

Waqf Culture in the Ottoman Empire and Reflections of the Activities of Cash Waqfs on Today

Harun Kısacık^{*,1} and Metin Topkar^{*,2}

^{*}Vocational School of Social Sciences, Hitit University, 19030, Corum, Türkiye.

ABSTRACT It is known that waqf culture was quite widespread in the Ottoman state. Certain needs in society were met through waqfs. Cash waqfs were also established for financial needs. In this study, in which the prevalence of waqf culture in the Ottoman Empire and its reflections on society were tried to be discussed, the reflections of some of the debates that came with the emergence of cash waqfs to the present day were mentioned. In addition, the study investigated the activities of cash waqfs, what kind of benefits they provide to society, and how their continuity is ensured over time. Comments are included about the reason why cash waqfs, which are seen to be more common in the geography of Rumelia, are relatively less in the southern and eastern provinces. The parts of the discussions on cash waqfs that are misunderstood today are emphasized. In the conclusion of the study, the similar and different aspects of today's Islamic financial institutions and cash waqfs are compared.

KEYWORDS

Ottoman waqf culture
Cash waqfs
Islamic finance
Islamic banking

INTRODUCTION

Helping a person in need is a human value. In fact, it is a uniquely human feeling for humans to help other living beings and meet their needs. Since cooperation cannot be individual, an organized force must emerge. In the Ottoman civilization, meeting needs, helping each other, etc. for different purposes waqfs emerged as an organized structure. Waqfs culture became so widespread in the Ottoman Empire that waqfs were established in every field. In addition to the waqfs that meet the needs of people, there have also been waqfs for plants and animals. Also, cash waqfs with to meet the financial needs of the society.

With cash waqfs, financial needs were tried to be met without interest-bearing transactions during the difficult times of the society in the Ottoman Empire. Cash waqfs, like today's Islamic financial institutions, operated in accordance with the rules of Islamic law. However, today's Islamic financial institutions operate not only for the purpose of mutual aid, like cash waqfs, but also for commercial gain.

WAQF CULTURE IN THE OTTOMAN EMPIRE

Although the waqf, which literally means "to stop, halt", is a concept belonging to the Islamic religion, similar institutions existed

before the Islamic religion. In the religion of Islam, it is accepted as the first waqf that Muhammad (S.A.V.) gave his land to the poor (Türkmen 2023).

In the vast Ottoman geography, the main duty of the state was to control security and production. Apart from this, services that directly contact people, such as municipal services, social services, and health services, were provided through waqfs (Sarıcaoglu 2024; Yıldırım 2023; Türkoğlu 2013). Waqfs in cities established with a mosque at their center; It worked for the public benefit with madrasahs, libraries, hospitals, baths, guesthouses, bridges, fountains and many other construction elements. In addition, importance was given to its continuity. Ownership of waqfs does not belong to the person who founded the waqf (Ülker and Toraman 2012).

In the Ottoman Empire, a person could be born in a waqf house, study at a waqf school, have his needs met by waqfs, work in a workplace established by waqfs, and when he died, his funeral could be held through the waqfs and he could be buried in the waqf cemetery. In short, in the Ottoman Empire, a person could benefit from waqfs from birth to death. This situation comprehensively reveals that waqfs played an important role in every stage of life in the Ottoman Empire (Gursoy 2015).

In order to understand a civilization, it is necessary to examine every aspect of it. It should not be forgotten that each century has its own characteristics. But the fact that does not change here is; It is the feeling of doing good that comes with a person's nature and being happy when the good he does brings eternal benefit to people. This feeling is seen with the understanding of zakat and charity, which is obligatory in Islamic societies. Donations made

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¹harunkisacik@hitit.edu.tr (Corresponding author)

²metintopkar@gmail.com

solely for the sake of Allah (swt), without expecting anything in return, have contributed greatly to the development of the waqf's culture. The verse in the Holy Quran says "Believe in Allah and His Messenger, and make you successors over them and spend out of what He has given them authority to spend; whoever of you believes and spends, there will be a great reward for them." (Surah al-Hadid, verse 7) After faith, charity is mentioned and it is emphasized that humanity has been made the caliph of the earth and responsibility has been placed on each servant.

Acting with this sense of responsibility, Islamic societies have followed the path of meeting people's needs to the best of their ability, without waiting for the state to do so. Of course, it will be difficult for people in today's societies, who are spiritually blind and look for everything in material things, to understand this.

When the book published by the General Directorate of Waqfs of the Republic of Turkey under the name "Interesting Waqfs in History" is examined, it is seen that dozens of interesting waqfs were established in the Ottoman Empire. A few of the waqfs included in the book in question are listed below:

- The waqf that provides picnics to students, - The waqf that repairs pavements, - The waqf that wants doctors to be good-natured, - The waqf that bans tobacco for primary school teachers, - The waqf that distributing hot pita bread, - The waqf that helps poor singles get married, - The waqf that prepares dowries for girls, - The waqf that seed saving, - The waqf that protects storks, - The waqf that provides fruit feeding, - The waqf that carries snow to the dispensers in the heat.

As can be seen from the names of the waqfs listed above, care has been taken to meet any need in society, regardless of its field, through waqfs. In addition, through waqfs, people were treated with charity without harming their dignity.

It is recorded when a waqf is established in the Ottoman Empire. A waqf property has become a promise made in the way of Allah (swt), which a person voluntarily dispossesses, which cannot be inherited, cannot be sold, and cannot be used for purposes other than the purpose for which it was dedicated. That's why people were afraid of damaging waqf properties. Care has been taken to operate the waqfs, which are managed by a management called the board of trustees. The salaries of the managers could also be paid to the extent determined from the waqf's income. In many waqfs, management is voluntary and no fee is required. Waqfs registered and established by the Judge of the region where the waqf was established were subjected to serious inspections by the Judge himself or by appointed auditors (Kaya 2003). Cash waqfs are easier to establish than real estate waqfs. It has been easy for cash waqfs to become widespread because everyone can participate as much as they can, no matter how much or little. Not everyone may have enough money to have a mosque built, but they may have a few coins to donate to cash waqfs.

CASH WAQFS

When the donated real estates are operated, the need to donate the cash that will be needed during their reconstruction has emerged due to their aging, falling into disrepair and dilapidation. In fact, cash waqfs are a complementary element of real estate waqfs. Cash waqfs existed in the Ottoman Empire has been operating since the 15th century (Okur 2005; Kızıldağ *et al.* 2023). In the Ottoman Empire, a certain legal framework was prepared to ensure that the income from cash waqfs remained within the limits of the state. Therefore, at a time when bankers in Europe oppressed the people through high interest rates and usury became normal, the small financial needs of the people in the Ottoman Empire were met

within the determined limits and without exaggeration. Usury was prevented in Ottoman lands and the debt ratio was ensured not to exceed a certain amount for centuries. In fact, cash waqfs have made a significant contribution to economic stability in this respect. The practices in cash waqfs controlled by the state were tightly controlled and were popular with the public. It is known that 46.12% of the waqfs established in Istanbul between 1456 and 1546, 31.77% of the waqfs established in the 18th century, and 56.81% of the waqfs established in the 19th century were cash waqfs (Öztürk 1995).

Nowadays, discussions about the functioning of cash waqfs are more common than discussions about their establishment. However, at that time, there was not much disagreement among scholars regarding the functioning of cash waqfs. Since it is essential that the income obtained from cash waqfs be spent on orphans, the poor and the needy, scholars have unanimously agreed that they are beneficial in this respect.

Cash waqfs, as a complementary element of real estate waqfs, have operated in Rumelia and Anatolia for centuries and have contributed to thousands of good deeds. When the reasons why there are more cash waqfs in Rumelia compared to the south and east of Anatolia and the Ottoman geography are investigated, it is understood that there is a difference in terms of the abundance of cash. In the Ottoman timar system, timar Sipahis were assigned to the Serhat tribes and were interested in cultivating the fields there, except in times of war, and these were mostly in the Southern and Eastern parts. Janissaries, who were professional soldiers, were assigned to the campaigns against the lands of Western societies, and they were mostly in Rumelia. They are active duty professional military officers. Janissaries were selected from the devşirme. Therefore, there would not be many kinship relationships. In the early periods, they were not allowed to marry. Since most of their needs were met by the state in kind and also given in salaries, they could not find many ways to use cash. They wanted to do charity by donating this money, which was more than they needed, to cash waqfs. It should be taken into consideration that this may be one of the reasons why there are many cash waqfs in Rumelia (Bulut and Korkut 2016).

CASH WAQFS AND TODAY'S ISLAMIC BANKING SYSTEM

Islamic finance; It works on the principle of prohibition of interest, excessive uncertainty, gambling, illicit goods, and services. The Islamic financial system is a financial system where fair sharing by enduring risk is essential (Kısacık 2021). The Islamic banking system, which operates in the Islamic financial system, also operates on the basis of trade. In other words, just like in commercial activities, in the Islamic banking system, income is obtained by enduring risk.

Cash waqfs are considered the pioneer of Islamic finance (Sumer and Ondaş 2023). With the developments in information technologies, cash waqfs have transformed into the Islamic banking system. However, it cannot be said that the Islamic banking system is a complete continuation of cash waqfs. Because, as can be seen in the figure below, although cash waqfs and the Islamic banking system have similar aspects, they differ in some ways.

When cash waqfs and the Islamic banking system are compared, it is seen that money is not earned with money in both systems. It can be said that money is tried to be used in commercial activities, production, and in ways that will create employment and that it contributes to social welfare by preventing the accumulation of wealth in one hand due to the trade in goods. In short, both systems aim to provide financial services in accordance with the rules

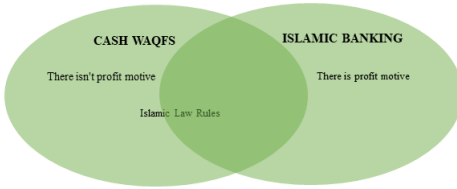


Figure 1 Comparison of Cash Waqfs and Islamic Banking System

of Islamic law. However, cash waqfs do not aim for commercial gain since they are mutual aid organizations due to their mission. The earnings obtained from cash waqfs are used for charity. It is understood that cash waqfs maintain the income balance in society by transferring money from the rich to the poor. Although Islamic banks act in accordance with the rules of Islamic law, they are established for the purpose of generating commercial profits since they are businesses.

CONCLUSION

In an economic system, the economic system is sustainable as long as it is prevented from using money to gain easy wealth, such as interest, which is prohibited (haram) in Islam. As we reduce the attractiveness of easy ways to increase wealth, social welfare will also increase as production, employment and exports will increase. First of all, excessive capital accumulation has created privileged groups in western societies with a capitalist mentality and unlimited interest, negatively affected social peace and caused civil unrest for centuries. Societies will be able to achieve prosperity to the extent that they can learn from history and with the principle of fair sharing of resources envisaged in Islam.

It is clearly seen during the period when cash waqfs, which aimed to operate in accordance with the rules of Islamic law, did not have the same impact on the economy as interest did in the Ottoman Empire. As in the European societies of the period, wealth was not concentrated in certain individuals with interest. Thanks to cash waqfs, wealth transfer took place from the rich to the poor, as it should be. It is understood that the purpose of establishing waqfs is to create social welfare through fair sharing in order to gain God's consent, as per religious belief.

Cash waqfs that emerged in the Ottoman Empire aim to meet the financial needs of the society in accordance with the rules of Islamic law. Today's Islamic financial institutions also operate for the same purpose. In short, Ottoman monetary waqfs and today's Islamic financial institutions meet the financial needs of the society by complying with the rules of Islamic law. The similar aspect of the institutions in question is their goals. In other words, both institutions aim to meet financial needs according to the rules of Islamic law. The different aspects of Ottoman cash waqfs and today's Islamic financial institutions emerge in terms of their commercial purposes. While Ottoman monetary waqfs were non-profit organizations, today's Islamic financial institutions are established for commercial gain. When the literature is examined, it is seen that there are intensive studies on waqf culture in the Ottoman state. However, it is observed that studies dealing with the reflections of the activities of cash waqfs on the present day are limited. In this context, the study is expected to contribute to the literature.

Availability of data and material

Not applicable.

Conflicts of interest

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

Ethical standard

The authors have no relevant financial or non-financial interests to disclose.

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