

Endowment (*Waqf*) and Social Security: The State and Endowment as a Civil Society Institution; Reciprocal Impacts Concerning Security*

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Abstract

Civil society encompasses a variety of institutions, each capable of having a direct impact on social security. Among these, the institution of endowment (*waqf*) in Islamic civil society significantly influences both social and economic security. Endowment is defined as immobilizing an asset and dedicating its benefits to public welfare, such as social and charitable activities. Property transfer is limited through endowment, and its utility is designated for public use. Islamic economics, which promotes moderation, does not allow for unlimited individual ownership while also steering clear of complete public ownership. Both extremes could undermine social and economic security. This article examines how the endowment institution, as an independent entity, directly contributes to creating and preserving social security. The central argument is that, when properly managed by the state and civil society institutions, the endowment can promote social justice, equality of opportunity, active citizenship, and, ultimately, security at individual, national, and international levels. However, this can only be achieved if the endowment is not controlled by the state; if it becomes just another extension of the state, it could result in excessive government centralization, which undermines security. The paper posits that endowment is a civil society institution that the state should oversee, not dominate, while civil institutions should leverage it to ensure independence and accountability for power structures. By contributing to ideas of social justice and equal opportunities, endowment is a critical mechanism for providing social security.

Keywords: endowment (*waqf*) institution, civil society, justice, social security, state

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1. Introduction

This article seeks to provide a fresh perspective on the endowment (*waqf*) institution as a significant element of civil society, exploring its relationship with social security. Security, both material and spiritual, is the most fundamental and vital concern of humankind. The ultimate goal of human rights—including civil, political, economic, social, and environmental rights, as well as sustainable development—is to ensure security, enabling individuals to flourish and achieve personal development in peace and tranquility.

To elucidate the relationship between endowment and security, this study explores how endowment contributes to individual, national, and international security within the broader objectives of civil society. The argument is that, under appropriate conditions, endowment enhances security at all levels.

At the individual level, endowment promotes personal development and enriches the donor's character. Those benefiting from endowment enjoy increased security and well-being. At the national level, endowment facilitates social justice and equality of opportunity, fostering political and economic development in society. At the international level, endowment encourages cooperation, sustainable development, and the promotion of human rights standards.

Additionally, endowment strengthens civil institutions and mitigates government overreach. As a civil institution, endowment promotes active citizenship and enhances social welfare, which subsequently supports social security.

While a significant body of literature exists on endowment across various disciplines, its role as a civil society institution concerning the state and its influence on social security has received less attention. This study addresses this gap by exploring how endowment, as an independent institution outside the government's direct control, can monitor and guide power structures to facilitate social security.

A critical point emphasized here is that if the state monopolizes endowment, it risks becoming an instrument for government expansion, ultimately transforming endowment into a counterproductive force against security. The effectiveness of endowments as civil institutions relies on the strength of other civil society institutions and their collective commitment to the principles of accountability and justice.

This article begins by broadly examining the concept of security, focusing on the interconnectedness between personal and national security. Despite their interdependence, tensions often exist between these two dimensions, as state policies can sometimes threaten individual security. Striking a balance between state policies and individual security is essential for achieving optimal national

security outcomes. Moreover, individual security serves as a stepping stone for broader national development.

Following this overview of security, the discussion shifts to the institution of endowment and its relevance to the concept of security. The analysis delves briefly into the Quranic perspective on endowment, emphasizing its role as a mechanism for spreading goodness and generosity in society and as a significant deterrent against hoarding and material accumulation. The interplay between endowment and social security is then explored, demonstrating how endowment, as a civil society institution, can play an instrumental role in enhancing security. This analysis examines vulnerabilities, highlighting that the success of endowment in ensuring security relies on several conditions, the most crucial being effective state management and oversight. Without such governance, endowment risks becoming entangled in corrupt state systems, transforming from an opportunity into a challenge.

2. Personal and National Security

Few would dispute the significance of security—whether personal, national, or international—as a crucial concern in human societies. Among these, national security holds a central place, as it is the state that shapes the conditions for both personal and international security. However, history demonstrates that states often fail to coexist peacefully. Throughout the ages, states have been both sources of and threats to security, with their economic and military policies alternately ensuring national security and causing economic instability or war. The intensity and nature of national security issues have varied dramatically over time. Historically, national security concerns have frequently escalated into direct conflict, as seen in the 19th century and even in contemporary times. While there have been efforts to resolve disputes peacefully and reduce tensions through cooperation, security remains a persistent issue, engulfing humanity in uncertainty and fear (Russell 2009, 334).

The term “security” is widely used across various disciplines within the humanities and is considered a key concept in academic and political contexts. However, the literature on security is vast and diverse. Much of the existing work is empirical, focusing on contemporary issues in national security, often as a subfield of strategic studies. State policies—whether in foreign relations, defense, or economics—are predominantly aimed at ensuring national or international security.

Since the 1970s, the scope of the term “security” has broadened significantly with the growing prominence of economic and environmental issues. Previously, the concept was largely confined to military (defense) concerns.

At its core, individual security pertains to individuals, who are the primary subjects of this concept. Studying individual security is a foundational entry point for understanding national and even international security. The exploration of this subject is both fascinating and expansive, drawing researchers into fields such as political science, psychology, and sociology.

A key tension emerges between individual security and state security. While states are historical guarantors of security, they can also become sources of insecurity. Autocratic governments exemplify this contradiction, prioritizing their objectives above all else and dismantling anything obstructing their path.

Individual security presents a fundamental paradox: individuals can become sources of insecurity for others. This intrinsic contradiction extends into the diverse and multifaceted realms of social and political issues.

2.1. Individual Security as a Social Issue

It is initially worth noting that attributing the idea of security to objects is simpler and more comprehensible than applying it to human beings, as objects, in the end, can be replaced by other objects. The security of objects, which is ultimately connected to the security of individuals—since individuals must ensure their protection—can be guaranteed through mechanisms like insurance. Whether the object is destroyed or remains intact, the intended sense of security is achieved. However, ensuring human security is far more complex. In the case of individuals, various factors, such as life, health, success, wealth, and freedom, come into play, many of which, once lost, are irreparable. Human life, once gone, cannot be restored; lost honor cannot be regained; and reattaching a severed limb is nearly impossible (Miller 1980, 71–88).

A notable aspect of individual security is the inherent tension within its various dimensions. For example, reducing crime in many societies necessitates imposing certain limitations on civil liberties. Even in societies that champion preserving freedom, such as Western democracies, absolute freedom has never existed. Consequently, striving to secure individuals invariably results in some restriction of individual freedoms, as security cannot be achieved without such constraints.

The lexical definition of security underscores the inherent difficulties in conceptualizing it. Security is often defined as protection from danger and, subjectively, as a sense of being safe. National security, in particular, becomes even more complex to define. Ian Bellany posits that security fundamentally means relative freedom from war, coupled with a strong conviction that defeat will not be the inevitable outcome of any conflict. Penelope Hartland-Thunberg describes national security as the successful ability of a nation to achieve its interests as perceived by its people. Walter Lippmann asserts that a nation enjoys security

when its values remain intact during peacetime and defensible during war. Cia Domo Luciani identifies national security as the ability to prevent foreign aggression. Lawrence Martin equates security with confidence in achieving future prosperity. John E. Mroz defines security as relative freedom from threats. These varying definitions reflect the complexity and multifaceted nature of security in all its dimensions (Barker 1987, 12–21).

Absolute security is unattainable for any individual, as unforeseen factors often contribute to insecurity. For instance, a sudden robbery may strip a person of their possessions, or an unexpected illness may afflict someone previously healthy. While some insecurities are random, others arise from causal relationships.

Most threats stem from the reality that individuals exist within a human environment shaped by inevitable social, political, and economic pressures. Threats can generally be categorized into four broad types:

1. “Physical threats” such as pain, injury, and death.
2. “Economic threats” including confiscation of property and destruction of assets.
3. “Threats to rights” like imprisonment and restrictions on ordinary social freedoms.
4. “Threats to status or position” such as public humiliation and media disgrace.

Since individual freedom of action inherently creates potential insecurity for others, a central question arises in political thought: how can a balance be achieved between personal freedom and the real threats that freedom may impose on others? This equilibrium is crucial, and governments play a significant role in maintaining it.

Kenneth Waltz states that governments, like individuals, experience insecurity in proportion to the extent of freedoms granted. If freedom is desirable, insecurity must also be accepted. Hobbes argues that people establish governments to protect themselves from foreign invasions and internal threats, allowing them to feel secure and enjoy the fruits of their labor comfortably (Rawls 1971, 41–53).

From this perspective, states act as mechanisms through which individuals safeguard themselves against social threats. However, as governments grow in power, they can paradoxically become sources of threat to individuals. Stability in governance arises when power is centralized, coupled with a general understanding among citizens that any form of government is preferable to its absence. Lebanon’s condition following the 1976 crisis exemplifies this point, as the lack of a functioning government led to catastrophic chaos. The threats posed by governments can be categorized into four main groups:

1. Legislation and legal imposition
2. Direct governmental and executive policies
3. Power struggles and control disputes

4. Cross-border security policies

A persistent and seemingly irresolvable tension exists between national security and individual security. One potential means for individuals to enhance their security is joining groups and organizations, often political, that can function as pressure groups. In countries with weak governments, social institutions such as families, tribes, and religious organizations are crucial in ensuring individual security.

Governments influence individual security, whether positively or negatively. The tension between national and individual security remains a continuous and inevitable conflict. Nevertheless, governments must strive to achieve a balance between the two. Without such balance, political crises are likely to arise, paving the way for foreign intervention.

Ensuring individual security is among the most effective mechanisms for accelerating a nation's development. When individuals feel secure, they experience peace of mind, fostering societal stability and enabling the collective pursuit of national construction and development goals. Balancing individual and national security motivates citizens to contribute actively to national objectives while benefiting from improved conditions.

In the current exceptional circumstances of the Islamic Republic of Iran, the nation is transitioning from years of honorable warfare to determined reconstruction and development. Greater stability and peace are essential for this progress. One avenue for achieving stability is strengthening national security. As previously mentioned, national security measures may involve social restrictions, and such contradictions are unavoidable. However, it is crucial to ensure that any social restrictions aim to enhance individual security, fostering citizens' peace of mind.

All three branches of government have pivotal roles in this regard. The legislative branch can pave the way by enacting necessary and appropriate laws, enabling the executive branch to implement them. Meanwhile, the judiciary can facilitate public affairs by ensuring oversight and administering justice.

Ultimately, government officials must recognize that the clearest pathway to advancing national security lies through individual security. Various factors can influence this process, including institutions such as endowments, which can initially impact individual security and extend their influence to national and international levels. Both political and social spheres can actively contribute to this effort (Organization for Cultural Documentation of the Islamic Revolution, 1997, 21–22).

3. The Concept of Endowment and Security

In the Abrahamic religions, such as Islam, rooted in cooperation and altruism, there is the concept of endowment or *bāqiyāt al-ṣāliḥāt* (enduring good deeds). This institution has gained significant attention, particularly in contemporary times. The primary purpose of the endowment is to establish and sustain housing, and sources of livelihood and partially address public needs or support specific groups, such as the donor's descendants, scholars, patients, travelers, and other vulnerable segments of society. It seeks to relieve them from anxieties, insecurity, and instability.

Historically, endowment and ongoing charity (*ṣadaqāt jāriya*) have been a prominent manifestation of civilization, human benevolence, and public education across Iran and other Islamic countries. For over a millennium, its revenues have funded the establishment of universities, hospitals, public baths, caravanserais, bridges, mosques, schools, and other charitable institutions. These endowments have played a pivotal role in fostering scholars, philosophers, poets, writers, and physicians.

While similar practices existed before Islam, the prominence of endowment as a virtuous tradition began with the advent of Islam, particularly through the emphasis of the Prophet's family (*ahl al-bayt*, PBUT). Throughout history, endowment has often addressed the essential needs of the underprivileged. Unlike today's governments, which are deeply involved in planning and managing societal welfare, historical rulers primarily focused on defending borders and maintaining public order. In such contexts, people relied on endowment to establish and sustain many public welfare institutions. Some endowment properties even addressed intricate social issues, such as fostering harmony between spouses or mitigating conflicts (Motahhari 1988, 51–57).

In Islamic jurisprudence, endowment refers to “detaining the property and donating its benefits.” Jurists describe it as *ḥabs al-ʿayn wa tasbīl al-manfaʿa*, meaning that the donor relinquishes ownership of the property, rendering it inalienable, unsellable, and non-transferable. The benefits of the endowed property are designated for individuals, groups, or public welfare causes (Asadi Nezhad 2006, 62–63).

Endowment is generally divided into two types: Public: Dedicated to charitable purposes. Private: Designated for the endower him/herself. Other classifications exist but fall outside the scope of this discussion.

As highlighted by Ibn Balkhi, the tradition of endowment in Iran predates Islam. He recounts that after Fereydoun defeated Zahhak and assumed the throne, he instituted a just system and returned confiscated lands to their rightful owners. For properties without claimants, he dedicated them to the needy as endowments.

This practice led to the flourishing of charitable acts during his reign (Ibn Balkhi 1983, 36–37).

In this context, lands without owners were transformed into endowments for the needy. Importantly, the term “needy” (*darvīsh*) here does not refer to ascetics as commonly understood today. Instead, it describes impoverished individuals striving to survive under oppressive landowners. The term originates from *darvīz*, meaning “to seek.” As Dihkhuda’s dictionary explains, this evolved into *darvīsh*, symbolizing those who are opposite to the rich, those who sought basic sustenance (Dihkhuda Dictionary, under *darvīsh*; Bayhaqi 1996, 582–583).

Some scholars, such as Ann Lambton (1969, 26–27), argue that endowment gained prominence in Iran only after Islam. She suggests that, following the Arab conquest, land was seized by Muslim conquerors and transformed into endowment properties. Villagers, in turn, retained usufruct rights by paying rent, with the land’s revenues benefiting Islamic society. However, this narrative oversimplifies the complexity of endowment ownership. In later periods, the term endowment predominantly referred to lands whose ownership was suspended for public or charitable purposes.

The defining characteristic of endowment in all its forms is its permanence. Each endowment requires a custodian (*mutawallī*), who may be the donor themselves or a trusted individual appointed by the donor. Sometimes, the donor also designates a supervisor to oversee the custodian’s activities.

Iran has been home to many remarkable figures who dedicated their wealth to endowment. For instance, Khwaja Karim al-Din Barakuhi’s endowment document detailed properties extending 17 *zar*^c (a unit of measurement) in length. Among the stipulations was providing each pilgrim passing through ‘Aqda with a pair of shoes and one *mann* (unit of weight) of bread (Bastani Parizi 1983, 123–137).

3.1. Endowment, Islam, and Security

Generous acts of endowment, where individuals dedicate portions of their wealth to alleviate the challenges faced by marginalized members, represent a profound embodiment of divine beneficence and compassion. By offering such selfless contributions, benefactors align themselves with divine Attributes of Generosity and Mercy, an honor for which they express gratitude. The Almighty, described in the Qur’an as the ultimate source of Goodness and Benefaction, extols such individuals in verses like “Truly God loves the virtuous” (Qur’an 2:195)¹ and others, highlighting the virtues of charity.

“As for one who gives and is reverent, and attests to what is most beautiful, We shall ease his way unto ease” (Qur’an 92:5–7). This verse emphasizes the promise of ease and prosperity for those who contribute their wealth or lives in the path of

goodness, embody piety, and remain committed to virtuous deeds. Within the framework of Islamic legal and economic systems, endowment stands as a unique and essential institution.

Endowment possesses distinct characteristics in Islam. It is a righteous and enduring act, epitomizing cooperation, mutual support, and selfless generosity, free from any ulterior motives or harm to the dignity of others. It is a perpetual form of charity devoid of usury, a debt given without anxiety, and an act entirely free from the spirit of hoarding and excessive accumulation of wealth (Qur'an, 102:1–2). By countering stark class disparities, endowment becomes a practical tool to promote socioeconomic equity. Furthermore, it is a moral and spiritual investment for the benefactor, who stores a “green leaf” of eternal reward for themselves (Qur'an, 73:20). Ultimately, endowment immortalizes the donor's name, granting them a lasting legacy and a form of spiritual permanence.

In essence, endowment involves the preservation of an asset by prohibiting its disposal while dedicating its benefits to charitable endeavors. It means maintaining the principal asset perpetually and utilizing its income or advantages for acts of righteousness.

Reflecting on the Quranic verses, it becomes evident that a significant emphasis is placed on the sense of security that endowment fosters. The Qur'an underscores that acts of charity, help, and selfless giving—performed without condescension or anxiety—instill a profound sense of security in the benefactor and the beneficiary. From a spiritual perspective, these acts offer solace and tranquility in the afterlife. For believers, this translates into peace of mind and assurance in this world. Addressing disparities such as economic inequalities through endowment further enhances societal security, as unchecked disparities can lead to violence and societal unrest. Within this framework, endowment, as outlined in the Quranic worldview, paves the way for widespread societal welfare and combats excessive materialism.

With a fourteen-century legacy in Islam, endowment has its origins in a Prophetic tradition that identifies three lasting contributions a person leaves behind: “perpetual charity (endowment), knowledge that benefits others after that person, and a righteous child who prays for them” (Motahhari 1988, 37–38). The endowment's contributions to philanthropic efforts, including supporting orphans, the poor, and other disadvantaged groups and overseeing their well-being, are undeniable.

Additionally, the endowment has historically contributed to the establishment and management of mosques, schools, universities, libraries, clinics, and even resting places for travelers. For instance, rest stops were constructed along major routes to ensure travelers' comfort. The broad scope of endowment reflects its

unrestricted nature, provided it does not involve sin or immorality. Over time, despite fluctuations in its prominence under different governments, the endowment has flourished during specific periods, such as the Abbasid era. During this golden age, annual endowment revenues amounted to hundreds of thousands of dinars worth of gold, supporting institutions like the Nizamiya schools in Baghdad and Nishapur. Dedicated administrative bodies, such as the *Diwan al-Awqaf*, were established to manage these affairs.

From the fourth to the seventh centuries AH, endowment experienced significant growth. By the sixth century, the tradition of endowments expanded greatly to include schools, hospitals, and libraries. The growing importance of endowment necessitated adherence to Islamic principles, and its management was entrusted to scholars and religious leaders. During the Safavid period, a Ministry of Endowments was established to register endowments and manage their revenues according to their deeds. Thus, endowment has played a pivotal role in the flourishing of Islamic civilization.

Dedicating wealth to charitable purposes also has roots in European history. Today, foundations in Western countries play a significant role in social, political, and economic domains, exemplified by institutions like the Nobel Foundation in Sweden. Although Western philanthropic foundations differ fundamentally from Islamic endowments, both share common objectives in addressing societal challenges and promoting knowledge and science (Larijani 1994, 14–15).

To activate endowments as a mechanism for fostering the economic and social development of Muslim nations and societies, addressing the economic challenges of impoverished communities, and responding to the recommendations of numerous experts regarding the need for a global Islamic endowment institution, the Islamic Development Bank, established the Global Endowment Foundation in November 2000. According to Article 3 of its charter, the foundation's objectives include:

1. Supporting a network of endowment institutions to pursue charitable and religious objectives.
2. Supervising endowment organizations, coordinating among them, and ensuring their sustainability.
3. Assisting students by providing scholarships in disciplines crucial to the Muslim community.
4. Establishing and supporting educational, health, and social programs and institutions.
5. Combating poverty to alleviate global suffering through development and capacity-building initiatives.
6. Procuring and distributing humanitarian aid as goods and services.

7. Collaborating with member states of the Islamic Development Bank to establish uniform legislation for endowment (Final Report of the Islamic Development Bank 1997, 11–13).

As a critical social and cultural institution in the Islamic world, endowment is an effective tool for advancing knowledge, technology, and societal welfare, contributing to the broader development of Muslim societies.

Scientific and transparent implementation of donors' intentions by endowment administrators and endowment departments, alongside consistent recognition and encouragement of benefactors to contribute wealth, are essential strategies for promoting the growth of this vital social institution.

3.2. Endowment as a Source of Security: Wealth Hoarding as a Threat to Security

The divine and human consequences of wealth hoarding are why religions, especially Islam, oppose capitalist tendencies. Such tendencies, rooted in arrogance and a desire for supremacy, contradict the divine ethos of Islam and can be considered a threat to societal security. The Qur'an states: "That is the Abode of the Hereafter, which We ordain for those who desire neither supremacy upon the earth, nor corruption. And the end belongs to the reverent" (Qur'an, 28:83). This pursuit of supremacy and material accumulation often originates from excessive wealth and material power, as highlighted in: "[Thos] who amasses wealth and tallies it, supposing that his wealth makes him immortal" (Qur'an, 104:2–3).

Imam 'Alī (PBUH) elaborates on the arrogance of the affluent, saying: "and the rich among the prosperous communities have been feeling vanity because of their riches and saying: we are more in wealth and in children and we shall not be chastised" (*Nahj al-Balāgha*, 799). The accumulation of wealth and the hoarding of resources breed arrogance among individuals and affluent social classes. Inevitably, the security of some often translates into insecurity for others. Such individuals exploit the impoverished and the needy, and their sense of superiority derived from amassed wealth creates a high risk of societal insecurity, fueling divisions and undermining communal stability.

The opposition of capitalists to divine teachings and any thought and guidance stems from their sense of self-superiority. This arrogance, manifesting at various stages and in different forms, becomes a root cause of widespread insecurity within society, disrupting harmony and undermining social and moral stability. As the Qur'an says, "And We sent no warner unto a town, but that those living in luxury therein said, 'We disbelieve in that wherewith you have been sent.' And they say, 'We are greater in wealth and children, and we shall not be punished'" (Qur'an, 34:34-35).

Interestingly, wealth hoarding creates a false sense of security for those who engage in it. The term *mutrafūha* in the referenced Quranic verse refers to “tyrants, the affluent, and the indulgent elites” (Ṭabrisī 1988, 8: 392). The arrogance and rebellion of such capitalists reach a point where they perceive all values to be rooted in wealth, dismissing virtues and moral goodness as insignificant or inferior. “God has certainly heard the words of those who said, ‘God is poor, and we are rich’” (Qur’an, 3:181). Such statements epitomize the pinnacle of arrogance and self-aggrandizement before the Creator of the universe. Individuals with this mindset prioritize their security and disregard the societal insecurity they perpetuate.

The prophets, often emerging from among the oppressed and disadvantaged classes, were dismissed and belittled by the wealthy elites, who devalued their teachings and guidance. As the Qur’an recounts: “And they said, ‘Why was this Qur’an not sent down to a great man from one of the two towns?’” (Qur’an, 43:31). Similarly, when the Prophet informed the Israelites of God’s appointment of Talut as their king, they objected, saying: “How shall he have sovereignty over us while we have more right to sovereignty than he, and he has not been given abundance of wealth?” (Qur’an, 2:247).

In capitalist thinking, wealth becomes the sole criterion for assessing worth and capability, even determining access to social and political responsibilities. This materialistic mindset leads to a level of arrogance where wealth itself becomes a deity. The Prophet Muhammad (PBUH) lamented this, saying: “[...H]ow astonishing it is for a people whose deity is their wealth[!]” (Majlisī 1983, 53: 264).

Islam, by contrast, promotes moderate sufficiency, advocating for a life that transcends poverty and need but does not approach the excesses of wealth accumulation. This balanced lifestyle avoids the harms of capitalism and its resulting societal insecurities. When wealth becomes the ultimate measure of all things, it paves the way for numerous factors contributing to societal instability. A stark divide emerges between the wealthy, arrogant minority and the impoverished majority, creating deep socioeconomic inequality. This class disparity, rooted in materialism, becomes a source of widespread social and political insecurity, imposing immense costs on society. As Imam Zayn al-‘Ābidīn (PBUH) prayed: “O God, I ask You for the best of livelihoods—one that enables me to meet my needs, draw closer to You in this world and the Hereafter, without leading me to arrogance in prosperity or despair in deprivation” (Majlisī 1983, 90: 12).

From the perspective of divine guidance, wealth is regarded as a tool for ensuring a modest and sufficient livelihood for all, rather than a measure of false

and negative values as seen in capitalist ideologies. In capitalism, the primary guiding principle is the preservation of capitalist interests. Legal security in a capitalist framework does not prioritize human security; instead, it safeguards the mechanisms of capitalism, such as monopolistic practices, exclusive economic organizations like cartels and trusts, exploitative pricing, and arbitrary profit-driven policies. These systems prioritize the security of wealth accumulation, even when it involves harmful practices, such as producing destructive goods like chemical and biological weapons, nonessential or harmful products, or environmental degradation.

The capitalist ethos, summarized by Toffler, states: “Produce what can be used, manufacture what can be sold, and acquire what enhances military power” (Toffler 1980, 97–98).

In this free-market economy, the well-being of the masses is disregarded, and their security is not a significant concern. Instead, the security and interests of humanity and future generations are often sacrificed to uphold the capitalist system. Environmental laws, ecological balance, and the welfare of natural and human resources are frequently undermined to prioritize profit and capital growth. The resulting distortion of justice and law is vividly reflected in Islamic teachings, where the adverse consequences of excessive wealth are highlighted.

Imam Ṣādiq (PBUH) stated: “With the increase of wealth, sins multiply, particularly those tied to unfulfilled obligations upon the wealthy” (Kulayni 1984, 2: 135).

This hoarding of wealth leads to arrogance and a refusal to accept principles of justice and fairness. Wealthy individuals resist the establishment of equity and oppose efforts to eliminate monopolistic tendencies and baseless privileges. Instead, they persist in claiming exclusive access to resources and dominance over others.

Wealth hoarding is intricately linked to societal security. Capitalists and the wealthy prioritize their security, often at the expense of others, turning the majority into sacrificial entities for the sake of safeguarding their assets. This imbalance fosters insecurity and inequality within society. To counter this, Islam presents an alternative framework aimed at ensuring equal security for all—emphasizing the security of life, capital, and rights without compromising the well-being of one group for another.

The endowment in Islamic tradition provides an exemplary solution for fostering societal stability and ensuring security for all. Endowment reflects humanity’s yearning for eternal significance, offering a path to immortality through service to others. Unlike wealth hoarding, endowment creates lasting

legacies through community-focused contributions, preserving resources and ensuring their benefits are shared equitably.

In the 28th volume of *Jawahir* (Najafi 1983)—a foundational work in Islamic jurisprudence offering precise discussions on endowment—endowments for infidels are addressed. The deliberations include whether it is permissible to establish an endowment for non-believers, including those considered *murtad* (apostates) or *murtad milī* (apostates who are born to non-Muslim parents). The mere exploration of such questions, including an endowment for *kufār harbī* (non-believers in active hostility against Islam), highlights the wisdom and inclusivity inherent in the institution of the endowment. The objective appears to be fostering broader attraction and harmony within society.

Endowments for *ahl al-dhimah* (non-Muslim citizens under Islamic governance) are an area in which their validity has rarely been doubted. For example, it has been common for Muslims to establish endowments for the benefit of Christian, Jewish, or Zoroastrian communities, especially for their impoverished members, or to support their essential needs. Such practices demonstrate the expansive and humanitarian outlook of Islamic teachings, particularly during the zenith of Islamic civilization.

A particularly striking historical example involves endowment funds designated to support individuals filing complaints against oppressive governors. Legal proceedings against a ruler or official, then as now, could be prohibitively expensive for the poor. These endowment funds ensured that even the underprivileged had access to justice. Similarly, endowment funds were allocated for the care of individuals with mental disabilities, a notable initiative in an era when no formal medical or social welfare institutions existed. Such endowments provided for the collection and care of these individuals, ensuring their basic needs were met and they were treated with dignity.

The variety and diversity of endowments within Islamic civilization, alongside the meticulous attention Islamic jurisprudence and teachings have devoted to this institution, underscore the comprehensiveness and inclusivity of this religion. Islam's universal outlook seeks to establish security for all people, presenting itself as a humanitarian faith transcending religious, gender, racial, and financial distinctions.

By creating equal opportunities for all, Islam strives to pave pathways for human development and progress. It perceives this effort as integral to the human rights framework, with the right to security recognized as one of the most fundamental human rights.

4. Endowment as a Civil Society Institution

One of the fundamental characteristics of a civil society is the minimization of state intervention, focusing instead on its regulatory role. In essence, the state should have a large head but small hands and feet, meaning it must reduce its interventionist and managerial functions to the lowest possible level while expanding its legislative and supervisory powers to safeguard public security and interests. An oversized state apparatus poses a threat to security because its expanding authority across various domains increases its susceptibility to corruption. Power tends to corrupt, and absolute power corrupts absolutely. Hence, the strategy for establishing a civil society aims to impose constraints on state power and introduce limitations wherever feasible.

Limiting the role of the state, which here refers to the government and encompasses all three branches of power, can be implemented in two ways: internal government oversight structures and external, supra-governmental structures. The former involves mechanisms of checks and balances within the state apparatus itself. For example, in parliamentary systems, the legislature, while maintaining its supremacy, restrains the executive branch, although the executive also has its parameters of power. Similarly, in presidential systems, oversight tools within the governmental framework work to restrict and monitor power (Alim 1994, 34–41).

However, theorists of the separation of powers argue that while intra-governmental oversight is necessary, it is not sufficient. There remains the potential for collusion over power interests at the expense of public security and welfare. Thus, structures independent of governmental institutions must oversee and monitor power dynamics. In this context, the gradual emergence and strengthening of civil society institutions becomes essential, transforming them from fragile and unstable entities into strong and influential organizations. Key examples of such institutions include independent political parties, unions, interest groups, non-governmental organizations, independent media, and institutionalized toleration.

The stronger civil society institutions are within a society, the more effectively they contribute to the evolution and improvement of political and economic development. Although a detailed discussion of how this can be achieved is beyond the scope of this article, the foundational point is that civil institutions, by enhancing oversight and control over power structures, mitigate the prevalence of political and economic corruption. This reduces the success of political rent-seeking behaviors, thereby enhancing both personal and national security.

In this context, endowment has the potential to act as an effective civil society institution, albeit under certain conditions. First, endowment, by its very nature

and structure, is not a state institution. It is established based on the altruistic intentions of citizens who primarily seek to fulfill their spiritual aspirations. Through endowment, property ownership is divested, preventing its transfer and effectively curbing the irrational accumulation of wealth. Simultaneously, this ownership does not transfer to the state; however, the state assumes oversight and control responsibilities according to applicable laws.

Appropriate legislation and a reduction in state intervention in this domain are crucial, alongside the optimal management of endowments. These aspects are essential and warrant separate, detailed discussion.

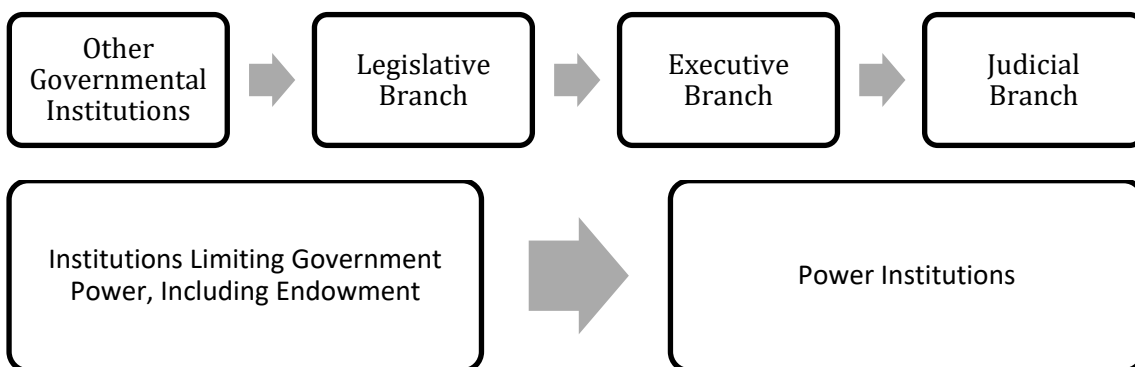


Figure (1): Endowment as a Tool for Controlling Power in Civil Structure

Thus, endowment, as one of the institutions of civil society, lays the groundwork for expanding entities independent of the state, thereby contributing to enhanced national security. Firstly, diverse individuals benefiting from endowment under a legal framework are likely to experience relatively increased security, particularly in economic domains. Secondly, the endowment can support various national projects, including academic, scientific, research, and cultural programs, thereby improving the success rate of national security-related metrics. Furthermore, the growing role of civil society institutions allows the state to allocate more time and energy to specialized and specific national matters.

If the institution of endowment becomes widespread in international collaborations, it can also enhance international cooperation, promote peace, and contribute to global security. For instance, the endowment could fund research institutions dedicated to peace, facilitate conferences among nations, academics, and intellectuals, and establish related non-governmental organizations. Additionally, it could institutionalize joint international humanitarian aid based on human-centric principles. These global mutual collaborations, which are not necessarily state-led, could pave the way for fostering international peace and security.

However, this issue cannot be viewed in isolation. Such a mechanism must function alongside other components and civil society institutions and will also require the collaboration of states and nations (Figure 2).

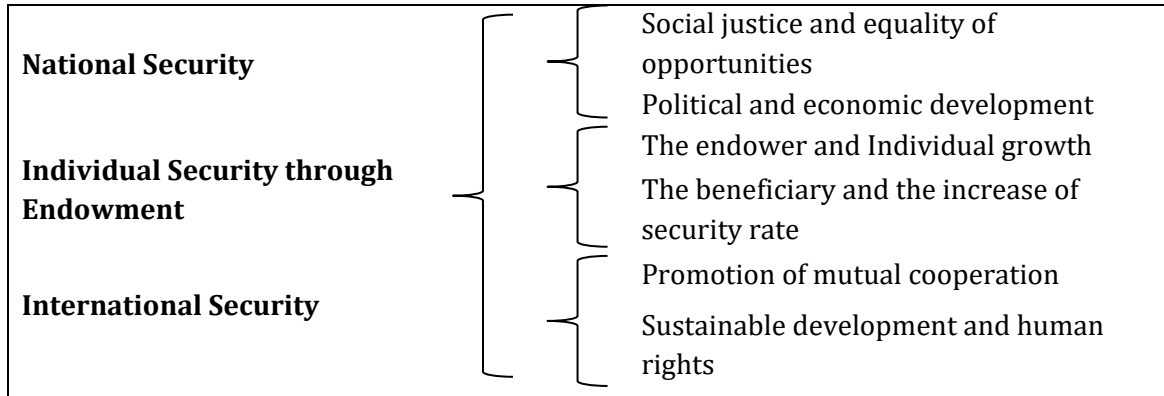


Figure (2): Levels of Endowment and Three Pillars of Security

Thus, endowment is intricately connected to security, as its promotion and expansion directly correlate with the growth of civil society institutions. These institutions, operating independently from power structures, ... contribute to both individual and national security. However, simply expanding endowment institutions does not guarantee their success; it is a necessary but insufficient condition. Effective management of endowment assets is essential and plays a critical role in ensuring the success of this civil society institution.

The success of any civil institution, including endowment, does not occur in isolation. It depends on the overall development and effectiveness of other civil society components. Without the proper development of these elements, an endowment risks becoming a mere caricature of its intended purpose. Mismanagement could lead to its appropriation by the state, similar to poorly executed privatization efforts. In such cases, the lack of appropriate conditions can cause privatization to devolve into “personalization,” where individuals engage in rent-seeking behaviors. Therefore, for endowment to thrive, other civil society institutions must also grow and develop. If these institutions remain weak against state power, endowment, too, will remain fragile and subordinate to the state.

To ensure individual security, civil and political liberties have long been emphasized in human rights discussions. These include fundamental rights such as the right to life, freedom of thought, freedom of expression, freedom of correspondence, freedom of movement, the right to education, and freedom of the press and assembly. These rights, collectively known as first-generation human rights, form the cornerstone of political and civil development.

However, it gradually became clear that liberty alone is insufficient. Freedom alone cannot address hunger, poverty, and deprivation; additional components are necessary. This realization led to the inclusion of equality alongside liberty. Among the three forms of equality—legal equality, equality of opportunity, and equality of outcome—the modern discourse on social justice increasingly emphasizes equality of opportunity. This concept advocates for creating relatively equal conditions for individuals to develop their talents and potentials (Ashuri 1987, 51–63).

The discussion on social justice, equality of opportunity, and the rise of welfare states gave rise to second-generation human rights, focusing on economic and social rights. These rights, formalized in the 1966 United Nations Human Rights Covenants, include property rights, housing rights, labor rights, the right to healthcare, access to clean drinking water, sanitation, and more. Second-generation rights primarily relate to economic development, complementing the political focus of first-generation rights.

In the 1980s, third-generation human rights emerged, emphasizing environmental rights and sustainable development. In this new generation of human rights, the focus extends beyond ensuring the security of the present generation to emphasize designing development programs that minimize environmental harm, a concept known as sustainable development. Sustainable development recognizes that the right to utilize natural resources belongs to all generations of humanity, both present and future.

Examining all three generations of human rights reveals a common goal: ensuring people's security. Whether addressing freedom, equality, or environmental preservation, and sustainable development, the aim is people's security. This, in turn, leads to societal and national stability. Autocracy, despotism, and absolute, non-representative governments are the primary enemies of people's mental, emotional, and spiritual security. Similarly, poverty, hunger, unemployment, and inequality are severe threats to individuals' safety. The third generation underscores that environmental degradation and unsustainable development jeopardize the security not only of the current generation but also of future ones.

The institution of endowment fits primarily within the framework of second-generation human rights, which focuses on economic and social rights. The endowment provides a foundation for achieving social justice and equality of opportunity. If the culture of endowment is expanded within societies, it can significantly contribute to reducing economic discrimination and inequality. While it is not a complete solution, endowment can address part of the problem.

In this context, the state assumes a supervisory and managerial role to ensure that the revenues and benefits of endowment are allocated appropriately to

mitigate deprivation and inequality. However, other civil institutions—such as independent media, political parties, and non-governmental organizations—must monitor the state’s performance in this regard. Without effective oversight, the risk of state monopolization and misuse of endowment funds increases, amplifying the negative role of power in this domain.

Social justice, security, and endowment are deeply interconnected. Security arises from social justice, and endowment, when managed and planned effectively, can promote and strengthen social justice. Social justice, in turn, ensures equality of opportunity within society, helping to address various social challenges.

4.1. Endowment, the Idea of Active Citizenship, and Security

In the second half of the 20th century, the idea of welfare states emerged in response to the prevalence of communism. Western governments feared that unemployment, poverty, and economic stagnation would drive their populations toward communism, which was heavily promoted by the Soviet Union. To address these concerns, welfare states were established, emphasizing unemployment rights—social security, healthcare, and retirement pensions. Over time, this culture spread to many countries worldwide.

First, unlike the concept of classical liberalism, which advocated for minimal government intervention, welfare states required a strong and capable government. This government needed to collect taxes and allocate resources effectively to achieve welfare goals. Second, the welfare state gave rise to two concepts of citizenship: social citizenship and active citizenship. Social citizenship focused on enhancing individual security through government aid. However, this idea gradually faced criticism in many societies for imposing substantial financial burdens on governments and fostering a culture of dependence and idleness. Citizens began to rely entirely on state assistance, exhibiting little initiative or innovation of their own.

As a result, the welfare state model was revised in some countries. Governments re-evaluated the extent and nature of their support, aiming to encourage citizens to take more responsibility for meeting their own needs.

The institution of endowment can play a significant role in realizing both social citizenship and active citizenship. With appropriate state supervision and management, the endowment can aid in alleviating deprivation and fostering the growth of grassroots cultural and social institutions. However, this requires careful handling to avoid cultivating a culture of dependency and passivity in society. The state must emphasize oversight and assistance rather than turning endowment into a mere financial resource for providing donations and non-refundable aid. If the endowment is managed purely as a means for providing unconditional aid, the

concerns raised about social citizenship—such as fostering idleness and dependency—could resurface, negatively impacting both society and governance. Thus, effective management by both the public and the state is essential for enhancing the efficiency and impact of endowment.

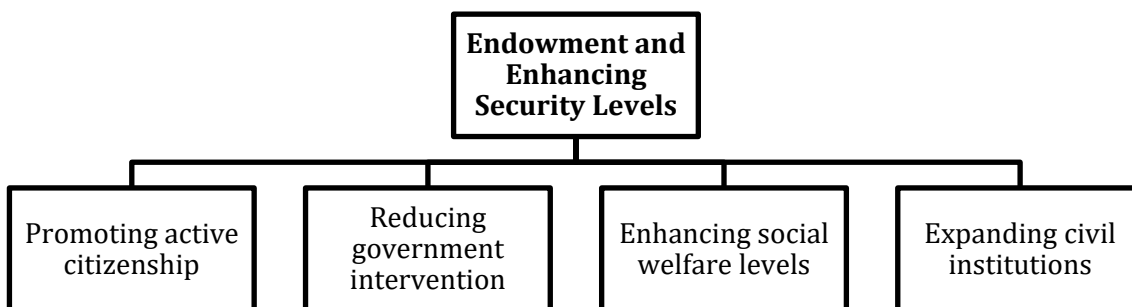


Figure (3): Endowment as a Civil Society Institution and Enhancing Security Levels

5. Conclusion

Security has always been one of humanity's primary concerns and a fundamental individual right. It spans across civil, political, economic, social, and environmental rights, as well as sustainable development. A secure individual is better equipped to achieve personal growth and development. However, security is a relative concept, and in some cases, ensuring security for one group may result in insecurity for others. As the pursuit of security through unchecked wealth accumulation can lead to exploitation, it becomes clear that comprehensive security is one that guarantees the right to security for all citizens relatively. Poverty, unemployment, and lack of economic development act as forms of anti-security, while tyranny and threats to life and financial stability pose significant challenges for individuals.

The state itself is not always a guarantor of security; at times, it can pose a serious threat. A large, overpowered state with unchecked authority can become a source of insecurity at various levels. As the size and scope of state power increase, so does the risk of corruption and abuse. Therefore, civil society institutions must play a complementary role in monitoring, limiting, and balancing state power. This mirrors the principle of the separation of powers, which aims to disperse authority and curb its potential for corruption. Civil institutions, being external to the state, are better positioned to monitor and regulate power, as they are less prone to being "corrupted" by authority and are often more motivated to uphold societal well-being.

Endowment, an Islamic concept with both Iranian and global roots, counters excess materialism, wastefulness, and unrestrained wealth accumulation. It seeks to create security at individual, societal, and even international levels. Through the

establishment and proper management of endowments, donors not only secure peace of mind for themselves but also generate widespread societal benefits. When effectively administered, endowment can bring immense blessings and opportunities to communities, nations, and even the global stage.

Endowment is inherently a civil society institution, capable of contributing significantly to security if it operates in coordination with other civil society components. It facilitates conditions necessary for achieving equality of opportunity and social justice—both essential for ensuring security in society.

It is crucial that endowment, as an institution, contributes to the realization of active citizenship, rather than fostering social citizenship. Achieving this requires an impactful role from the state—a state that acts as a supervisor and manager of endowment rather than a direct operator. If the state shifts toward excessive control and direct administration, it risks introducing the numerous challenges associated with large governments, such as inefficiency and corruption. Therefore, the optimal management of endowment by the state is a key condition for its success in ensuring security across various levels.

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Notes

1. All Qur’anic translations in this paper are sourced from Nasr et al. (2015). However, to avoid repetition, only the chapter and verse numbers are cited.