *Waqf* supported education in Zanzibar?

During the reign of the Sultans (i.e. 1820s-1964), the Chief Kadhis served as the Sultan’s advisors and they exercised authority over both secular and religious matters. In the period of the Sultans, the supervision of *Waqf* properties was the responsibility of the “*Wazir el-Waqf*”. This was the grand Sheikh of Zanzibar who enjoyed the confidence of the Sultan. Many clove farms and plantations were declared *Waqf* by their owners so as to support the education and the sustainability of the administration of mosques.

After the death of Sultan Hamoud bin Mohammed (1896-1902), Prince Ali bin Hamoud (1902-11), was under 14 years of age when he was nominated by the British to be the next Sultan of Zanzibar. This was a chance for the British Resident in Zanzibar, Mr. Rogers to act as regent until Sayyid Ali bin Hamoud reached the age of 18 in June 1905.

As Mr. Rogers had the full authority of ruling Zanzibar for about three years, he managed to make changes which restricted the income of the public treasury (*bait al-mal*) that was used by the Sultans to assist the educational system and to support the poor. Rogers used these funds and transferred them to the government instead of using them for the above mentioned purposes.

It seems that the establishment of the “Commission of *Waqf* and Trust Property” in 1905 by the British administration was intended to ensure British control of all *Waqf* properties donated or dedicated by Muslims. Since that period of time until 1963 the British made laws that ensured the full control of the *Waqf* Commission over all *awqaf*. The *Awqaf* Laws gave the British Resident in Zanzibar the mandate of nominating *Waqf* Commissioners before the Sultan would ceremonially appoint them. For example, the *Waqf* Decree of 25th August, 1905 declared that the “*Waqf* Commission must have one *Sunni/ Shafii Kadhi*, one *Ibadhi Kadhi* and one European Officer”. In order to fully control this important institution, Sultan Khalifa bin Haroub, following the recommendation of the British Resident,

appointed four British officers and only two *Kadhis* to form the Board of *Waqf* Commission on 2 October 1916.

As in other Islamic countries such as Egypt and Syria where private *awqaf* were abolished in the late 1880s, and new ones disallowed in order to fight corruption, abuse and theft (Monzer Kahf, *Fiqh* issues in the Revival of *awqaf*), such laws materialized in Zanzibar during the British colonial era. The British Judges opposed *Waqf ahli* due to the reason that “such trust” would offend English legal rule and that successive life interests created by the *Waqf ahli* deed would include various individuals - living and unborn. Equally, the descendants of strangers to the founder of this type of *Waqf* would discriminate them to enjoy the *Waqf* fruits forever. Because of these causes, the British Courts declared *Waqf ahli* invalid in Zanzibar.

Zanzibar’s Muslims rejected this declaration and protested against such court decisions. As a result the *Waqf* validating Decree of 22nd June, 1946 was re-enacted to validate *Waqf ahli* that had previously been rejected. Regardless of the fact that the British emphasized a policy of controlling *Waqf* properties, it appears that the practical implementation of such a policy did not manage to stop the practice of *Waqf* among Muslims. For instance, the 1961 *Waqf* Commission report mentioned that there were 175 *awqaf* dedicated for specific purposes including the perpetuation of Muslim Education in Zanzibar (NAZ, HD10/85).

The eagerness of the Zanzibar Revolutionary Government (January 1964) to control all *Waqf* properties and *Waqf* Commission in Zanzibar had been clear since the early days of the revolution. The Revolutionary Government issued many decrees regarding the control of *Waqf* properties. The first decree was published in 1965 which introduced section 13A. This section aimed to put a stop to *Waqf* revenue from flowing out of Zanzibar. The second presidential decree that again abolished the creation of *Waqf ahli* was published in 1966. This decree ordered to report all *Waqf* properties to the *Waqf* Commission that would register and administrate them. This period of time is remembered to be the period of the destruction and collapse of many *Wakf* properties because of lack of maintenance.

After the nationalization of some *awqaf* that were dedicated for educational purposes by the Revolutionary Government, such properties were not maintained any more, and the *mutawallis* (supervisors) of the *Waqf* who had collected funds to support the running of Waqf-supported schools had to realize that some of these funds were taken by individuals.

Examples of *Awqaf* that supported Education in Zanzibar

There were some communal bodies that administrated *awqaf* that funded the educational institutions in Zanzibar. These included:

i) The Comorian Community which was favourably known before the revolution for its educational activities in Zanzibar. They established a school which provided higher secondary level education. The Comorian *Waqf* properties were obtained from contributions and donations of members of the community who were comparatively well off. For example, the deed of house no. 623 that was declared a *Waqf* in 1938 stated that it was for the welfare of all Comorians residing in Zanzibar (ZNA: HD5/94).

As happened to other *awqaf* after the revolution, some of the properties of the Comorian community were nationalized and others were accumulated under the *Waqf* Commission. Following the failure of the *Waqf Commission* to take care and maintain properly *Waqf* properties, the community requested trusteeship for some of their properties. They were granted the trusteeship for the former French building. This building was then used as a *Waqf* which catered for education, the culture and the general advancement of the Comorian community.

ii) The (Indian) *Shia Ithnashery* community which was established in Zanzibar about 160 years ago. Before 1964 they owned more than 105 *Waqf* properties that were used to run schools, *madaris* and hospitals. They also used *Waqf* funds to finance students to receive higher education within and outside Zanzibar. They also used their newspaper “Zanzibar Federation Samachar” to spread important information about education as well. They had *Waqf* that helped to assist members who took further studies within and outside the country. In early 1964, all their *Waqf* houses and plantations were

nationalized. Some of their *awqaf* were sold at a low price without the permission of their members. For example a house which had cost millions of shillings was sold for only Shillings 15,000/- (NGORC, 1998, 11).

iii) The Khoja Ismaili community which had started to settle as traders in Zanzibar in the early 16th century. The Khoja community had started to build their own education and health services, a Social Welfare Board, an Economic planning Board and a Grant and Review Board that were supported by *Waqf* properties. Some of the Ismaili community's *Waqf* properties that were taken after 1964 and put under the Government Registrar Office were sold without the consent of the owners who were still residing in Zanzibar.

iv) The *Waqf* of the Hindu Sunni Muslim Jamat (HSMJ) was established a long time ago when this Indian group came to Zanzibar. In the early stages of their development, some members of the community donated their farms, houses and other properties as *Waqf* for purposes such as education and culture; such *awqaf* were put under the supervision of *mutawallis* before or after the death of mentioned beneficiaries.

There is also a lot of written evidence that shows that *Waqf ahli* was re-dedicated to become *Waqf khayri* for the purpose of supporting education. Here are some examples:

On June 1951, Khatijabai bint Mahmoud declared that all properties she got from her father on 14/02/1928 and are in Reg. No. 42 of 1928 of book A-3 in Records of the Registrar of Documents Zanzibar is *Waqf* to HSMJ *Madrassa*. She added when dedicating the *Waqf* that: (*.... I the said Khatijabai bint Haji Mohammed hereby declare that I voluntarily relinquish all my right, title and interest as a beneficiary under the here in before recited Waqf-Deed and forgo absolutely all my claims whatsoever to the income and benefit of the said Waqf in favour of the said **Madrassa** Sunnat Jamat and that I shall at any time during my life have no claim or demand whatsoever in respect thereof against the Mutawallis of the said Waqf....*).

The Zanzibar Registration Office document no. ZGP, BEG'N 23/2/15508/5-62 of 22/3/1961 shows that Haji Yakoub Esmail and Kassim Haji Ahmed, brother of Haji Jaffer Haji Ahmed (Deceased)

bought a piece of land at Mkunazini on 16th December, 1937 with the intention of building a *madrassa* for teaching the Qur-an and Theology to the Children and adults of the HSMJ of Zanzibar. On 31st December, 1960 the Deed was signed between Allarakhiya Haji Yakoub Haji Esmail as Executor of Haji Yakoub Haji Esmail and Haji Jaffer Haji Ahmed and the deceased as *waqifs* and Haji Ibrahim Haji Omar KHATRI president of HMSJ as *mutawallis* the contribution of shillings 40,000/- for the construction of a two storey building for the *madrassa* on the said piece of land for the benefit of the HSMJ, and whereas the *waqifs* and the Deceased to commemorate the memory of their respective fathers named the building “Haji Esmail Haji Ahmed Sonara Cutchi Sunni Madrassa Zanzibar” and where as the *waqifs* immediately after completion thereof verbally declared the said building as *Waqf* for the benefit of the HSMJ for the following purposes:

To be used as a *madrassa* for the teaching of the Qur-an, and Theology of the adults and children of HSMJ of Zanzibar.

To be used as a school for secular education of adults and children of the members of the said Jamat bearing in mind the following mentioned powers of *mutawallis*:

1. Shall not be entitled to sell, mortgage or charges the *Waqf* or any part thereof.
2. Shall pay all rates, taxes and other outgoings chargeable to the *Waqf* and apply the surplus income for the purposes here in before contained.
3. Shall manage the *Waqf* property in such a manner as a prudent man manages his own affairs and shall not be liable or responsible for any damages or loss unless cause by their willful default or neglect.
4. The income derived from the *Waqf* property as rent from the ground floor or part thereof after defraying the expenses for upkeep, management and the payment of taxes and other outgoings shall be primarily utilized in the teaching of the children and adults of the HSMJ.

The *Waqf* of the HSMJ successfully managed to provide educational services to members of the community and others. For instance, the

statement of Salary Fund during the quarter ending 30th June, 1964 shows that the Sunni Madrasa (owned by HSMJ) had four permanent women teachers and three temporary women teachers whom from April to June gained a grand total of 6147.10 shillings in terms of salary and increment. This supports the idea that *awqaf* were used as a tool to enhance the needs of the people and of the society such as furthering Muslim education, payment of teachers, purchasing books and distributing them among poor students and providing accommodation to visiting Muslim Scholars and students from anywhere in the world.

Towards a *Waqf* supporting higher education in Zanzibar

The system of education in Zanzibar creates opportunities for the best students from secondary education to continue their studies in institutions of higher learning, especially colleges and universities. Zanzibar achieved the goal of having a first university in 1988 when the University College of Education was established. This private university was developed by the Africa Muslim Agency of Kuwait. It is an institution affiliated with the International University of Africa, in Khartoum. Students who obtain the required qualifications registered and specialized on Islamic studies, Arabic Language, Social Sciences and sciences (Physics, Chemistry and Biology).

During the time of the Muslim Academy (1952-1965), graduate students were given scholarships to study abroad till the University level. The first group of 40 students was sent to Al-Azhar University in Egypt and their scholarships were usually covered by *Waqf*. Yet, these funds were cut off after the Revolutionary government of Zanzibar had come to power in 1964. The above mentioned funds for higher education usually covered libraries, books, salaries of teachers and other staff and grants for students. The new Muslim Academy (1972 to date) organizes interviews for students to go and study at university level in Islamic countries such as Saudi Arabia, Egypt, Qatar, Oman and Sudan. Their financing was not restricted to religious studies, but all types of specializations that are essential for the development of the country. This approach of financing of higher education helps creating a learned class that is capable to assume

social and political positions and to participate in building a sustainable development of their country.

Although, there is evidence that *AWaqf* have played a vital role in the development of higher education in Muslim communities for years in the country, at present the success of these charitable financing institutions is seen to be declining. When we discussed the *Waqf* of HSMJ we noted that the success of their school has always depended on the mass participation of ordinary Muslims. The wealthy people are usually donated for the establishment of mosques, hospitals, libraries, school buildings and similar institutions; the enduring success of these institutions has only been possible because of a multitude of small donations made by a number of ordinary Muslims enlightened in the spirit of *Waqf*.

With the massive increase of population in this century the amount of real property has not increased. This has excluded a huge portion of the Muslim population from the opportunity to participate in *the Waqf endowment* as for a long time the perception has been that *Waqf* are created only with real estate property and usually intended to serve mosques. As a result of such development, those who are not in possession of real property failed to participate in *Waqf* endowment (Karim year: 12). In this regard, we have to stress that the central meaning of a *Waqf* has changed and nowadays means that *awqaf* are today intended as an act to build mosques and other real estate properties. It is now time for Muslim scholars to consult the Ministry of Education on proper ways that will enhance *Waqf* mechanisms to use a *Waqf* fund to finance higher education according to *sharia*. It is also a time to revive the spirit of Muslim individuals to donate cash for a higher education, regardless of the amount. This has been practiced by the Islamic Religious Council of Singapore and shows that is working well.

Challenges regarding the support of *Waqf* for higher education in Zanzibar

In the previous paragraphs we have seen how members of the communal Muslim bodies donated their wealth voluntarily to create *awqaf* for primarily educational purposes. Some *Waqf* properties were managed to generate funds used to support educational

institutions inside and outside Zanzibar. However, in the area of higher education, it was left to individuals to contribute funds accordingly. Based on these considerations, we can identify some key challenges that threaten the use of *Waqf* for higher education purposes:

The Nationalization of *Waqf* properties and transfer of some of them to the Chief Registrar of documents and subsequently to the *Waqf* and Trustee Commission led to the disorganization *Waqf* properties and collapse of its administration for many years.

Many of the residents of *Waqf* houses intended to support education refuse to pay rent that would enable *mutawallis* to generate enough funds to support higher education.

Lack of experience among *Mutawallis* and Members of the Board of *Waqf* Commission on how to invest *Waqf* in supporting higher education.

Prospects that will facilitate *Waqf* to support higher education in Zanzibar

Regarding the challenges that have existed for years in the sphere of *Waqf* we have the hope that *Waqf* could still support higher education in Zanzibar. This hope is based on the following arguments:

There is as of now no direct government hand in most issues of economy. The role of government boards is to oversee and not to manage. There is no act of nationalization in the country. There are some new Faith Based Organizations that have initiated the role of advancing higher education by collecting funds from their members, investing them and helping students who are in need to go on with their higher education.

The *Waqf* and Trust Commission in Zanzibar is presently re-registering all *Waqf* properties that are under its administration. These properties include houses, plantation estates and land. The Commission is reorganizing these properties and its uses according to the current socioeconomic situation of the country.

The new leadership of the *Waqf* Commission is devoting time to gain experience from skilled *Waqf* stakeholders by attending conferences,

seminars and workshops that help to show new ways of supporting higher education through the use of *Waqf* properties.

Conclusion

The time has come for Muslim scholars in particular and individual Muslims in general to revisit the concept and function of *Waqf*. The *Waqf* benefits must be shared within the society for the improvement of society as a whole irrespective of its religious beliefs and practices. Special emphasis should be put on *Waqf* institutions as an institution that accomplishes Islamic commitment by practicing such commitment actively and not only by reading and memorizing verses of the Quran or Hadith on *Waqf*.

Muslim scholars must lead the methods of implementing this obligation in the daily life. Muslim societies are expected to interpret *Waqf* as a form of daily humanitarian behavior. In other countries *Waqf* are facilitating all aspects of society development. These include the funding of higher education and helping Muslim children who are in need to have an access to education.

Higher education is a tool that helps young generations to create awareness when they are facing global challenges. Muslims cannot continue to depend on random opportunities; they need a plan and strategies that will help Muslim societies to identify priorities to improve life for all human beings and the environment as a whole. This is the life that was propagated by the Prophet Mohammad (SAW) and his Companions.

Biography

Abdulhamid H. A. I. (2007), Waqf Commission, paper presented in the workshop on “strengthening the Legal Profession in Zanzibar”, 24th – 25th February, 2007.

Abdalla (1958), A commentary on Muslim Education in East Africa, in Proceedings of the Conference on Muslim Education.

Abdul Sheriff (1995), the Records of the “Waqf Commission” as a source of Social and Religious History of Zanzibar.

Crown and Crescent: Competing Policies on the Administration of Islamic Law in East African Coast, Johannesburg (2006).

Hindu Sunni Muslim Jamat files.

Kawakeb A.R. A. (2007), Kuwait Awqaf Public Foundation Waqf Experience, paper presented at the Conference of Developing *Waqf* Institutions, August 17 – 19, 2007, Cape Town, South Africa.

Lienhart P. (1958), Family Waqf in Zanzibar, paper read at the Conference held at the East African Institute of Social Research, Makerere College, June, 1958, Kampala Uganda.

Loimeier R. (2003), Islamic Education in East Africa.

Monzer Kahf, (1999), Fiqhi issues in the Revival of Awqaf, paper presented at the Harvard Forum on Islamic Finance and Economics, October 1, 1999, Harvard University.

Muhammad A. M. and others (1998), Waqf is it a viable force? NGORC, Zanzibar

Zanzibar Archive files on Waqf Commission, from NAZ, HD3 – HD 10

Ziddy I. H. (2007), Experience and Challenges of the administration of Waqf institution in Zanzibar, paper presented at the International Conference on Developing *Waqf* Institutions for sustainable community development and poverty eradication, August 17-19, 2007, Cape Town, South Africa.

Ziddy I. H (2014), Review of the Waqf and Trust Commission (WTC) in Zanzibar, in Sarajevo Journal of Sciences, “Inquiry”, Volume 1, Number 1, 2015

Websites:

www.al-islam.org/laws/Waqf.hotmail. -

<http://Lexicorient.com/e.o/Waqf.htm>

<http://en.Wikipedia.org/wiki/Waqf>-<http://huquq>

com/maghniyah/public_trusts.htm -[file:///E:/What %20 is %20 Waqf. Htm](file:///E:/What%20is%20Waqf.Htm)