

# **Impact Evaluation Study of the Scheme of Development of Urban Waqf Properties**

*(Report Submitted to Central Waqf Council, Ministry of Minority Affairs,  
Government of India)*



**National Institute of  
Labour Economics Research and Development  
(NITI Aayog, Government of India)**

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Delhi 110040

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## Authors:

Dr. M.R. Prasad  
Mr. D. Indrakumar  
Dr. Tapas K. Sarangi

With Research Inputs from  
Dr. Pitam Singh



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## **Preface**

Community initiatives to supplement skill development and welfare measures are encouraged by Institutional mechanism through Government support. In the larger interests of Muslim population, and the youth in specific, there are traditional means of improving the overall quality of life. Revenue generation through waqf properties are solely utilized to help the needy and poor households of the community. There are large tracts of waqf properties lying unexploited in cities and towns throughout the country. These waqf properties became vulnerable to encroachments, and land grabbings. Therefore, to create a synergy between the Institutional-cum-Government support and community initiatives for skill development & upliftment of the youth and poor population among muslims, and to exploit the economic benefits out of huge waqf properties, the Ministry of Minority Affairs, Government of India has come out with an effective measure, called the Scheme of Development of Urban Waqf Properties (DUWP).

The scheme is being executed & regulated through Central Waqf Council (CWC). Loans are granted to develop the waqf properties to derive revenue augmentation by way of financing major/minor projects. The scheme since its inception four decades back, is encouraging the State Waqf Boards (SWBs), and individual Mutawallis to come forward and utilize loan for commercial development of the waqf properties to facilitate regular income generation, and to utilize such income towards overall benefit of the community.

Apart from the above broader objective, there are spin-off benefits of the Scheme, i.e. develop and transform the waqf properties into physical assets which can generate income to utilize it for skill development, vocational training of youth, and girls of the community on one hand, and to use the physical assets for direct welfare measures of the community on the other hand.

CWC is the anchoring authority of the Scheme, and it has entrusted NILERD with financial support and data inputs, the task of evaluation of the scheme vis-à-vis assessing the impact of the tangible assets generated through the scheme and fulfilling the overall objectives of the scheme. With the baseline data provided by CWC, and primary survey in couple of places, the research team of NILERD has captured the overall insights of the scheme, i.e., its implementation, effectiveness, promotion of skill development activities, and charity acts etc. The team also identified potential areas of bringing better effectiveness out of the present set up, and restructuring the organizational set-up for transformation of waqf properties towards overall upliftment of Muslim community.

The study was carried out by Dr. M. R. Prasad, Director with support of Mr. Indra Kumar, Deputy Director, and Dr. Tapas Kumar Sarangi, Asst. Director. Research inputs provided by Dr. Pitam Singh, Director (Admn) from time to time are acknowledged.

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**(PROFESSOR ARUP MITRA)**  
Director General

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## **Impact Evaluation Study of the Scheme of Development of Urban Waqf Properties**

### **1. Development of Urban Waqf Properties<sup>1</sup>: Brief Background**

With a view to augment the resources of the Waqfs and the better realization of their objectives, the council has been running a non-plan scheme viz *Development of urban Waqf Properties* (DUWP) with the annual Grant-in-aid of the Ministry of Minority Affairs (MoMA), Govt. of India. Central Waqf Council (CWC) has been implementing this scheme since 1974-75. Under this Scheme, loan is advanced to various Waqf Institutions in the Country for taking up economically viable buildings on the Waqf land, such as commercial complex, marriage halls, hospitals, cold storage etc. Under the scheme, the Central Government has released a total grant-in-aid amounting to Rs. 50.45 Crores between the periods of September 1974 to March, 2017. Central Waqf Council has extended loan to total of 143 projects with this amount. Out of these 143 projects, 85 projects have been completed in all respect and are yielding income and serving the desired purpose of welfare activities.

The loan amount is repaid to the CWC by the loanee Institutions in easy instalments and the amount thus repaid forms Revolving Fund, which is again utilized for advancing loans up to Rs. 75 lakhs (recently enhanced) to the Minor Development Projects on Waqf properties. From this Fund, the CWC had released a sum of Rs. 6.39 Crores to 95 projects out of which 70 projects have been completed. Therefore, with the total grant-in-aid of Rs. 50.46 crores received by the Council, it has been able to fund 155 projects completed and the work on the remaining sites is in nearing completion.

This scheme has received enormous appreciation from all sections of the society describing the scheme as a novel initiative by CWC and the Ministry of Minority Affairs. The grant-in-aid received by the Central Waqf

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<sup>1</sup> Excerpts from the Official Website of Central Waqf Council as illustrated under the details of the Scheme, and giving the full details of the Scheme of Development of Urban Waqf Properties.

Council is forwarded to the loanee Waqf in the form of interest free loans for the Development of Urban Waqf Properties while the CWC bears the entire expenditure on the staff working in the Scheme as well as other contingent and maintenance expenses. Previously, the CWC used to charge 4% donation on the outstanding loan which has now been replaced with a broad operational mechanism to synchronise with the aims & goals of the scheme and to yield maximum dividends in the following manner.

- a. The council would charge 8% of the loan being released as administrative and processing charges. Half of this 8% would be paid by the applicant Waqf before releasing of the 1st instalment of loan and remaining half before releasing the next (balance) installment of loan.
- b. After the repayment of the loan, they would spend 40% of their enhanced income on the education of the Muslims, with a focus on skill development and imparting vocational and technical education to the youth of the Muslim communities.

The CWC has also revised the repayment of the loan policy. Hitherto the loan was repayable in 20 half yearly installments after released of loan with 2 years moratorium. Now the loan is repayable in 10 equal instalments in 5 years with one year moratorium.

The principal amount repaid by the loanee under the scheme for the Development of Urban Waqf Properties forms the "Revolving Fund" of the CWC which is again utilized for advancing loans to minor projects upto the limit of Rs. 75.00 lakhs. Under the above scheme, the proposal are received through the respective State Waqf Boards(SWBs) with prior permission of the state government, which is a mandatory provision for all the applicant Waqfs as required under the Section 75 of the Waqf Act. This condition has now been revised, and CWC shall not insist on prior approval of the respective State Governments. Therefore, the Terms & Conditions of the CWC have been modified accordingly. The important criteria to process the case is economic viability of the project on a Waqf land and free from encumbrances.

## **2. Objectives of the Scheme of DUWP:**

The 'main objective' of the Scheme is to fund/finance the mutawallis, SWBs to transform the waqf property into tangible & physical assets by putting it to commercial/community use. This step is aimed at generating the revenue and utilizing the income towards community welfare programs and for the upliftment of poor families.

Above objective have many cascading benefits by effective utility of the waqf especially of urban waqf properties. There are large swathes of land in urban areas (metros, cities, district headquarters, and mofussil towns etc) which are continuously under the threat of grabbing, illegal occupation, encroachments etc. These properties are needing significant amount investment for transformation into tangible and physical assets like commercial complexes/shopping complexes/ office buildings. Some of the properties can be converted as community halls, hostels for boys and girls of rural areas etc.

Above objective is automatically addressing the religious, pious and charitable purposes as enshrined in the basic tenets of Islam in the following manner<sup>2</sup>;

- i. Establishing, maintaining and fostering the educational institutions, hostels, libraries, sports facilities and so on. Awarding of scholarships so as to promote education.
- ii. Providing health care, relief and financial aid to all poor including the victims of communal riots and natural disasters.
- iii. Construction of musafir khana and marriage halls for community use.
- iv. Maintenance of mosques, dargahs, graveyards and consolidation of wakf properties.

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<sup>2</sup> As illustrated in the Sachar Committee Report on the Social, Economic and Educational Conditions of Muslims in India. Chapter-11 on Leveraging Community Initiatives - A Case of Waqf Properties

- v. Financial support to poor widows, indigent and physically handicapped persons, arranging the marriage of indigent girls and maintenance of divorced women.
- vi. Payment of salary to Imams and Muazzins as ordered by Supreme Court.

Waqfs in India include Mosques, Dargahs, Khanqahs, Maqbaras, Ashoorkhanas, Qabristans (graveyards), Takiyas, Idgahs, Imambaras, Anjumans, and so on.

### **3. Operational Framework of the Scheme of DUWP- Salient Features:**

#### Maximum Amount of Loan:

75% of the project cost, and subject to maximum of Rs. 10 lacs, and under exceptional circumstances, if the project proposal is convincing, the Chairman of the Waqf Development Council (WDC), may waive the condition of maximum ceiling, and may sanction the loan beyond Rs. 10 lacs.

#### Tenure of Repayment:

Half-yearly repayments of ten instalments, i.e., 5 years. One year moratorium is applicable.

#### Administrative Charges:

8% of the loan amount shall be charged as administrative charges/processing charges, and it will be collected prior to release of the loan amount. This amount constitute an Educational Fund in a separate head of account under the waqf fund and shall be utilized by the CWC for educational purposes.

#### Revolving Fund:

The loan (principal amount) repaid in 10 equal instalments will be maintained as a separate fund, and it is called "Revolving Fund". This will again is circulated back as loan to "Minor Projects", with the terms & conditions as applicable to "Major Projects" governed under Development of Urban Waqf Properties(DUWP).



### Surety/Collateral:

Loan is granted either directly to SWBs or Mutawallis. In case of Mutawallis, the respective SWB (jurisdiction of the Waqf) will stand as surety. In case, SWB is the direct party & applicant for loan, the respective State government may stand as surety. They have to furnish the guarantee, accordingly. In case of individual Mutawallis, mortgaging immovable property by executing a registered mortgage deed will facilitate the processing of loan.

### Examination of the Loan Applications:

Waqf Development Committee of CWC shall examine the applications with a view to ascertaining that they are viable, profitable, and suitable and then give its recommendations on each scheme to the Chairman, CWC.

### Appointment of Project Development Committee (PDC) & Maintaining the Accounts of Projects:

PDC consists of (i) nominee of SWB, (ii) prominent Muslim of the locality, (iii) Mutawalli of the Waqf concerned, (iv) expert in the area of Engineering/Architecture, and (v) expert in the area of Finance/Administration. Chairman of the PDC will be either nominee of SWB or Mutawalli, as the case may be. Separate account shall be opened on this project head.

### Utilisation of Augmented Income through the Project:

- i. Mutawallis shall continue to draw the monthly income, at the rate of previously drawn salary, prior to the conceiving of the Project.
- ii. Upto 10% of the augmented income from the project will be utilized for the purpose of which, the Waqf was originally intended for.
- iii. Remaining additional income shall be spent for educational, social welfare activities after paying taxes, contributions, maintenance expenses etc.

#### Undertaking from the Loanee/Mutawalli/SWB etc:

There are rigid guidelines for examination of documents, sanction of loan in tranches linked to physical growth of the project. There are several Forms/Applications to be signed and undertaken as proof of documents. Chairman, CWC is vested with the discretionary powers based on the genuine causes, and for any ambiguity beyond the well-defined rules & regulations.

#### **4. Objectives of the Present Empirical Study:**

The empirical study was carried out with the available baseline data and its analysis, focusing on the following objectives;

- a. Whether the Scheme has met all its objectives
- b. Whether the waqf property have been developed with the loan assistance of CWC or not and upto what extent as per the plan
- c. Whether the income have been augmented or not of the developed property and upto what extent this scheme has protected the property from encroachment and retrieval.
- d. Whether the scheme has helped in enlarging the welfare activities and generating the employment.
- e. Whether greater role is required of the SWBs in developing the waqf properties.
- f. Whether the Scheme may be continued further. If so, justification thereon to continue the Scheme and specific period.

#### **5. Methodology of the Present Evaluation Study:**

Above cited objectives of the study was met with the following methodological tools.

- i. At the outset, all the available data/information at CWC was examined. Baseline Data pertaining to all the funded-projects of all the SWBs were also examined and inferences were drawn.

Exposure to data-sets at this stage have given indications about the trends of performance of every Mutawallis/SWBs/State Govt. and helped in clustering of such projects by State & Success rate & Performance. Grading of States and state-wise projects, grouping & grading of the projects were done with the available secondary sources at CWC and other places as recommended by CWC.

- ii. At the next stage, based on the above examination of data (baseline data/secondary data available with CWC), issues/problems have been identified for further examination at the field level by way of primary survey. Survey tools were designed for all targeted beneficiaries concerned with the Projects benefitted by loans, especially Mutawallis. Inputs & feedback from indirect and complimentary players/beneficiaries, last-mile beneficiaries, SWBs, CWC, policy/decision makers were also documented to capture the merits & demerits of the Scheme, in order to help the regulating & executing body of project (i.e., CWC) to bring out efficacy in the execution.
- iii. Random telephonic contacts were made with the Mutawallis who have availed the loan and developed the waqf properties. These telephonic contacts were selective, purposive, and based on the quantum of loan availed in different states. Based on these oral inputs after consulting the Mutawallis, a subjective assessment was made about the status of the properties vis-à-vis their utility, income augmentation etc.

Selective, and exclusive field survey was carried out in few places after analysis of the secondary data, and incorporating all the issues into the survey tools. Available secondary data was compiled as stated in the previous sections, in order to identify 3 states for further study at the field level. These states were of best, mediocre, and least performing states in terms of projects executed, loans recovered, and augmented income from such projects.

Questionnaires at field level included issues such as:

- i. fund utility,
- ii. number of projects utilized,
- iii. successful repayment of loan,
- iv. revenue generation through such projects,
- v. direct social benefits such as transfer of revenue towards skill/vocational training, welfare measures,
- vi. transparency in accounting,
- vii. recording of revenue/rent/lease collections,
- viii. utility of the funds, income etc.

In accordance with the methodology outlined in the above paras, analysis of the available secondary information was done in detail. The results are presented in the following paragraphs.

## **6. Analysis of the Baseline Data pertaining to Loan & Projects:**

Latest baseline data as available with the CWC as per the latest information uploaded into the official website of CWC<sup>3</sup> is being organized as illustrated in the following Tables;

- Table – 1: Year-wise fund allocation for the Scheme, and cumulative amount of funding so far till the financial year 2015-16.
- Table – 2: State-wise loan disbursement - Major Projects
- Table – 3: State-wise loan disbursement - Minor Projects
- Table - 4: On-going projects - Major Projects
- Table – 5: On-going projects – Minor Projects
- Table – 6: Enumerating the Purpose of Loan from the comprehensive list of Loans granted.
- Table – 7: Break-up of the loans by broad purpose/utility of projects
- Table – 8: Average Funding Per Project: State-wise Comparison

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<sup>3</sup> Official Website of Central Waqf Council (CWC): <http://centralwaqfcouncil.gov.in/>

Table – 1: Year-wise break up and cumulative amount of disbursal till date:

Year	Grant (in Rs. Lacs)	Cumulative Amount ( in Rs. Lacs)	Year	Grant (in Rs. Lacs)	Cumulative Amount ( in Rs. Lacs)
1974-75	5.00	5.00	1995-96	140.00	1312.94
1975-76	10.00	15.00	1996-97	165.00	1477.94
1976-77	15.00	30.00	1997-98	108.17	1586.11
1977-78	20.00	50.00	1998-99	149.00	1735.11
1978-79	30.00	80.00	1999-00	169.00	1904.11
1979-80	38.00	118.00	2000-01	180.00	2084.11
1980-81	40.00	158.00	2001-02	140.00	2224.11
1981-82	60.00	218.00	2002-03	158.00	2382.11
1982-83	50.00	268.00	2003-04	158.00	2540.11
1983-84	45.64	313.64	2004-05	137.00	2677.11
1984-85	50.00	363.64	2005-06	143.25	2820.36
1985-86	50.00	413.64	2006-07	206.00	3026.36
1986-87	50.00	463.64	2007-08	290.00	3316.36
1987-88	50.00	513.64	2008-09	Nil	3316.36
1988-89	60.00	573.64	2009-10	150.30	3466.66
1989-90	63.00	636.64	2010-11	Nil	3466.66
1990-91	65.00	701.64	2011-12	207.75	3674.41
1991-92	123.60	825.24	2012-13	288.00	3962.41
1992-93	119.70	944.94	2013-14	268.00	4230.41
1993-94	119.00	1063.94	2014-15	274.55	4504.96
1994-95	109.00	1172.94	2015-16	251.50	<b>4756.46</b>

The Scheme of Development of Urban Waqf Properties was started during 1974-75 with a mere loan grant-in-aid of Rs. 5.0 lacs. After more than four decades, the cumulative grant-in-amount is approximately Rs. 48 Crores. Since the loan repayment by the beneficiaries is again pumped back as assistance towards Minor projects, the total amount utilized so far under DUWP is approximately Rs. 58 Crores as illustrated in the following Table – 2, and Table – 3.

Table – 2: State-wise break-up of Loan Disbursal Details (Major Projects)

S.No.	State	Loan Released to the Projects		Loan Refunded without Construction		Projects Completed (No.)	Projects under Progress (No.)	Total Amount of Loan Released	
		No.	% age	No.	% age			Amount (Rs. Lacks)	% age
1.	Andhra Pradesh	12	8.5	4	8.00	8	-	167.50	3.3
2.	Bihar	9	6.4	1	1.50	5	3	40.09	0.8
3.	Chhattisgarh	1	0.7				1	66.00	1.3
4.	Delhi	3	2.1	3	5.50	-	-	5.50	0.1
5.	Gujarat	2	1.4	-	-	2	-	180.00	3.5
6.	Haryana	2	1.4	-	-	-	1	200.00	4.0
7.	Karnataka	49	34.1	4	21.63	30	15	1900.72	37.5
8.	Kerala	20	14.0	2	13.00	8	8	990.70	19.5
9.	Maharashtra	6	4.0	1	2.00	4	1	343.00	6.8
10.	Madhya Pradesh	5	3.6	1	30.00	-	4	309.32	6.1
11.	Manipur	2	1.4	-	-	1	1	51.30	1.0
12.	Odisha	6	4.2	-	-	5	1	182.20	3.6
13.	Punjab	2	1.4	-	-	2	-	89.08	1.7
14.	Rajasthan	3	2.1	-	-	3	-	84.02	1.6
15.	Tamil Nadu	18	12.5	1	5.00	16	1	324.80	6.5
16.	Uttar Pradesh	3	2.1	1	1.00	1	1	139.00	2.7
	<b>Total</b>	<b>143</b>	100.0	<b>18</b>	<b>87.63</b>	<b>85</b>	<b>37</b>	<b>5073.13*</b>	100.0

Close examination of the above data (Table-2) in terms of projects completed versus the state(s) share in the projects by amount of loan released to different states reveals the fact that Karnataka followed by Kerala have utilized maximum amount of projects as well as the amount of loan sanctioned against those projects.

It is heartening to note that Uttar Pradesh, Bihar, Madhya Pradesh have not utilized the loan compared to their proportion of Waqf Properties. Consequently, the number of projects financed under the Scheme of DUWP is dismal in these bigger states having dominance in waqf and population of Muslim communities.

Table - 3: State-wise Loan disbursement for Minor Projects Details:

S. No.	States	No. of Schemes		Completed Scheme (No.)	Ongoing Scheme (No.)	Total loan given	
		No.	%age			No.	%age
1.	Bihar	1	1	-	1	9.35	1.4
2.	Jharkhand	2	2	-	2	10.00	1.5
3.	Karnataka	34	36	29	5	173.00	27.0
4.	Kerala	14	15	9	5	162.05	25.0
5.	Madhya Pradesh	17	18	13	4	64.39	10.0
6.	Manipur	3	3	1	2	75.00	12.0
7.	Odisha	10	10.5	7	3	89.37	14.0
8.	Punjab	2	2	2	-	7.59	1.1
9.	Tamil Nadu	10	10.5	8	2	36.96	6.0
10.	Uttar Pradesh	2	2	1	1	11.40	2.0
	<b>Total</b>	<b>95</b>	100	<b>70</b>	<b>25</b>	<b>639.11</b>	<b>100.0</b>

Even in case of minor projects, as shown in the above data of Table-3, it is again disheartening that bigger states like Uttar Pradesh, Bihar, Punjab did not utilize the Scheme to match the waqf properties and assets lying unutilized in these states. Here again, the Karnataka, Madhya Pradesh, and Kerala have gained significantly with more than 50 projects within these three states. Orissa is also significantly gained in terms of minor projects and amount of fund utility with 14% share of loan sanctioned.

Table – 4: Projects Ongoing - Major projects: State-wise list

S. No.	Name of Project	Type of construction	Total commitment of the Council (Rs. Lacs)	Total Loan released so far (Rs. Lacs)
1.	<b>Chhatisgarh</b> Development project of Yateemkhana Anjuman Islamiya, Dhamtari	Construction of Marriage Hall	66.00	66.00
2.	<b>Karnataka</b> Development project of Masjid-e-Ummul Husnain, Indira Nagar, Bangalore	Construction of Commercial Complex	90.00	90.00
3.	Development project of New Muslim Hostel Saraswathipuram, Mysore (II-Project)	Construction of Commercial Complex	75.00	75.00
4.	Development project of Hazrat Khaja Bandanawaz, Gulbarga (IIInd Project)	Construction of three storied commercial cum Residential Project	135.00	135.00
5.	<b>Kerala</b> Development project of Puthupally Shaikh Fareed Valiullah Makham, Meenachil, Erutupetta, Kottayam	Construction of Hospital Building	95.00	95.00
6.	Development project of Koothiya Puthiya Jamath Palli, Tirur, Malapuram	Construction of Shopping Complex	95.00	95.00
7.	Development Project of Nusrathul Islam Sangam, Mahallu Committee, Shoranur, Palakkad	Construction of two storied Commercial Complex	69.00	69.00
8.	Development Project of Hyderia Masjid Mahallu Committee, Ottapalam (IIInd project)	Construction of Shopping Complex	50.00	50
9.	Development project of Hidayathul Muslimeen Yateem Khana, Distt. Sangham, Malapuram, Taluk-Ernad	Construction of H.M. College Building	41.50	41.50
10.	Development project of Pallikulam Jamath and Anwariya Madarsa Committee, Thrissur	Construction of Auditorium	80.00	80.00
11.	Development project of Rif-athul Islam Madrassa South Kalmassery Distt. Ernakulam	Construction of four storied Commercial Complex	172.00	172.00
12.	<b>Madhya Pradesh</b> Development Project of Anjuman Islahul Muslimeen, Chavani Jama Masjid, CRP Line, Indore, Madhya Pradesh	Construction of Musafirkhana Building	80.00	80.00
13.	Development Project of Wakf Akhada Masjid, Ujjain Darwaza, Dewas	Construction of Commercial Complex	78.00	78.00
14.	<b>Maharashtra</b> Development project of Mehmuda Wakf Mahila Gramin Vikas Bahuuddaishya Wakf Sansthan, Nagpur	Construction of Shopping Complex	100.00	100.00
15.	<b>Manipur</b> Development project of Haji Shamsuddin Nursing Home –cum-Research Centre, Nungei, Lilong	Construction of Nursing Home-cum-Research Centre	20.00	20.00
16.	Development project of Sadar Bazar, Jama Masjid, Imphal	Construction of Shopping –cum-Guest House	31.30	31.30
17.	<b>Tamil Nadu</b> Development project of Shah Baskhan Gori Pallivasal, Sivakasi, Virudhnagar	Construction of Shopping Complex	18.75	18.75

Above Table – 4 gives gist of the loan sanctioned by State-wise details of loan committed and loan disbursed. Here it is again praiseworthy to observe that the commitment of loan was fulfilled to the extent of 100%, thereby showing the transparent mechanism of CWC in operation of the Scheme of DUWP.



Table- 5: Minor Projects financed through Revolving Funds

S. No.	Name of Project	Type of construction	Total commitment of the Council (Rs. Lacs)	Total Loan released so far (Rs. Lacs)
1.	Kerala Development Project of Nusrathul Mohtajeen Sangam, Kozikhode	Construction of Commercial Complex	20.00	10.00
2.	Development Project of Parekkulam Juma Masjid Paripalana Committee, Tirur	Construction of Shopping Complex	19.00	19.00
3.	Development Project of Pattihara Jama Masjid Mahallu Committee, Ottapalam, Palakkad	Construction of Commercial Complex	25.00	25.00
4.	Manipur Development Project of Rural Medical and Health Care Centre, Thoubal, Moijing, Khong, Thoubal	Construction of Shopping Complex	20.00	20.00
5.	Development Project of Moijing Wangma Taba Shopping Complex, Moijing	Construction of Hospital Building	50.00	50.00
6.	Odisha Development project of Jama Masjid, Dhenkanal (II-Project)	Construction of Commercial Complex	37.00	37.00
7.	Uttar Pradesh Development Project of Wakf Syed Hasan Miyan Zaidi, village-Sarai Rasoolpur, Jansath, Muzaffar Nagar		8.50	3.00*

\*The Waqf has revised the estimate which is under consideration

In case of financing Minor projects through revolving funds, the committed loan amount was disbursal by following all the formalities and this again proves the effectiveness of the Scheme and functional capability and handling of the Scheme by CWC. Details are given in Table – 5.

Annexure–I is the details of the properties on census basis by project-wise and state-wise details ever since the scheme is in operation. There are more than 500 properties developed so far with the loans disbursal, and the purposes of the loan also extend from small, tiny aims to the gigantic and ambitious goals. The details of the purposes/aims/goals for which the loan was utilized are enumerated in the following list after examination of the above Annexure – I. There are more than 30 purposes/goals/intentions for which the loan was utilized, under both the categories of major and minor (revolving fund) loans. The list is as follows:

Table – 6:  
Enumerating the Purpose of Loan from the comprehensive list of Loans granted.

Purpose of Loan	Purpose of Loan
1. Educational & Residential Complex 2. Hospital & Nursing Home 3. Hospital Building 4. Nursing Home & Research Centre 5. Educational complex 6. School & Hostel Building 7. Guest House 8. Office Building 9. Shadi Mahal/Marriage Hall 10. Cold Storage 11. Musafirkhana auditorium & Community Hall 12. Marriage Hall & Residential Complex 13. Polytechnic building 14. Dental College Building 15. Boys Hostel	16. School Building 17. Shopping Complex & Shadi Mahal 18. Shadi Mahal & Hostel Building 19. Working Men’s Hostel 20. Auditorium 21. Commercial Complex 22. Shopping Complex 23. Residential Complex 24. Lodge 25. Dormitory 26. Office-cum-commercial complex 27. Hostel Building 28. Shopping –cum-Residential 29. Office Complex 30. Engineering College

(List is not exhaustive)

Above purposes (Table – 6) were broadly reclassified by grouping the similar activities/goals, thus the recategorised list is as follows;

Broad Categories of Activities and DUWP:

- A. Charity, Educational Institutions, Hostels, Musafirkhanas, Marriage Halls etc. (Charity-based community services – No profit-No loss )
1. Educational Institutions running on charity (Engineering Colleges, Polytechnics, Dental College, ITCs, Schools, Vocational Training Institutions etc.)
  2. Hostels for Boys
  3. Shadi Mahal/Marriage Halls (subsidized, or free of service)
  4. Musaffirkhanas
  5. Guest Houses

- B. Hospitals, Nursing Homes etc. (voluntary income augmentation through contributions – Two tier tariff (free, subsidised and chargeable tariffs))
1. Hospital & Nursing Homes
  2. Hospital Building
  3. Nursing Home & Research Centres
- C. Revenue Generation through rent/lease etc. (purely commercial activity like commercial buildings/shopping complexes/office rentals/cold storage facility.)
1. Commercial Complex
  2. Shopping Complex
  3. Working men's Hostel
  4. Office complex/Office building
  5. Cold Storage
  6. Marriage Halls (on commercial basis)
  7. Residential Complex (On rent basis)
  8. Auditorium
  9. Lodge
  10. Dormitory

Table-7: Break-up of the loans that enumerate the total loan disbursement by purpose.

No.	Type of Property & purpose of loan	Total Amount of Loan Utility (Rs. Lacs)	% of Grand total of loan	Number of Properties Developed	% of total no. of properties	Dominant State(s)
1	Commercial & Shopping Complex	1367.50	43.8	152	63.3	Karnataka, AP, TN
2	Residential cum Shopping/Office Complex	362.49	11.6	26	10.8	Karnataka, MP, TN
3	Lodge, Dormitories, Marriage/Community Hall, Auditorium	329.68	10.5	23	9.6	Karnataka, Rajasthan
4	Schools, Colleges, Hostels, Hospitals	717.75	23.0	28	11.7	Karnataka, Haryana
5	Miscellaneous Purposes	347.25	11.1	11	4.6	UP, Gujarat
	Total	**3124.67	100	240	100	

\*\* Only the completed projects are shown, current projects, projects in progress, pending projects are not included in the above list of classification

Close examination of the above Table - 7 reveals that maximum component of loan amount was utilized for the purpose of Commercial & Shopping Complexes to the extent of 43.8% of the total loan utility. Out of the total disbursement of Rs. 31.24 Crores, Rs. 13.67 Crores was utilized for Commercial and Shopping Complexes. In terms of total number of projects under this category, 152 projects (2/3<sup>rd</sup> of the total properties, ie. 63.3 % of the total projects) are falling under this category out of the total projects of 240. The states utilizing this facility are Karnataka, Andhra Pradesh, and Tamil Nadu. This is followed by development of Schools, Colleges, hostels, and Hospitals with 23% of the total loan utilization of Rs. 7.17 Crores, and with total number of projects numbering 28 with 11.7% share in number of projects. In all the categories of properties developed, the states of Karnataka, Tamil Nadu, AP, UP, MP, and Gujarat are the dominant states in utilization of loans.

It was found in the above Table-7, that majority of the loan utility was towards development of Commercial / Shopping Complexes. The baseline data available with CWC which is the anchoring authority of the Scheme, is collected and compiled by State-wise and with respect to number of projects/properties and amount of loan component. The following Table-8 illustrates the details by State in case of properties developed under the purpose/heading of Commercial/Shopping Complex.

Table – 8: Average Funding Per Project: State-wise Comparison

S.No.	State	Total Number of Properties	Total Loan Value (Rs. Lac)	Average Loan Value/property (Rs. Lac)
1	A.P.	2	31.75	15.875
2	Telangana	6	201.47	33.578
3	Bihar	10	65.04	6.504
4	Chattisgarh	1	66.00	66.00
5	Gujarat	2	180	90.00
6	Haryana	2	203.75	101.875
7	Jharkhand	2	10.00	5.00
8	Karnataka	98	1388.82	14.171
9	Kerala	29	176.06	6.071
10	Madhya Pradesh	21	143.41	6.829
11	Maharashtra	5	121.00	24.20
12	Manipur	5	5.00	1.00
13	Odisha	15	68.37	4.558
14	Punjab	4	Data not available	Data not available
15	Rajasthan	3	72.02	24.006
16	Tamil Nadu	28	303.88	10.853
17	Uttar Pradesh	10	192.00	19.20
<b>Cumulative Numbers/Average</b>		<b>243</b>	<b>3228.57</b>	<b>13.286</b>

Further above Table-8 illustrates the dominance of states in utilizing loan for commercial development of the waqf properties. Here again, the state of Karnataka followed by Kerala and Tamil Nadu have converted maximum waqf properties into commercial usage. There is a glaring disparity in transformation of waqf properties into commercial ventures among the states having huge pool of waqf properties within the cities and in the peripheral and upcoming developed zones of cities and towns. For example, Uttar Pradesh state is lagging behind in utilizing the loans to convert the waqf into revenue generating properties. Out of the total no. of projects approved for loan sanction, the share of UP is less than half a percent. Similar is the case with

other major states having not only huge waqf properties, but also significant percent of Muslim population needing financial and welfare thrust for their overall development.

The intensity of funding per project is taken as the average loan amount. This is arrived at by dividing the cumulative amount of loan for all projects divided by the total no. of projects, that stood at dismal low of Rs. 13.2 lacs. The State-wise average funding per project is also arrived at the total cumulative amount for each state divided by their respect no. of projects. The highest state average per project is happened to be in Haryana State with Rs. 1.02 Crores of loan utility per project. This is due to innovative utilization of loan component for establishing Engineering College towards skill development of youth. The research team of NILERD (the research agency conducting evaluation of the present scheme) has personally visited the project site being run with the loan amount, i.e., Mewat Engineering College, and found that the loan of Rs. 2 crores was sanctioned for this college, and being utilized successfully towards skill development of youth in the neighboring districts. This single project is bucking the trend of average value of loan per property. Therefore, the actual utilization of loan in rest of the states is far lower than the visualized average amount per property.

Other states like Gujarat, Chhattisgarh, and Andhra Pradesh are possessing relatively high intensity of per-project funding compared to Haryana. Case of Haryana is an exception in the case of highest loan utility per project. After analyzing the above data (Table-7 & Table-8), it is disappointing to observe that the loan utility is not in accordance with the demographic profile of big states like UP, Bihar, Madhya Pradesh, Maharashtra, and not in tune to the large tract of waqf properties lying in the major states as illustrated in the Sachar Committee Report<sup>4</sup>.

## **7. Analysis of the projects vis-à-vis the objectives of the Scheme:**

As stated in the previous section (Section-2; Objectives of the Scheme), the above baseline data is analysed to assess the projects with respect to achieving the objectives of the Scheme of DUWP. The main and single purpose of the loan scheme is to develop the waqf properties into tangible & physical assets that can generate regular

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<sup>4</sup> Leveraging Community Initiatives. The Case of Wakfs: The Sachar Committee Report on Social, Economic, and Educational Status of the Muslim Community in India- Prime Minister's High Level Committee.

income which can be utilized for the overall welfare of the community. This objective inter-alia has the spin-off benefits such as;

- i. Preventing the waqf properties from encroachment, illegal occupations etc.
- ii. Creating a local resource centres that can generate income
- iii. Effective utilization of commercial waqf properties that can augment revenue
- iv. Utilizing the revenue generation towards welfare, and skill development activities.

By analyzing the baseline data of loan disbursal, and the above Tables (Table- 1 to Table- 8) it was observed that the loan disbursal, and the purpose of loan was in perfect synchrony with the objectives of the Scheme. The loan disbursal is in accordance with the original mandate of the Scheme for which the loan is supposed to be sanctioned.

Data in Tabular forms in the previous sections, especially at the Table -2 & Table-4 pertaining to Major projects shows that the scheme is very successful in terms of achieving the objectives mandated in the Scheme.

**(a) Examination of Loans granted under major projects:**

It is pertinent here to mention that there is a documentary proof on all waqf properties funded under major project categories with CWC which is the anchoring authority of the Scheme and the Loan disbursal. The following observations were made based on the secondary data analysis.

- (i) All the projects were successfully implemented after due procedure of loan sanction and grant.
- (ii) Wherever there is practical difficulty, the loan amount was refunded in due course of time.
- (iii) The project gestation period is also reasonable and there was no delay in completion of the project

- (iv) There were no projects which were struck up due to technicalities, or otherwise.
- (v) There were no defaults in loans as per the available records, and the repayment is regular, and thus the recovery of loan is 100%

Above positive factors have spin-off effect, and automatically led to strengthening of the sub-sect of the Scheme, i.e., Developing waqf properties under Revolving fund/Minor Projects. The regular repayment, and the accumulated corpus out of the regular repayment facilitated financing minor projects, the details of which are given in the following section.

**(b) Revolving Fund/Loan for Minor Projects: A proof of success of the Scheme:**

The operational mechanism of the loan is such that, all the amount of repayment of capital amount is re-invested and fed back into the system as Loan for Minor Projects through Revolving fund. This is again being operated within the same framework of Major Loans and with the same salient features.

Table-3 & Table-5 gives some details of minor projects by state and the current status of the revolving funds. Maximum ceiling of loan amount is Rs. 70 lacs

Successfulness of the Project objectives largely depends on the type of property in such cases, as the revenue augmentation/income generation is directly linked to the commercial activities associated with the project realization.

Most of the projects are intended to create physical infrastructure to rent out for marriages/functions, cold storages, monthly rents out of commercial complexes etc.



Other important factor directly associate with the effectiveness/success of the projects is management type of the projects, i.e., SWBs, Mutawallis. Based on the secondary data and field survey, the analysis of these properties, *inter alia*, the objectives achieved through these projects were also analysed, and the results are presented in the consequent sections.

## **8. Analysis of Field-Level Data:**

Enquiries through structured and open-ended questionnaires exclusively meant to (i) SWBs, and (ii) Mutawallis were canvassed through the respective SWBs. The SWBs were requested to send the data of their own (in case of the Waqf properties directly managed by the SWBs), and the SWBs were further requested to distribute the questionnaires to the respective Mutawallis who have utilized the loan component. The Annexure-II, and Annexure-III are the Schedules meant for SWBs, and Mutawallis to furnish the information pertaining to the following attributes and vital information.

- a) Purpose of Loan/type of waqf property
- b) Status of Loan repayment/outstanding/pending amount
- c) Revenue Augmentation after developing Waqf with Loan
- d) Surplus revenue after adjusting for maintenance, loan repayment etc.
- e) Net increase in the share of 7% contributed to SWB
- f) Skill Development/vocational training/Social welfare measures through the project developed by loan

Apart from the structured questionnaire, the individual Mutawallis were contacted through over telephone based on the list of Mutawallis provided by CWC. After thorough interaction with Mutawallis in few states where the loan utility was significant, vital information was documented and recorded.

Following is the data compiled based on the information furnished by the SWB of Karnataka, and the individual Mutawallis of Karnataka.

Table -9: Compilation of Loan – Karnataka State Mutawalis

S. No.	Loan Amount In Lacs	Purpose	Income Generated In Lacs	Maintenance Expenditure In Lacs	Expenditure on Charity In Lacs	7% Contribution		
						Old Lacs	After loan availability	Net increase %
1	53.5	Shop/ Commercial	3.0	1.0	-	0.05	0.15	
2	23.0	„	2.5	2.0	-	-	0.42	
3	16.4	„	2.0	1.0	1.5	-	0.56	
4	3.0	„	0.1		-	-	0.08	
5	1.9	„	-	-	-	-	-	-
6	32.0	„	29.3	17.5	nil	nil	0.67	
7	56.6	„	9.0	8.0		nil	0.60	
8	67.5	„	25.0	1.2	23.8	1.12	2.35	
9	110.0	„	180.0	135	45.0	3.0	8.0	
10	8.5	„	6.0	-	-	0.5	1.1	
11	7.2	„	0.72	-	-	-	-	-
12	2.0	„	4.0	-	4.0	-	0.14	
13	5.8	„	2.6	-	2.6	-	-	-
14	4.0	„	1.5	1.5	-	-	-	-
Total	391.4	-	265.72	167.2	76.9	4.62	14.07	350 %

Data compilation based on the information furnished by SWB, Bangalore, Karnataka.

Above information pertains to only a single state, i.e., Karnataka where the loan utilization is maximum, and number of projects are also high. For total projects of 98 in number, cumulative loan utilization is Rs. 13.88 crores. Out of these projects, only 14 projects of Rs. 3.91 crores of data was compiled in the above Table-9. The total revenue generation from these projects is Rs. 2.65 crores. The net profit after adjustments to all sorts of expenses has increased from Rs. 4.62 lacs to Rs. 14.07 lacs after utilizing the loan component. This is more than 350% increase in net increase in the profits. Accordingly, the 7% contribution to SWB, and the 1% contribution to CWC out of the SWB's contribution has increased on pro-rata basis. Based on the above data, it proves that the scheme, and the loan utilization is highly successful and yielding good dividends.

The details of the projects developed on waqf properties by Mutawallis in their individual capacity was not documented due to non-response from Mutawallis due to their apprehension in sharing of such data, i.e., revenue generation, expenditure, net profits utilized for welfare measures of needy Muslim population.

However, the telephonic conversation with the Mutawallis from different parts of India, hailing from major states revealed that the loan was utilized efficiently and yielding results to the overall betterment of the Community's needs such as skill development, vocational training, computer training of youth, tailoring & dress making meant for girl students. Some of the photographs of the projects developed on waqf properties are presented in the following sections.

## **9. Synergy between Waqf Property and Skill Development: A Case study of Mewat Engineering College**

Mewat Engineering College established with the loan component of the Scheme of DUWP is a unique and noble example of developing Waqf Properties in urban/mofussil towns as centres of skill development to the muslim youth. The College was started with a loan of Rs. 2.0 crores from CWC under the Scheme of DUWP. The College has eventually acquired all the facilities, established state of the art laboratories in the frontier areas of engineering and technology. It has hostel facilities for boys and girls in the campus. The Mewat Engineering College is a unique Institution not only in Haryana, but also in the entire country. The College is managed by State Waqf Board of Haryana. The Chairperson of the SWB is the overall Incharge of the College, and the Secretary, SWB, Haryana is the Executive Secretary.

Mewat Engineering College located in Mewat region is also providing employment opportunities to the eligible, qualified, and needy Muslim youth. With a minority status, the College is utilizing the seats for the upliftment and skill development of youth of Haryana, and neighboring states at moderate fee. The revenue generated through the seat allocation is utilized for modernization of the College and further overall improvement in standards.

This model is strongly recommended in other states also. All the SWBs having full control on the administration of waqf properties, can develop the properties to establish technical colleges, and medical, para-medical colleges under minority quota. There are several constitutional provisions, that encourage for the establishment of

technical, medical and professional colleges for the exclusive upliftment of muslim households, and youth. Rather than at individual level (by the efforts of Mutawallis), the SWBs can focus on establishment of such Institutes in order to develop skill-base facilities for youth.



Photographs of Mewat Engineering College, Nuh. 1. Main Building Entrance, 2. Laboratory Facilities, 3. Department Blocks, 4. Interaction session with the Director & Faculty of Mewat Engineering College and NILERD Research Team.

## 10. Leveraging Community Initiatives: Showcasing Few Success Stories under the Scheme of DUWPs:

Fulfilling the Societal Needs/Welfare Activities through the Waqf Properties: A Case of

Sachar Committee report on the Social, Economic and Educational Conditions of Muslims in India has strongly emphasized the need of leveraging community initiatives through the waqf properties. It repeatedly stressed the need for strong coordination among the SWBs and Mutawallis to not only to protect the properties from encroachments but also to augment revenue generation, and welfare measures through resource utilization and mobilization of funds.

The proceeds from the waqf properties are dedicated to meet the exclusive needs of the poor and also to the perpetual maintenance of the bequeathed property.





Shadi Mahal -cum-community hall developed in the Waqf Property in North Karnataka Region under the Scheme by Mutawalli.













Skill Development, and Educational Programs being conducted in various parts of Karnataka under the scheme of DUWPs. The training programs consisting of (i) Computer Training to youth, (ii) Trade Training, (iii) Women-centric training programs such as tailoring, dress making etc. There are also Madarasas being run with the revenue generated from the properties.





Shopping Complex at the Ground Floor, and Hotel (Lodging & Boarding) in the 1<sup>st</sup>, 2<sup>nd</sup>, & 3<sup>rd</sup> floor of the building at a busy, commercial locality in Hyderabad. This project is directly managed and supervised by the State Waqf Board (SWB), Hyderabad. This property built with the loan component under the scheme of DUWP is yielding good revenue, and supplementing the resources of SWB.





Above Commercial-cum-Residential Property was developed by individual Mutawalli who is a great philanthropist, and veteran community leader of Hyderabad with the loan assistance under DUWP. This property has shops at the ground floor and residential flats in five floors. The shops and residential flats are given on reasonable rent. The loan was successfully repaid with the income generated from the property.



Team of officials from CWC alongwith the officials of SWB, Hyderabad doing physical inspection at one of the Urban Waqf Properties at Hyderabad.

In the picture above are...Mrs. Munawari Begum, Chairperson, Education & Women Welfare Committee, CWC, Mr. B.M. Jamal, Secretary, CWC, and Mr. M.A. Mannan Farooqui, CEO, SWB, Telangana State, Hyderabad





Team from Central Waqf Council(CWC), New Delhi consisting of Mrs. Munawari Begum,Chairperson, Education & Women Welfare Committee Development Board, CWC, Mr. B. M. Jamal, Secretary, CWC, Mr. Warsi, Incharge of Urban Waqf Properties, CWC, Mr. Mannan Farooqui, CEO, SWB, Hyderabad and other officials at one of the Urban Waqf Properties that was converted to Shops and Commercial Centre. The Team made a physical inspection and took stock of the ground realities, issues and problems associated with the properties.



Mrs. S. Munawari Begum, Chairperson, Education & Women Welfare Committee, CWC, and Mr. B.M. Jamal, CEO, CWC, Mr. Warsi, Incharge of Scheme of Urban Waqf Properties, CWC along with Mr. M.A. Mannan Farooqui, CEO, SWB, Telangana State, Hyderabad.

The team from CWC had detailed discussion with the CEO & other officials of SWB, and took serious note of the encroachments of prime lands in the peripheral areas of Hyderabad. CEO & his officials of SWB, Hyderabad are explaining the legal actions initiated to retrieve the encroached properties.



Mrs. S. Munnawari Begum, Chairperson, Education & Women Welfare Committee, Mr. B.M. Jamal, Secretary, CWC, and Mr. Warsi, incharge of the Scheme of DUWP, CWC assessing the status of progress of (i) Computerization of Waqf Properties of SWB, and (ii) status of Modernisation, Improvement and Restructuring of SWB, Hyderabad.

Mr. M. A. Mannan Farooqui, CEO & Officials of SWB, Hyderabad are explaining the (i) steps taken towards overall improvement of SWB, (ii) present status & progress of Computerization of Waqf Properties, (iii) action taken report on encroachment of properties and other organizational and functional issues of SWB, Hyderabad.



Mrs. Munnawari Begum, Chairperson, Education & Women Welfare Committee, CWC, and Mr. B.M. Jamal, Secretary, CWC being received by Mr. M.A. Mannan Farooqui, CEO, SWB, Hyderabad at Haj House, Hyderabad, the Head Quarters of SWB, Telangana, Hyderabad.



CEO and other officials of SWB, Telangana interacting with the Officials of Central Waqf Council (CWC) at the office of SWB, Hyderabad.

#### **11. Economic Potential of Wakf Properties in India: Utilising the Loan Scheme as an effective Vehicle of Transformation**

Sachar Committee report on leveraging of the waqf properties has revealed that there are more than 4.9 lakh registered Waqfs spread over the country but the current annual income from these properties is only about Rs. 163 crores, which amounts to a meager rate of return of 2.7 per cent. Out of this amount, SWBs are entitled to a share of 7% which is used for the working expenses of the Waqf Boards. The remaining amount is expected to be spent on the stated objectives of the respective Waqfs.

As the book value of the waqf properties are about half a century old, the current value can safely be estimated to be several times more and the market value of the waqf properties can be put at Rs. 1.2 lakh Crores(Rs. 1,200 billion). If these properties are put to efficient and marketable use they can generate at least a minimum return of 10 % which is about Rs. 12,000 crores per annum.

Further, the Sachar Committee has revealed that, if some of these waqf properties situated in prime locations across the country are developed and put to commercial use, their market value and annual income will shoot up. The enhanced waqf income could be utilized to upgrade the educational status and improve other human development dimensions of the beneficiaries of waqfs. This is being done even now, but such success stories are few and far between.

However, the Sachar Committee has rightly mentioned, the optimum utilization of waqf properties would require concerted efforts of central and state governments with legislative support by way of crucial amendments to the waqf Act. Through these measures, there is a need to strengthen and empower SWBs, and CWC to protect the waqf properties and to channelize them into revenue generating physical assets.

Therefore, there is need to increase the yearly allocation of grant-in-aid by Ministry of Minority Affairs, and to utilize this loan for effective utilization towards developing the waqf properties. There is a foreseeable future for the scheme, such that, the loan component is effectively utilized to transform the waqf properties into viable, economic assets, and the revenue and physical infrastructure are utilized for skill development, vocational training of muslim youth.

## **12. Strengthening of SWBs for Revenue Generation and Fulfillment of Waqf Objectives:**

As mentioned in the previous section, in order to exploit the economic potential of waqfs, there has to be effective mechanism in place. But on the contrary, there are constraints such as

- a. Organizational
- b. Non-availability of records
- c. Encroachments on waqf properties among others.

To address the above problems, there is need to empower SWBs, CWC, and to give them more teething and sweeping powers. At present, the management of SWBs is unsatisfactory due to inadequate empowerment of the SWBs.

After realizing the need for strengthening of SWBs to bring synergy among the waqfs, mutawallis, investments on waqfs, and revenue generation, the Ministry of Minority Affairs, Govt. of India through NAWADCO is supporting all the SWBs through a scheme called "Strengthening of the SWBs" which was launched during the 12<sup>th</sup> FYP. This is the result of the recommendations of the Committees such as (i) The Sachar Committee (2006), (ii) Joint Parliamentary Committee (2008) and (iii) Consultative Parliamentary Committee of Govt. of India, which have recommended for strengthening of SWBs through annual grants.

To achieve the fruits and dividends of urban waqf properties, the role of SWBs is important. In return, these SWBs have to be fully equipped in terms of

- i. Finances
- ii. Strong administration,
- iii. Dedicated staff,
- iv. Record keeping of properties,
- v. Inventory maintenance, and
- vi. Handling of litigation etc.

After acknowledging the fact that SWBs are lacking in all the above aspects, the Government of India is funding the SWBs through plan grants under the Scheme of "Strengthening of SWBs". The empirical studies<sup>5</sup> on the effectiveness of the Scheme shows that there is

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<sup>5</sup> Impact Evaluation of the Scheme "Strengthening of State Waqf Boards", Commissioned by NAWADCO. The Evaluation Report was submitted by NILERD(autonomous body of NITI Aayog).

marked improvement in the overall performance of the SWBs such as transparency, accountability, streamlining and management of waqfs, improvement in income generation through waqfs. In general, the functional, and institutional capacity of the SWBs has improved remarkably. This has a tremendous impact on the urban properties, and their income generation.

### **13. Computerization of Records of SWBs: Boon for Urban Waqf Properties:**

Government of India through Ministry of Minority Affairs has also initiated steps on computerization of all waqf properties. It has embarked on streamlining the waqf properties by GIS tagging by location, inventory maintenance, record maintenance of litigations, revenue generation, income augmentation etc. The Scheme of Computerization of SWBs and all the Waqf Properties is successfully yielding results. This is evident from the Evaluation of the Scheme namely, "Outcome Review Study of the Scheme of Computerization of the Records of the SWBs"<sup>6</sup>. The evaluation report after its indepth study has found that the following modules of computerization were successfully implemented.

- i. Waqf Properties Registration Management
- ii. Muttawalli Returns Management
- iii. Leasing of Properties Management
- iv. Litigations Tracking Management System
- v. Documents Archiving & Retrieval Management System
- vi. GIS of waqf properties to develop coordinates to prevent encroachments

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<sup>6</sup> Outcome Review Study of the Scheme of Computerization of the Records of the SWBs: Commissioned by Central Waqf Council (CWC), Ministry of Minority Affairs, Govt. of India. The Evaluation Report was submitted by NILERD (NITI Aayog, Govt. of India).



- vii. Funds Management to Mosques, Durgah, Kabristan, Imams, Muazzins, Widows, Scholarships, Schools, Hospitals, Dispensaries, Musafirkhanas, Skill Development Centres etc.
- viii. Loans Management for Development of Urban Waqf Properties
- ix. Compliance of Right to Information Act

The scheme of computerization was launched during 11<sup>th</sup> FYP and is being continued in 12<sup>th</sup> FYP. It is yielding results to the extent of identification of waqf properties with historical details, their status, ie, litigation, encroachment, annual income generation etc. Above step is helping the SWBs to track the properties and to identify the waqfs for commercial development to yield dividends.

#### **14. Augmentation of Revenue & Net Income Generation through the Developed Properties.**

The data presented in Table – 10 reveals that based on the Book Value of all the properties put at Rs. 6,000 Crores, the current market-value/commercial-value of such properties are estimated to be Rs. 1.2 lac crores. These waqf lands will yield an annual return of revenue to the tune of 20%, provided they were developed and exploited commercially. Even, if fraction of such marketable waqf lands are commercially developed, then, there is a huge potential of revenue generation on continuous basis. This revenue can be utilized to transform the lives of Muslim households and for community development. Such income can be put to good use towards skill development of Muslim youth, women empowerment etc. It is obvious, therefore, that if some of these waqf properties situated in prime locations across the country are developed and put to commercial use, their market value and annual income will shoot up. The enhanced waqf income could be utilized to upgrade the educational status and improve other human development dimensions of the beneficiaries of waqfs. This is being done even now, but such success stories are few and far between.

Following Table-10 summarises and gives the consolidated figures of the the waqf properties (most of them categorized as urban waqf properties) by State-wise and in terms of the total area, number of properties, book value etc. Most noteworthy figures captured in the Table-10 are current income of waqf properties and the 7% share contributed to Waqf Boards of respective States.

Table-10: Properties Gazetted as Wakfs in Indian States

States	Area (acre)	No. of Properties	Book Value (in lakhs)	Total Current income of all the properties (in Rs. lakhs)	7% share of Wakf Board (in Rs. Lakhs)
West Bengal	59,090	1,48,200	16,000	457	32
Uttar Pradesh	15,000	1,22,839	15,200	1,214	85
Kerala	22,410	36,500	1,35,586	803	56
Andhra Pradesh	1,45,512	35,703	8,135	388	326
Karnataka	18,033	28,731	--	1,288	90
Maharashtra	92,207	23,566	4,185	443	31
Gujarat	8,792	22,485	600	381	27
Rajasthan	1,53,180	19,543	1,96,755	8,314	58
Madhya Pradesh	--	15,000	--	--	--
Haryana	20,895	11,929	1,125	500	500
Punjab	1,778	11,243	1,589	596	596
Tamil Nadu	34,388	7,057	1,65,072	1,385	97
Bihar	--	2,459	2,000	33	2
Uttaranchal	--	2,032	285	268	19
Delhi	152	1,977	--	67	5
Pondicherry	425	589	179	118	8
Assam	190	168	110	35	2
<b>Total</b>	<b>5,72,052</b>	<b>4,90,021</b>	<b>5,46,821</b>	<b>16,290</b>	<b>1,934</b>

Source: As per information received by the Prime Minister's High Level Committee from State Wakf Boards in 2005-06.

Andhra Pradesh, Haryana, Punjab States are contributing large chunk of the 7% contribution to the respective SWBs. The bigger states like Uttar Pradesh, Bihar, Maharashtra have large tracts of waqf lands, but not yielding worthwhile returns on those properties. There is a need for concerted efforts at national and state level to streamline the properties, and to augment revenue generation through such properties. Above figures are more than a decade old figures, i.e., pertaining to the year 2005-06. The revenue augmentation since then,

has improved considerably, though, it needs to be improved much more.

Following Table-11 is another data source compiled on waqf properties. It captured the revenue augmentation after development of the properties with the loan assistance under the present scheme of Development of Urban Waqf Properties (DUWP). Total revenue generation increased by more than 24 times after utilizing loan under DUWP. The increase in return to income is 1135% which is a spectacular success of the scheme. Consequently, the rate of return to loan also increased by more than 19%. Of all the states, Karnataka, Andhra Pradesh, Madhya Pradesh, Tamil Nadu, and Orissa have gained enormously in the income augmentation.

Table-11: Returns to Investment to Wakf Properties in India

States	Loan given (Rs. In lakhs)	Annual Return before Development (Rs. In `000)	Annual Return after Development (Rs. In `000)	Increase in Return after Development (%)	Rate of Return to Loan
Kerala	49.8	96.0	877.7	814	15.7
Bihar	23.8	5.8	459.0	7,814	19.0
Karnataka	633.7	1,087.8	12,001.0	1,003	17.2
Maharashtra	41.0	9.7	590.0	5,988	14.2
Andhra Pradesh	58.7	30.7	1,160.0	3,681	19.2
Rajasthan	3.2	-	106.0	--	32.9
Madhya Pradesh	75.4	85.0	2,512.0	2,855	32.2
Tamil Nadu	191.4	720.3	3,747.0	420	15.8
Orissa	188.1	60.4	4,232.0	6,907	22.2
Punjab	17.6	--	666.0	--	37.9
<b>INDIA</b>	<b>1241.6</b>	<b>2,086</b>	<b>25,760.7</b>	<b>1,135</b>	<b>19.1</b>

Data Source : S.K. Rashid (2005)- Protection, Maintenance and Development of Awqaf in India (with special reference to Rajasthan), Institute of Objective Studies, New Delhi. PP 74-85. This table is sourced from the Sachar Committee Report.

**15 Results, Conclusions, Recommendations & Policy Outcomes:**  
*(Summing up and Analysis of Issues and Objectives of the Scheme and the Empirical Study)*

**15(i): Assessment on Realization of Objectives of the Scheme:**

Assessment based on Data Analysis:

The objectives of the Scheme stated at Section-2 are relooked in the light of the evaluation of the present scheme vis-à-vis looking at the secondary information and primary survey. Comprehensive and exhaustive list of loan grants against its purpose are illustrated in Annexure – I. Besides, the Table-1 to Table-8 in the previous sections shows the state-wise utility of loans against purpose, and amount of loan, the share of states in disbursal of loans etc.

Thus, the available information(both secondary and sampled field level data) is classified into following purposes and development of waqfs in that order.

1. Construction of Shopping Complexes, Commercial Complexes, and residential dwelling units for renting purposes.
2. Construction of musafir khanas and marriage halls for community use. Developing adjoining areas of Dargahs, Mosques into shops, office buildings
3. Establishing educational Institutions, hostels.
4. Providing monetary and infrastructural incentive to poor and bright students like scholarships, and free books, accommodation etc.
5. Maintenance of mosques, dargahs, graveyards and consolidation of waqf properties.

Tremendous Response to Projects of Smooth Management:

More than 3/4<sup>th</sup> of the projects are allocated for construction of shops, commercial buildings. Majority of loan beneficiaries are falling under this category, since it is an easy proposition to manage such projects, and the gestation period, revenue yields are most favourable in such projects. Next in priority is the category of construction of musafir khanas marriage halls, and community halls. These projects are also easy to handle after completion, and the maintenance is

smooth and risk-free. Therefore, significant number of loans are utilized for such projects.

*Lackadaisical Response to Projects related to Skill Development:*

Educational Institutions, centres of skill development & vocational training units are not in significant numbers, though, they serve the larger population and youth. Main reasons for lagging of such projects are (i) cumbersome logistics, (ii) warranting regular monitoring, (iii) multiple regulatory mechanisms, (iv) lack of managerial capability and domain expertise in such projects among other things. The regulatory agency, i.e. CWC has to prioritise the loan applications based on the sole purpose, and give preference and relaxation in rules to such projects which are meant for creating facilities such as (a) vocational training, (b) skill development, (c) skill training in emerging areas like computer repairs, hardware, software skills, (d) promoting skills among girls and youth etc. CWC in association with SWBs has to widely canvass the projects like educational & training centres, and they should encourage Mutawallis to come forward for such projects. CWC may reduce levying of the administrative and service charges to such projects.

*Major Loan Utility is for Intangible Benefits and Dargah Development:*

Another major category of loans are falling under this category as described here. There are innumerable number of mosques, dargahs are rejuvenated, repaired, and bruced up in the existing places of mosques which were in dilapidated state with the small and petty amounts under the loan. These projects are not yielding any revenue, but helping in preserving, and protecting the surrounding lands abutting & adjoining the mosques, dargahs etc. These large chunk of properties & waqfs are being protected from vulnerabilities such as encroachments, grabbing, misuse by vested interests. Large number of such waqfs were granted meager amount of loans (ranging from Rs. One lac to two lac) which are serving the larger purposes, though they are not augmenting any revenue.

*Conclusions:*

Overall conclusion based on the analysis of the result was very satisfactory, and proves that the objectives of the scheme are realized in true spirit, though there are some bottlenecks here and there. CWC may prioritize the projects for skill development/vocational education while sanctioning the loans. CWC further motivate the SWBs and Mutawallis to come forward to develop waqf projects that yields skill development and facilitate self-employment and professional avenues in towns and cities. Loan applicants may be encouraged to utilize the

loan for the purpose of developing educational infrastructure, hostels for migrant students, schemes to benefit girl students etc.

**15(ii): Summary of Outcome of the present study vis-à-vis Objectives of the present study:**

a. Positive Impact of Scheme vis-à-vis realizing objectives of scheme:

Based on the secondary data analysis, and field observations, it was found that the scheme of DUWP is successful in meeting the overall aims and goals enshrined in the objectives of the Scheme. Detailed analysis is presented in the preceding section. Properties were developed within the list of specified purposes such as construction of commercial complexes, mosques, shadi mahals etc. The revenue generated is also utilized for the skill development, vocational education of youth and girl students, providing hostel facilities etc.

b. Novel Scheme & Repayment is 100% implying High Success Rate of the Scheme by all Standards:

Repayment of loan is 100 percent, and proved to be highly successful scheme. The repayment amount is pooled as a separate corpus, and is again creating spin-off benefits by way of minor projects. This is again a novel development and an innovative way of re-investing the fund to derive further developmental fruits out of the Scheme and its objectives. Therefore, the available data and analysis of the information proves that there are no defaulters of the loan, and the loan amount is being utilized effectively for the purpose it was meant.

c. Augmentation of Income from Developed Properties:

Couple of projects surveyed at the field level, and the information furnished by Mutawallis, and SWBs from Karnataka(which is the biggest beneficiary state in terms of quantum of loan and number of projects funded) revealed that the scheme is successful in multiple manners such as (i) protecting the properties from encroachments, (ii) garnering enormous amount of surplus revenue out of the developed properties compared to the pre-developed status. Table-9 of the Section-8 shows that there is a surplus revenue generation to the extent of 350% compared to the revenue at pre-developed stage. This is a big achievement by any

yardstick. Further, the data shows that there is proportionate increase in charity activities. Out of Rs. 391 lacs of surplus revenue, an amount of Rs. 77 lacs was spend on charity related activities. This proves that nearly 20% of the income enhancement from the developed projects is devoted to charity and welfare measures of the Community population. Table-10 further proves that 7% mandatory contribution to SWBs has improved significantly due to enhanced income from the developed properties.

Above figures based on primary data collection is in tune with the overall performance figures on all India basis, that was compiled and presented in Table-11. The returns after development of waqfs increased by 1135% with states like Bihar, Maharashtra, and Orissa achieving as high as 7000% which is a major breakthrough achieved through the Waqf Properties. The net rate of return to the loan is also more than 19% on an average of all the loans. In some states like Punjjab, Rajasthan and MP, the net return to the loan is as high as 33% which proves that the loan disbursal is totally risk-free and high-dividend yielding venture.

d. Realizing the tangible and intangible benefits from the developed properties:

In addition to the direct and visible advantages such as revenue augmentation as stated in preceding section, there are many benevolent outcomes such as creating physical infrastructure catering to the genuine needs of Muslim youth and poor people. There are also intangible benefits accrued through the developed projects, such as protecting the properties from local land grabbers, encroachments and thus avoiding litigations. The field level visits to developed projects clearly revealed the impact such as (i) generation of employment to cater the projects after development, (ii) utilization of enhanced income towards welfare measures, (iii) protection of waqfs from misuse, and encroachments among other things.

**15(iii): Summary of Outcome of the present study vis-à-vis Objectives of the present study:**

*Need for greater role of SWBs in developing the waqf properties:*

Role of SWBs in the following areas are warranted to achieve last-mile efficiency out of the scheme.

*(a). Reluctance of Mutawallis in Utilising the Loan - SWBs to convince the Mutawallis:*

Individual Mutawallis are reluctant to utilize the loan and its benefits due to their apprehension that they will be losing their *locus standi* on such properties. The Mutawallis are very keen not to lose the degree of freedom on the waqf properties, and thus are skeptical that CWC or SWB will have assertions on the properties after loan grant. Mutawallis who are managing the waqfs for generations are also under the impression that they have complete control as waqf is a perpetual bequest and inherited from forefathers. SWBs can play a pro-active role to convince the Mutawallis to come forward and transform the waqfs into tangible assets for income augmentation.

With the availability of computerized database of waqf properties, the SWBs can develop an information system of all such waqfs having high potential for commercial development in moffusil towns. SWBs thus can convince the Mutawallis to utilize the loan under the scheme and to develop the property in a tangible manner. All SWBs are being restructured and strengthened with human resources and budgetary support from CWC to streamline the activities. SWBs can utilize this opportunity and create a cell within SWB to identify the waqfs lying unutilized, and organize meetings with Mutawallis for utilization of loans and to convert the properties into commercial ventures in order to uplift the needy people with the enhanced revenues. It is not a difficult task, since most of the Mutawallis are also philanthropists taking care of poor people in the community.



*(b). SWBs to directly involve in property development:*

The scheme of urban development of waqf properties has thrown so much potential and opportunities to SWBs for development of waqfs. With the enhanced set-up of computerization of waqfs, and full control over majority of waqfs within their jurisdiction & power, SWBs are empowered to take suitable & rational decisions on the waqfs vis-à-vis developing them into commercial ventures/projects. SWBs with their locus standi and inbuilt network with the state governments can look beyond the loan of CWC. SWBs can prepare DPR of the waqfs (Detailed Project Report) of such waqfs which are under threat of encroachments, and approach the State Government/cooperative financial Institutions for funding of such projects. State Govt. can stand surety for such proposals, since PSU Banks are reluctant to give loans on waqf properties.

The study team from NILERD along with the Officials of CWC have visited the waqf properties developed and managed by SWB of Hyderabad, and found that few waqfs are successfully converted into commercial ventures, and the revenue/income is utilized for betterment of community. Such model can be replicated in major cities and towns throughout India, as there is steep hike in the market value of such properties due to buoyancy in commercial activities.

**15(iv): Summary of Outcome of the present study vis-à-vis Objectives of the present study:**

*Pro-active Role Played by CWC in Nurturing the Scheme:*

*a. Innovative Methods of Implementation by CWC:*

CWC has created a very effective mechanism, and transparent method of assessing the loan applications, and delegating certain supervisory powers to the respective State Waqf Boards (SWBs) in case of monitoring of such local projects developed on waqf properties.

*b. Organisational Constraints & pro-active Role of CWC:*

CWC has to play a pro-active role in convincing the Mutawallis to come forward to develop the properties with the loan assistance.

Especially the waqf properties lying idle in busy areas of the cities and towns have to be developed into revenue generating projects. Though there are conscientious Mutawallis too, yet there instances where Waqfs are treated by Mutawallis as their personal properties. Mutawallis are classically known for not coming forward to seek grants or loans from CWC or Waqf Boards for the development of the Waqf Properties. Proposals for educational Institutions are replaced by them for construction of shops. Rentals are negotiated at low level in lieu of extraneous considerations. The management of waqf properties is not satisfactory due to inadequate empowerment of SWBs, and CWC. Therefore, SWBs, and CWC should be strengthened in terms of organizational capability, and execution and assertion of powers over Waqfs in the larger interests.

c. *Skewed Contribution from States having huge tract of Waqf properties: CWC to take initiative*

After examination of the data it was found that, the major states like UP, MP, Bihar etc. are not coming forward to seek loan for the development of properties. Keeping in view the large tracts of waqf land lying idle in commercially viable areas of cities and towns. There is a need to encourage such states and the respective SWBs to come forward to develop the properties. Large concentration of the waqf properties is found in West Bengal (1,48,200), followed by Uttar Pradesh (1,22,839)<sup>7</sup>. However, the loan utility in these States is dismally poor. No Mutawalli is coming forward from these states to develop the properties. CWC and the respective SWBs have to focus on this issue and explore the means and ways how to exploit the unused, idle properties in these states.

d. *Myths & Realities of Waqf Properties – Role of CWC/SWBs to Convince Mutawallis & to evolve a workable Model:*

Since, Mutawallis at individual level are reluctant to come forward to develop the properties, a viable model has to be developed so that the respective SWBs, and individual Mutawallis can form into an alliance and agreement to develop the property

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<sup>7</sup> As per the Sachar Committee Report on Leveraging Community Initiatives: A case of waqfs.

with clear cut and well defined powers at SWB and Mutawallis' level. This is a kind of delegation of powers amicably to both SWBs, and Mutawallis. This will encourage the commercial exploitation of properties.

**15(v): Summary of Outcome of the present study vis-à-vis Objectives of the present study:**

Role of Government to achieve Effectiveness of the Scheme:

a. Pittance of Loan Amount released by Government – Need to increase the Grant:

Grant-in-aid released by Central Government through Ministry of Minority Affairs every year thus far, is a small amount compared to the vast basket of waqf properties lying idle and under the threat of encroachment. The grant-in-aid, if increased by ten-fold, and roping in all SWBs to develop the waqf properties, would be a great turn-around in revenue generation through waqfs. CWC may work out the modalities, to get ready to handle the scheme, provided the Central Government increase the grant-in-aid to match the growing needs of revenue generation to address the pressing demands of youth, poor households of Muslim Community. Looking at the cumulative grants provided by the Central Government, it was observed that Rs. 47.5 Crores were provided in the span of 4 decades, which comes to less than an average amount of Rs. 1.2 Crores. By all means and standards, keeping in view, lakhs of acres of waqf properties lying idle, this amount of Rs. 1.2 Crores is a pittance, and needs further boost for strengthening of the Scheme of DUWP to transform the monetary benefits for the upliftment of Muslim Communities.

b. Role of SWBs and CWC to bring-in more Mutawallis under the Ambit of Loans for urban waqf properties

At the same time, the Mutawallis having the rights of possession/maintenance/mutation of the Waqf properties are not coming forward to utilize the loan and to transform the waqf properties into commercially viable projects. Therefore, CWC has to play crucial role to facilitate collaboration with SWBs, and

Mutawallis in developing the urban waqf properties with the liberal loan grants under the scheme. CWC further has to make a plea with the Ministry of Minority Affairs, Govt. of India to increase the loan component to atleast Rs. 10 Crores per year in order to develop the waqf properties into viable, and revenue generating projects.

The baseline data of CWC reveals that major states like UP, MP, Bihar etc. are lagging behind in utilizing the loan inspite of having huge waqf properties at their disposal and having high potential of commercial viability. The CWC may convene a meeting with the SWBs and Mutawallis of these states to convince them to translate the waqf properties into revenue hubs. At the same time, the CWC may ask the Ministry of MA, Govt. of India to enhance the yearly allocation of funds under the scheme to atleast Rs. 10 Crores. This will serve the dual purpose of convincing the larger states like UP and also effective utilization of loan for developing urban properties.

CWC has to widely canvass the scheme's benefits to all Mutawallis through SWBs to come forward and utilize the facility of loan. Simultaneously, the CWC has to encourage SWBs to take up the responsibility of developing waqf properties into commercial ventures by taking Mutawallis into confidence.

A case of waqf property developed by SWB, Hyderabad is a novel example (photographs of the properties captured by the team of CWC, and NILERD are attached in the above sections). Prime properties at busy and commercial locations of Hyderabad were directly managed by SWBs and developed into commercial ventures, like Hotel, Lodging, shops etc. CWC may encourage other SWBs also to emulate the model of SWB of Hyderabad.

c. *Need to Amend the Rules of Loan and Expand the Usage Horizons of Loan vis-à-vis Purpose of the Loan:*

Objectives of Loan and There is a major technical crisis faced by few Beneficiaries (Muwatallis) of the Loan. Mutawallis who have availed the loan for creating infrastructure under the Project

head of Cold Storage Facilities, were able to develop the physical infrastructure, i.e., construction of halls with the loan granted by CWC. For further development, i.e., purchase of machinery of cold storage, the Banks (all PSU Banks, Financial Institutions, Credit Institutions) are reluctant to grant loan towards purchase of machinery. This is due to the fact that all the waqf properties are managed by Mutawallis as custodians, but not as owners of the property. As a result, The Banks are insisting on the documents/sale-deeds that clearly prove the ownership of the waqf properties, which is lacking in all waqf properties due to technical reasons. Therefore, the Banks are refusing loans on technical grounds for purchase of machinery, material, or extension of existing projects. CWC is only taking care of developing the properties with physical construction, but not for purchase/investment in any machinery towards productive activity. This lacuna may be resolved by the Ministry of MA by calling a meeting of all PSU Banks, govt. controlled Banks with the CWC, and SWBs.

Simultaneously, CWC may also amend the rules of loan sanction to facilitate the Mutawallis to apply for loan towards purchase of machinery, infrastructure for productive activities such as creation of Cold Storage Facilities, and other such activities. This will eliminate the properties lying idle for want of further loan for machinery, and thus, prevent the wastage of loan facility.

**15(vi): Summary of Outcome of the present study vis-à-vis Objectives of the present study:**

Major Recommendations calling the attention of MoMA, CWC, SWBs:

a. Achieving Synergy of the Present Scheme of DUWP and Computerization of Waqf Properties for better effectiveness:

CWC is also venturing into computerization of waqf properties in a massive scale alongwith strategy of strengthening the SWBs to streamline the waqf properties and to enhance the revenue generation. This scheme of DUWPs may be aligned with other schemes as mentioned, and the scheme and the properties can

be managed in a better, and effective manner in order to yield revenue from such properties. By computerization, all the properties are allocated unique identity number with GIS tag, and automatically falling under the radar of SWBs, and other regulatory bodies. This will prevent encroachments, and abuse by vested interests. Thus, these properties can be developed with the scheme of DUWP, thereby creating a synergy between the present scheme and other schemes in vogue as stated earlier.

b. Need to Bring-in Transparency in Revenue Augmentation through Waqf Properties developed by Loan:

There is also another problem faced while collecting the data/information from the beneficiaries (Mutawallis). They are reluctant to produce the balance sheet of such projects developed through the loan. Except few Mutawallis, the information is not forthcoming from the beneficiaries. It is perceived by Mutawallis that they have absolute control over the income generated from such properties, though the Waqf is a perpetual bequest (as emphasized in the Sachar Committee Report). Therefore, CWC may take an undertaking at the time of sanction of loan, to the effect that every year till the loan recovery tenure, the Mutawallis are bound to submit the balance sheet of the project, with the details such as expenditure for maintenance, electricity, water, local taxes, salaries for staff/employees, and income generation through rents, hiring, collection of fee etc. This will help CWC to assess the impact of properties and type/purpose of properties developed.

c. Showcasing the Success Models of Waqfs Properties developed through Loans in Dormant States where Loan Utility is poor/weak:

With all available evidences, and information furnished from the largest beneficiary state of Karnataka from its SWB and Mutawallis, it was found that the revenue augmentation after developing the property is stupendous, and the increase is to the extent of 350% as stated in the Tables in previous sections. Looking at the vast areas of waqfs in different states, as

compiled and referred in Sachar Committee, developing even a fraction of such properties in each state will yield manifold revenues, and monetary benefits that can be utilized for the overall betterment of the Muslim Community. The CWC has to convince the Ministry of MA to enhance the loan grant, and simultaneously it has to rope in SWBs to identify waqfs which can be converted to lucrative ventures. At the next level, the SWBs have to mobilize the Mutawallis with the help of GIS tagging of the properties and to motivate them to develop the waqfs into mainstream activities.

d. Need to use the Loan & Scheme to Expand the basic Infrastructure(for skill development and charity activities) in small towns to cater to the Muslim youth of the country:

By analyzing the secondary data, it was observed that all the waqf properties developed were broadly classified into two categories, ie., (i) lucrative/commercial ventures such as shops, shadi mahals, residential flats, etc., and (ii) charity based activities such as hostels for boys/girls, musafir khanas, mosques, kabrasthans etc. Looking at the pattern, it was found that though there were ample projects developed for charity activities, majority of the projects were used as commercial outlets yielding regular revenue. With the geographical distribution of Muslim population throughout the country, there are many small/tiny towns, mofussil & rural towns, villages with sizeable population are lacking community infrastructure & basic facilities like mosques/dargahs, kabrasthans etc. Therefore, ample opportunities and encouragement be given to developing such infrastructure in rural areas. To make it successful, and practical, the terms of the loan may be slightly altered by waiving off the service fee or reducing the service fee of loan, extending the tenure of the repayment etc.

**15(vii): Summary of Outcome of the present study vis-à-vis Objectives of the present study:**  
Genuine Need for Continuation of the Scheme:

After thorough and 360 degrees analysis of the Scheme, it was found that the following actions needs to be initiated by CWC

and MoMA to achieve better effectiveness and efficiency out of the scheme, and to realize the goals & objectives enshrined in the Scheme. There are several areas where, the scheme has to be utilized in a much more potential manner. To arrest the menace and trend of encroachments from unscrupulous elements, maximum waqf properties/lands should be brought under the ambit of loan and to be developed into tangible physical assets.

- i. The Scheme has to be continued further for atleast another 10 years. After 5 years, there should be another evaluation to assess the impact of the Scheme with a focus on survey of beneficiary properties at the grass-root level
- ii. The MoMA affairs has to increase the annual outlay of loan amount by atleast 50% every year.
- iii. CWC has to convene a meeting of SWBs, and Mutawallis to utilize the loan for the purposes of vocational & skill training of Muslim youth.
- iv. CWC may relax rules of loan for projects to create physical infrastructure towards hostels for youth, migrant students of professional courses.
- v. CWC has to convince the MoMA for increase in annual allocation of funds, and simultaneously, it has to rope in SWBs and Mutawallis of bigger states where large tracts of waqf lands are lying unutilized.
- vi. SWBs may align the schemes of Computerization of Waqf lands with their own structural re-engineering to identify the waqf properties that have threat of encroachments. SWBs shall encourage Mutawallis to convert them into viable commercial ventures or projects of larger interests of community.



**ANNEXURE - I****Inventory and Classification of Urban Waqf Properties**

S. No.	Name and Type of Property	State	Loan Amount (Rs. In Lakhs)
<b>A. Commercial &amp; Shopping Complex</b>			
1	Sarai Mosque Waqf, Opp. Head Post Office, Vijaywada (For Commercial complex)	AP	29.75
2	Wakf Baitul Madina, Aziz Bagh, Aziz Jung Road, Sultanpura, Hyderabad-500024, (Commercial Complex)	AP	19.20
3	Wakf Complex Mahboobnagar, Raichur Road, Mahboobnagar (For Commercial Complex)	AP	45.00
4	Mosque Station Bazar, Nizamabad (Shopping Complex)	AP	72.75
5	Sardar Baig Wakf Complex, Siddiambar Bazar, Hyderabad (Shopping Complex)	AP	24.55
6	Jamia Masjid Wakf, Mandal Wakf Committee, Town:- Tadapatri, Distt.:- Anantapur Tadapatri-515 411 (Shopping Complex)	AP	2.00
7	Toil Mosque Wakf, Kulsumpura, Hyderabad (Residential Complex)	AP	12.50
8	Dargah Mohd. Hasan Saheb Waqf, Aghapura, Hyderabad (Shopping Complex)	AP	16.92
9	Dargah Hazrat Peer-e-Nazar (RH), Wakf Estate No. 30, Darul Aman Bazar, Chapra (Shopping Complex)	Bihar	2.00
10	Badshah Nawab Wakf Estate, Badshah Manzil, Guzri, Patna (Shopping Complex)	Bihar	1.44
11	Peepalpanthi Kachhary Mosque, Waqf No. 559, Buxar, Bhojpur, (Shopping Complex)	Bihar	2.99
12	Mir Hasan Askari Wakf Estate, Hadi Market, Mir Saheb Ka Phatak, Gopali Chowk, Arrah, (Shopping Complex)	Bihar	4.15
13	Soghra Wakf Estate, Bihar Sharif, Nalanda (Shopping Complex)	Bihar	12.00
14	Saifganj Wakf Estate, Chaudhry Mohalla, Katihar (Shopping Complex)	Bihar	1.50
15	Syed Shah Inayat Wakf, Bhagalpur (Shopping Complex)	Bihar	1.27
16	Habibia Rayeen Muslim Mosafirkhana, Mohalla Kabirganj, Post- Sasaram, Rohtas, (Shopping Complex)	Bihar	20.70
17	Anjuman-e-Himayat Islam, Jamia Masjid, Doddapeta, Tiptur, Tumkur, (Shopping Complex)	Karnataka	10.00
18	Anjuman-e-Islam, Hubli, (Shopping Complex)	Karnataka	7.00

19	Anjuman-e-Islam, Hubli, (II-Project) (II-Project) (Commercial Complex)	Karnataka	26.00
20	Badriya Jama Masjid Committee, (Sunni) Siddapur, Uttar Kanada-581 355 (Shopping Complex)	Karnataka	7.50
21	Madina Building Waqf, Madina Building, R/o K.H.B. Colony, H.No. 158, M.S.K. Mills Road, Gulbarga (Shopping Complex)	Karnataka	NA
22	Masjid-e-Siddiqui, Main Road, Aland, Gulbarga (Shopping Complex)	Karnataka	12.00
23	Hazrat Madar Shah Makan, Tumkur (III Project) (Commercial Complex)	Karnataka	20.00
24	Jama Masjid Nippani, Nehru Chowk, Nippani-591234, Belgaum (Commercial Complex)	Karnataka	5.00
25	Haji Sir Ismail Sait Mosque, 41, Haji Sir Ismail Sait Road, Bangalore (Shopping Complex)	Karnataka	9.22
26	Jama Masjid Islampur, Gangavati, Koppal (Shopping Complex)	Karnataka	19.50
27	Betgeri Idgah Committee, Palkesh Road, Gadag, Betgeri-582102 (Shopping Complex)	Karnataka	9.30
28	Jama Masjid Ahle Sunnathul Jamath Maddur, Mandiya (Shopping Complex)	Karnataka	23.00
29	Dargah Hazrat Hameed Shah Cubbonpat, Bangalore (Commercial Complex)	Karnataka	5.00
30	Mansoor Ali Memorial Wakf Bus Stand Road, Kerur Village, Badami Taluk, Bagalkot (Shopping Complex)	Karnataka	2.84
31	Seyyyid Madani Charitable Trust, Ullal, Mangalore (Commercial Complex)	Karnataka	60.00
32	Masjid-e-Ala Committee, P.O.- Pandavpur Town Distt.- Mandya-571 434 (Shopping Complex)	Karnataka	3.00
33	Millath Educational Welfare Society (Wakf), Millath College Road, Devangeri-577 001 Dist., (Commercial Complex)	Karnataka	137.00
34	Anjuman-e-Islamia, Mulgund, Gadag, Dharwad-582 114 (Project-1) (Shopping Complex)	Karnataka	5.00
35	Masjid-e-Rahmania Station Bazar, Yadgir-Gulbarga (Shopping Complex)	Karnataka	3.25
36	Hazrat Jalal Mohd. Dargah, Jalal Galli, Gokak, Belgaum, (Shopping Complex)	Karnataka	10.48
37	Noorani Masjid, Sirwar-584 129 Distt.- Raichur (Shopping Complex)	Karnataka	1.80
38	Masjid-e-Quba Committee, Fort Malavalli-571 430 Distt.-Mandiya (Shopping Complex)	Karnataka	1.90
39	Jama Masjid Ahle Sunnat Wal Jamat, Androon Bazar, Gangavati, Raichur, (Shopping Complex)	Karnataka	1.20
40	Jama Masjid Honavar, Uttar Kanada (Shopping Complex)	Karnataka	1.35
41	Shah Inayat Masjid Gauribidanur, Kolar (Shopping Complex)	Karnataka	3.94

42	Jama Masjid Madaripalliya Urgadoor Post-Shimoga (Shopping Complex)	Karnataka	2.00
43	Wakf Hazrat Latifa Bano Dargah & Kabristan, Goripet, Kolar, (Commercial Complex)	Karnataka	4.12
44	Noorani Masjid, N.M. Road, (Old Bus Stand) Sandur-583119 Bellary Dist. (Shopping Complex)	Karnataka	NA
45	Momin Bada Masjid Committee, 3191, Momin Galli, Belgaum, (Shopping Complex)	Karnataka	3.90
46	Jama Masjid Khanapur, Belgaum, Bazar Peth, Khanapur, (Shopping Complex)	Karnataka	6.40
47	Anjuman-e-Islam (Regd.) Ankola-581314, UK (Shopping Complex)	Karnataka	3.00
48	Taha Educational Trust, 2/4, Siddiah Road, 7 <sup>th</sup> Cross, Bangalore (Commercial Complex)	Karnataka	20.00
49	Muslim Orphanage 43, Dickenson Road, Bangalore-560042 (Commercial complex)	Karnataka	75.00
50	New Muslim Hostel, Saraswathipuram Mysore (Commercial Complex)	Karnataka	NA
51	Hazrat Sayed Amir Hussain Makan Waqf, Amir Mohalla, Hassan-573201 (Shopping Complex)	Karnataka	7.60
52	Hazrat Hafiz Bari & Kabarsthan, Belhongal, Belgaum (Commercial Complex)	Karnataka	20.00
53	Kali Masjid Near Bus Stand, Mohalla Hussaini Alam, Chitgupta Tq. Humnabad, Distt. Biar (Commercial Complex)	Karnataka	11.62
54	Anjuman-e-Islam, Byadgi-589156 Distt.- Haveri, Dharwad (Shopping Complex)	Karnataka	NA
55	Makka Masjid Noorani Madarsa, Bharpeth Mohalla, Jamkhandi-587 301 Distt.- Bagalkot (Shopping Complex)	Karnataka	7.20
56	Dargah-E- Hazrat Khwaja Syed Sharfuddin Khadri, Shaheed (R.A.), No.3, OTC Road, Bangalore-560 002 (Shopping Complex)	Karnataka	7.50
57	New Muslim Mosque (Sunni) Jama Masjid, Lashkar Mohalla, Hollensipur Distt.- Hassan (I Project) (Shopping Complex)	Karnataka	8.25
58	New Muslim Mosque (Sunni) Jama Masjid, Lashkar Mohalla, Hollensipur Distt.- Hassan (II Project) (Shopping Complex)	Karnataka	NA
59	Anjuman-e-Islam, Banhatti Jamkhandi Taluk, Distt.- Bagalkot-587 311 (Commercial Complex)	Karnataka	9.90
60	Jama Masjid, Hoshadurga Distt.- Chitradurga-577 527 (Shopping Complex)	Karnataka	5.25
61	Dargah Hazrat Peer Galib Shaheed, Anjuman-e-Islam, Almel, Sindgi, Bijapur (Shopping Complex)	Karnataka	NA
62	Badagara Jamath Palli Dars Committee, Badagar, (Commercial Complex)	Karnataka	NA
63	Jamia Masjid Ashoorkhana, K.R. Pet, Mandya Distt., (Shopping Complex)	Karnataka	21.85

64	Dattari Masjid Muslim Jamath, Kadali Gali, Bijapur, (Shopping Complex)	Karnataka	16.00
65	Dargah Hazrat Khawaja Bandanawaz, Gulbarga-585104 (Commercial Complex)	Karnataka	20.00
66	Dargah Shah Hashim Peer, Tardel, Jamkhandi, Bijapur (Shopping Complex)	Karnataka	4.60
67	Jamiya Masjid Bhandiwad Base, Hubli-580020 (Shopping Complex)	Karnataka	45.00
68	Jama Masjid Hunsagi, Shorapur, Gulbarga (Shopping Complex)	Karnataka	0.18
69	Anjuman-e-Islam Dharwad, Dharwad, (Shopping Complex)	Karnataka	4.10
70	Jama Masjid K.R. Nagar, Muslim Block, Mysore (Commercial Complex)	Karnataka	1.30
71	Jama Masjid (Kabrastan) Maddur, Mandiya (Shopping Complex)	Karnataka	NA
72	Masjid-e-Siddiqui, Aland, Gulbarga	Karnataka	NA
73	Syed Madani Charitable Trust, Ullal (Commercial Complex)	Karnataka	NA
74	Anjuman-e-Islam Falah-e-Darain Annigeri , Taluk Navalgund Distt.- Dharwad (Shopping Complex)	Karnataka	NA
75	Anjuman-e-Islam, Mulgund, Gadag, Dharwad-582117 (Project II) (Commercial Complex)	Karnataka	NA
76	Hazrat Jalal Mohd. Dargah Gokak, Belgaum (Shopping Complex)	Karnataka	NA
77	Jama Masjid , Ahle Sunnat al Jamath, K.R. Nagar, New Sayya Ji Rao Road, Mysore-570021 (Shopping Complex)	Karnataka	NA
78	Anjuman-e-Islam (Regd.) Ankola-581314 UK (Shopping Complex)	Karnataka	NA
79	Jama Masjid Ashoorkhana K.R. Pet, Mandiya (Commercial Complex)	Karnataka	NA
80	Wakf Sayed Amir Hussain Khan, Hasan (Commercial Complex)	Karnataka	NA
81	New Muslim Educational & Charitable Trust, Ilkal H.O.- 22, Haveli Street, Bijapur, (Shopping Complex and Shadi Mahal)	Karnataka	NA
82	Vallipalli Jamath Hamida Mosque, Hameedia Complex, Development Committee, Big Bazar, Janakpuram, Quilon (Shopping Complex)	Kerala	6.00
83	Ramanthali Muslim Jamath Committee, Vadakkumbad, Ramanthali, Payyanur, Kannur Distt. (Shopping -cum-Complex)	Kerala	7.50
84	Miskapalli Paripalana, Calicut Kuttichira, Kozikode, (Shopping Complex)	Kerala	1.05
85	Noorul Islam Madarsa Mifthaul Uloom Arabic School, Eratupetta, Puthanpally, Kottayam, (Shopping Complex)	Kerala	9.00
86	Hashmiya Madrasa Wakf, Alleppy (Shopping Complex)	Kerala	2.00
87	Madarsa Darussalam Yateemkhana, Tellicherry, Kannur (Shopping Complex)	Kerala	0.78

88	Munerual Islam Wakf Sangham Thana Kannur-670012 (Shopping Complex)	Kerala	NA
89	Mohiyidhen Thycavu & Al-Madrassathul Nooria, Cheranellur-680520 (Shopping Complex)	Kerala	8.18
90	Haji Abdul Lateef Haji Essa Sait Trust XLI/1006, Krishnaswamy Road, Ernakulam, (Shopping Complex)	Kerala	10.00
91	Badagara Jamath Palli Dars Committee, Badagara (Commercial Complex)	Kerala	NA
92	Hostel Building of Kerala Wakf Board, Parmara Road, Ernakulam Kochi (Commercial Complex)	Kerala	NA
93	Hashmiya Madarsa Wakf Alleppy (Shopping Complex)	Kerala	NA
94	Hydaria Masjid Mahallu Committee, R.S. Road, Ottapalam-679 101 (Shopping Complex)	Kerala	50.00
95	Parekkulam Juma Masjid Paripalana Committee, Kott, Tirur-676 101 Malappuram (Shopping Complex)	Kerala	NA
96	Nusrathul Islam Sangham Mahallu Committee, Shornur-679 121 Palakkad Distt., (Commercial Complex)	Kerala	NA
97	Pattihara Juma Masjid (Pattihara Jama-ath Cultural Association) P.O.- Pattihara Palakkad Dist. Pin- 679 534 (Shopping Complex and Residential Complex)	Kerala	NA
98	Nusrathul Mohtajeen Sangham Parapanpoil, Thamarassery, Kozhikode, Kerala-673 573 (Shopping Complex)	Kerala	NA
99	Wakf Masjid Sanwarah, Sanwarah Gate, Burhanpur-450 331 (Commercial Complex)	Madhya Pradesh	NA
100	Takiya Dargah Hazrath Shah Hussain, Khuda Numa, Chameli Kuna, Burhanpur-450 331 (Shopping Complex)	Madhya Pradesh	NA
101	Mohammadi Masjid & Qabristan Wakf, Mohalla-Sabzi, Frroshan, Jawahar Road, Gunj Basoda , Distt.- Vidisha (Shopping Complex)	Madhya Pradesh	1.00
102	Masjid Peer ali Kattal, Hatwada Chowk, Dhar-454 001 (Shopping Complex)	Madhya Pradesh	0.94
103	Anjuman-e-Islami Committee, Mansoori Masjid, Guna-473 001 (Shopping Complex)	Madhya Pradesh	0.78
104	Masjid Mominwadi Dhar-454 001 (Shopping Complex)	Madhya Pradesh	NA
105	Wakf Masjid Mulla Hayati, Dawoodpura, Burhanpur-450 331 (Shopping Complex)	Madhya Pradesh	NA
106	Tanagujri Masjid Committee, Gujri Complex, Karanj Bazar, Burhanpur-450 331 (Shopping Complex)	Madhya Pradesh	6.10
107	Wakf Masjid Pinderwadi Vidisha (Shopping Complex)	Madhya Pradesh	3.85
108	Jamia Islamia Arabia Riyazul Islam, Wali Manzil, Sironj-464 228 Vidisha (Shopping Complex)	Madhya Pradesh	6.10

109	Wakf Masjid Hindustani Harrepura, Burhanpur Khandwa (Shopping Complex)	Madhya Pradesh	NA
110	Wakf Masjid Khankhah M.K. Market, Shanwara Road, Burhanpur, (Shopping Complex)	Madhya Pradesh	7.50
111	Wakf Masjid Subhania Anjuman-e-Islamia, Bilaspur (Shopping Complex)	Madhya Pradesh	2.62
112	Wakf Committee Idgah Masjid Kabristan, Raghoghar, Guna (Shopping Complex)	Madhya Pradesh	NA
113	Wakf Masjid Gujri Walli Lohar Mandi, Burhanpur-450 331 (Shopping Complex)	Madhya Pradesh	3.20
114	Wakf Akhada Masjid, Ujjain Gate, Dewas, Office-268, A.B. Road, Dewas (Shopping Complex)	Madhya Pradesh	10.00
115	Wakf Masjid Nawab Abdul Raheem Khan, Mandi Bazar, Burhanpur-450331 (Shopping Complex)	Madhya Pradesh	7.10
116	Wakf Masjid Azamganj Latur (Shopping Complex)	Maharashtra	5.00
117	Sadar Bazar Jama Masjid Managing Committee, Masjid Road, Imphal-795 001 (Shopping Complex)	Manipur	NA
118	Bari Jama Masjid Lilong Bazar, Distt.-Thoubal-795 130 (Shopping Complex)	Manipur	5.00
119	Development project of Moijing Wangma Taba Shopping Complex, Moijing	Manipur	NA
120	Capital Mosque, Scheme171, Sachivalaya Marg, Bhouma Nagar, Unit-IV, Bhubaneswar-751 001 (Commercial Complex)	Odisha	5.00
121	Paradeep Port Islamic Association, Jama Masjid, Core area, At./PO. PARadip Post, Distt.-Jagatsingpur-754 142 (Commercial Complex)	Odisha	NA
122	Masjid-e-Khurda Road, P.O.- Jatni, Dist.- Khurda-752 050 (Shopping Complex)	Odisha	12.20
123	Dargah Kadam Rasool, Dargah Bazar, Cuttack (Shopping Complex)	Odisha	5.00
124	Angul Mosque Committee, Post-Angui, Distt.-Dhenkanal (Shopping Complex)	Odisha	2.20
125	Madani Welfare Association, Plot No. 171, Sachivalaya Marg, Bhoumanagar, Unit-IV, Bhubaneswar, (Shopping Complex)	Odisha	7.50
126	Baba Bokhari Saheb, Taramadan, Cuttack, (Shopping Complex)	Odisha	7.30
127	Sayeed Seminary Cuttack, (Commercial Complex)	Odisha	NA
128	Muslim Anjuman Committee, Dawoodi Ashoor Khana, Jeypore, Korapet-764 001 (Shopping Complex)	Odisha	2.00
129	Khurda Mosque Khurda (Shopping Complex)	Odisha	NA
130	Mosque Kachahary Wali, Sonapat, (Shopping Complex)	Punjab	NA
131	Dargah Hazrat Rattan, Bhatinda (Shopping Complex)	Punjab	NA
132	Masjid Uddan Wali Malarkotal (Shopping Complex)	Punjab	NA

133	Triplicane Labbai Jamath Mosque, 38, Mallan Ponnappa Mudali Street, Madras (Commercial Complex)	Tamil Nadu	3.75
134	Kuruvithurai Pallivasal Kayalpatnam, Tirunelveli (Commercial Complex)	Tamil Nadu	1.50
135	Mohideen Andavar Kuthba Mosque, Muslim Jamath, Mana Madurai (Shopping Complex )	Tamil Nadu	4.35
136	Mohideen Andavar Pallivasal, Devakottai-623302, P.M.T. Distt. (Shopping Complex)	Tamil Nadu	4.80
137	Keelatheru Hairathul Jamia Muslim Sangam, Paramkudi, Ramnad Distt. (Shopping Complex)	Tamil Nadu	1.50
138	Ahle Sunnat Jamath Anjuman Trust, Sathiamangalam, Periyar Distt. (II) (Shopping Complex)	Tamil Nadu	0.90
139	Ahle Sunnat Jamath Anjuman Trust, Sathiamangalam, Periyar Distt. (Shopping Complex)	Tamil Nadu	3.50
140	Mohideen Andavar Pallivaal, Muthupettai, Thiruvarur, (Shopping Complex)	Tamil Nadu	9.75
141	Kottar Elangadai Musim Samudaya Trust, Nagarcoil, Kanyakumari (Shopping Complex)	Tamil Nadu	9.91
142	Kazimar Peria Pallivasal Qazi Mohalla, Kazimar Street, Madurai (Shopping Complex)	Tamil Nadu	24.75
143	Tirunelveli Junction Jama Masjid Jamaath Sabai, Tirunelveli Junction (Shopping Complex)	Tamil Nadu	5.50
144	Peria Jumna Mosque Sankarannainar Kovil (II-Project) (Shopping Complex)	Tamil Nadu	36.00
145	Madarsa Mahbaus Salah Arabic College, No. 10, Emperor Street, Tuticorin (Shopping Complex)	Tamil Nadu	11.00
146	Dargah Hazrat Shaikh Dawood Auliya Wakf Muthupet, Tanjore Distt. (Shopping Complex)	Tamil Nadu	4.87
147	Mohammadiapuram Muslim Jamath Dindigul (Shopping Complex)	Tamil Nadu	19.80
148	Trippur Sunnath Jamath No. 63, Big Bazar Street, Tiruppur, (Shopping Complex)	Tamil Nadu	10.80
149	Madarsa-e-Ahmediya Poora Mosque, Railway Station Road, Tripathur, North Arcot, (Commercial Complex)	Tamil Nadu	10.00
150	Mohiuddin Andavar Pallivasal, 5/205, Kariyapally Road, Tiruchulli Virudhnagar (Shopping Complex)	Tamil Nadu	23.25
151	Kottapatti Chinnapallivasal Muslim Jamath Virudhnagar (Commercial Complex)	Tamil Nadu	10.10
152	Mohiuddin Andakai Pallivasal Jamath, Gudalur-625518, Theni (Shopping Complex)	Tamil Nadu	4.20
153	Peria Juma Mosque Sankarannainarkovil (II-Project) (Shopping Complex)	Tamil Nadu	NA
154	Waqf Hussain Ali, Waqf No. 80 A 92/47, Gautam Budh Marg, Lucknow (Commercial Complex)	Uttar Pradesh	10.00
155	Waqf Mohd. Hussain, Waqf No. 17-A Mohalla Khwaja Tola, Jaunpur (Shopping Complex)	Uttar Pradesh	3.60

<b>B. Residential and Residential cum Shopping/ Office Complex</b>			
1	Hussaini Begum Wakf Estate, Nai Bazar, Chapra (Residential Complex)	Bihar	9.35
2	Shaik Nisar Hussain Wakf Estate No. 1956, P.O. Ramana, District-Muzaffarpur-842 002, (Residential Complex)	Bihar	9.64
3	Waqf Mosque Kachari Wali, Sonapat, (Shopping-cum-Residential Complex)	Haryana	3.75
4	Anjuman-e-Ansarussafa Wakf, Gulbarga (Residential Complex)	Karnataka	16.91
5	Anjuman-e-Islamia Complex, Kolligal, Mysore-571440 (Office Complex)	Karnataka	67.50
6	Hazrat Madar Shah Makan, Tumkur (I Project) (Office cum Commercial Complex)	Karnataka	NA
7	Hazrat Madar Shah Makan, Tumkur (II Project) (Office cum Commercial Complex)	Karnataka	NA
8	Dargah Hazrat Syed Aminuddin Sab, Ijari Village, Taluk Jewargi, Gulbarga (Shopping cum Residential Complex)	Karnataka	7.50
9	New Mosque (Sunni Jumma Masjid) Laskar Mohalla, Holenarsipur, (Shopping & Residential Complex)	Karnataka	4.65
10	Majlis-e-Rafahul Muslimeen, New Sayyaji Rao Road, Mysore (Office Complex)	Karnataka	25.00
11	Sher Khan Jumma Masjid, Khazi Mohalla, Belgaun (Residential Complex)	Karnataka	1.50
12	Muslim Orphanage, 43, Dickenson Road, Bangalore (I- Project) (Residential Complex)	Karnataka	5.00
13	Muslim Hostel, K.R. Puram, 555, Park Road, Hassan-573201 (Residential Complex)	Karnataka	14.15
14	Ahle-e-Sunnat Mahadi Masjid, Ganeshpet, Hubli (Residential Complex)	Karnataka	6.50
15	Mahadi Masjid Ganeshpet, Hubli (Residential Complex)	Karnataka	NA
16	Waqf Dora Masjid Shahi Qila Beri Maidan, Burhanpur-450 331 (Residential Complex)	Madhya Pradesh	7.50
17	Waqf Farhat Sarai Jama Masjid Harda-461331 (Marriage Hall & Residential Complex)	Madhya Pradesh	20.00
18	Wak Dargah Madar Shah, 36, Madar Gate, Ujian-456 006 (Residential-cum-Commercial Complex)	Madhya Pradesh	66.72
19	Tatar Khan Mosque Cuttack (Residential Complex)	Odisha	NA
20	Jama Masjid Meena Bazar, P.O.-District-Dhenkanal Odisha-759 001 (Residential Complex)	Odisha	NA
21	Ujale Khan Mosque, Mohammadi Bazar, Cuttack, (Residential Complex)	Odisha	7.17
22	S.A. Haji Syed Cassim Trust 174, High Road, Tirunelveli-627 001 (Office Building)	Tamil Nadu	3.00



23	Madarsa Jamaliya Wakf 30, Perambur High Road, Chennai (Residential Complex)	Tamil Nadu	1.77
24	Tamilnadu Wakf Board Building No. 1, Jaffar Syrang Street, Vallal Seethakathi Nagar, Chennai-600 001	Tamil Nadu	70.00
25	Meer Hayder Ali Wakf (Shia), No. 2, Ranghanathan Street, Triplicane, Chennai-600005 (Residential Complex)	Tamil Nadu	4.88
26	Darul Uloom Warsia, Waqf No. 553 Vishal Khand-4, Gomti Nagar, Lucknow (Educational & Residential Complex)	Uttar Pradesh	10.00
<b>C. Lodge, Dormitories, Marriage/Community Hall, Auditorium</b>			
1	Palwal Masjid Wakf No. 2018, Nawabganj, Hazaribagh, Jharkhand, (Construction of Lodge)	Jharkhand	5.00
2	Nawab Ganj Idgah Masjid, Wakf No. 833, Nawabganj, Hazaribagh, Jharkhand (Construction of Dormitories)	Jharkhand	5.00
3	Beruni Abadi Mosque, Bus Stand Road, Gangavati, Raichur (Marriage Hall)	Karnataka	23.70
4	Bellary Distt. Muslim Shadi Mahal, Ward No. XVI, Balaji Rao Road, Vaddarabanda, Bellary-583101 (Shadi Mahal)	Karnataka	31.50
5	Jamath Ahle Islam, (Jamia Masjid Sunni) Dickenson Road, Chikaballapur, Kolar-560 042 (Shadi Mahal)	Karnataka	7.50
6	Millath Educational Welfare Society (Wakf), Millath College Road, Chanangiri, Devangeri-577 001 Dist., (Shadi Mahal)	Karnataka	53.00
7	Millath Social Welfare & Educational Society, Vivekanand Nagar, Irani Colony, Gadag-Betgeri-582 101 Tq./Dist.-Gadag (Shadi Mahal & Hostel Building)	Karnataka	NA
8	Dargah Hazrat Syed Murtuza Shah Qadri Ilkal, N.H. 13, Bangalore Road, Bagalkot Distt.-587 125 (Community Hall)	Karnataka	10.16
9	Sunni Jamia Masjid Khazi Mohalla, Bhadravati, Shimoga (Marriage Hall)	Karnataka	8.25
10	Waqf Adoor Muslim Jamath, Kannamkode, Adoor-691523 (Auditorium)	Kerala	20.00
11	Muslim Jamath, Pannavoor, Nedumangad Thiruvendrapuram-695 568 (Auditorium)	Kerala	NA
12	Alapuzha Kizakke Muslim Jamath, Mastanpalli, Kalupalam (Auditorium)	Kerala	10.00
13	Chavakkad Taluk Muslim Orphanage Association, Post-Thozhiyoor, Thrissur-680520 (Auditorium)	Kerala	41.55
14	Muslim Association Thampanoor Masjid, Nandavanam, Thiruvananthapuram (Shopping-cum-Residential Complex)	Kerala	10.00

15	Puthiya Jma-ath Palli, Kuttayi, Post-Kuttayi-676 562 Tirur Taluk, Malapuram Dist. Kerala (Shadi Mahal Auditorium)	Kerala	NA
16	Anjuman Islahul, Muslemeen Chhawani, Jama Masjid, CRP Lane, Indore, (Musafirkhana Auditorium & Community Hall)	Madhya Pradesh	NA
17	Dargah Khawaja Saheb, Ajmer, Langar Wali Gali, Ajmer (Project-I) (Guest House)	Rajasthan	60.00
18	Dargah Khawaja Saheb, Ajmer, Langar Wali Gali, Ajmer (Project-II) (Guest House)	Rajasthan	3.00
19	Dargah Khawaja Saheb, Ajmer, Langar Wali Gali, Ajmer (Project-III) (Guest House)	Rajasthan	9.02
20	Tahreekathul Islam Safia Jamath, E.K. Street, Fort, Coimbatore (Shadi Mahal)	Tamil Nadu	7.50
21	Walajah Nawab Waqf Khutba Pallivasal Nehru Bazar, Sivagangai-630561 (Marriage Hall)	Tamil Nadu	16.50
22	Wakf No.9, Abraria Musafirkhana, R.10, Mohalla Katra Pathanam, New Shahi Masjid, Imambara, Firozabad-283 203 (Musafirkhana)	Uttar Pradesh	NA
23	Waqf Sugra Begum Waqf No. 3213 Mohalla Rizvi Khan, Jaunpur (Marriage Hall)	Uttar Pradesh	18.00
<b>D. Schools, Colleges, Hostel, Office, Hospital</b>			
1	Amin-e-Shariat Education, Trust, Highway Road, P.O.-Dhroll, Jamnagar-361 210	Gujarat	90.00
2	Mewat Engineering College, Haryana Wakf Board, V- Palla, Tehsil- Nuh (Mewat)	Haryana	200.00
3	Masjid-e-Ummul Hussnain, No. 3 H Colony Indiranagar Bangalore-560 038 (Educational Complex)	Karnataka	NA
4	New Muslim Educational & Charitable Trust, Hungund, Bagalkot	Karnataka	NA
5	Jama Masjid Yadgir, Gulbarga (School Building)	Karnataka	1.50
6	Tanzimul Muslimeen Fund Association Devangere, Chitradurga (School Building)	Karnataka	17.55
7	New Muslim Educational & Charitable Trust, Hungund, Bagalkot	Karnataka	NA
8	Karnataka Board of Wakfs, Darul Awkaf, No. 6, Cunningham Road, Bangalore (Office Complex)	Karnataka	59.70
9	HMS Education Society Shettihalli, Tumkur (Hostel Building)	Karnataka	110.00
10	New Muslim Hostel (A Charitable Institution) 1 <sup>st</sup> Main, Saraswathipuram Mysore-570 009	Karnataka	NA
11	Dr. Zakir Hussain Colony Jamath ( R), Mulgund, Naka, Gadag-582 103 (Boys Hostel Building)	Karnataka	75.00
12	Dr. Zakir Hussain Colony, Muslim Jamath, Mulgunda Naka, Gadag (Hostel Building)	Karnataka	NA
13	Hostel Building of Kerala Wakf Board Parmara Road, Ernakulam, Kochi (Working Men's Hostel)	Kerala	NA

14	Jamia Saadiya Arabai, Kesargod (Hospital Building)	Kerala	NA
15	Puthanpalli Jaram Madrasa & Hospital Paripalana Committee, P.O.- Perumbadappa, Malappuram Dt., Kerala Pin- 679 580 (Hospital Building)	Kerala	NA
16	Puthupally Shaik Fareed, Valiullah Makkam, Erutupetta-686 121, Kottayam Dt., (Hospital Building)	Kerala	NA
17	Perumpilavu Pallikulam Juma-ath & Anvariyya Madrasa Committee Perumpilavu-680 519, Thrissur	Kerala	NA
18	Rifathul Islam Madrasa Old NH 47, Near TVS Junction, South Kalamassery-683 104 Ernakulam Distt.	Kerala	NA
19	Shad Adam Shaikh Trust 90-92, Cadel Road, V.S.Marg, Mahim (W), Mumbai-400 016 (Polytechnic Building)	Maharashtra	4.00
20	Mehmuda Shikshan & Mahila Gramin Vikas Bahuddeshiya Wakf Sanstha's Amar Sajjan Tower, 502, 5 <sup>th</sup> Floor, Mangalwari Bazar, Sadar Nagpur, (Dental College Building)	Maharashtra	NA
21	Aurangabad Arts & Crafts Training Centre (Darul Funoon) 11-Lalit Wodehouse, Mumbai-400039	Maharashtra	2.00
22	Jamia Islamia Ishaatul Uloom Akkalkuan Distt.- Nandoorbad-425 415 (Hostel Building)	Maharashtra	110.00
23	Haji Shamsuddin Nursing Home cum Research Centre, Lilong, Manipur, Nungei Distt.- Thoubal (Nursing Home-cum-Research Centre)	Manipur	NA
24	Development project of Rural Medical and Health Care Centre, Thoubal Moijing Khong Manung, Manipur-795138 (Hospital Building)	Manipur	NA
25	Mansoor Shah Dargah, (Muslim Youth Cultural Association) MYCA House, Oriya Bazar, Cuttack (School & Hostel Building)	Odisha	20.00
26	Women Hospital Building Malerkotla (Hospital Building)	Punjab	NA
27	Nishat Kothi Waqf Late Bibi Fatima Begum Waqf Aligarh Muslim University, Aligarh	Uttar Pradesh	1.00
28	Aziz-ur-Rehman Wakf, Wakf No.19-A, Near Kotwali, Gher Ziyunnabi, Rampur-244 901 (Hospital and Nursing Home)	Uttar Pradesh	27.00
<b>E. Others/Miscellaneous Purposes</b>			
1	Yateemkhana Usmaniya Anjuman Islamiya, Aamapara, Distt.- Dhamtari Dhamtari-493773	Chhattisgarh	66.00
2	S.M. Bengali Baba, Madarsa Wakf, Jugaldas Chawl-2, Opp. Gujarat Gining Mill, Premdarwaja Road, Ahmedabad (Construction of cold storage)	Gujarat	90.00
3	Sunni Jama Masjid, Khazi Mohalla, Bhadravati	Karnataka	NA

4	Dargah Shah Hasheem Peer & Masjid, Tarfal Jamkhandi, Bijapur-587 315	Karnataka	NA
5	Dargah Hazrat Peer Ghalib Shaheed, Bijapur	Karnataka	17.25
6	Fort Mosque (Sunni) Dodaballapur, Bangalore	Karnataka	60.00
7	Development Project of Jama Masjid Dhenkanal, Gandhi Mandir Road, P.O.-Dist.- Dhenkanal, Pin-759001 (Odisha)	Odisha	NA
8	Shah Baskhan Gori Pallivasal Muslim Hanafi, Mathabu Jamath Sivakasi-626 123, Virudhnagar (Tamilnadu)	Tamil Nadu	NA
9	Roza Hafiz Abbas Ali Lekra, Chungi Bijnor Road, Amroha-244 221 (J.P. Nagar) (Cold Storage Building)	Uttar Pradesh	86.00
10	Waqf Noor Jahan Waqf No. 83 A 155/168 Chamar Tola, Maulivigunj, Lucknow	Uttar Pradesh	25.00
11	Syed Hasan Miyan Zaidi Sarai Rasoolpur, Jansath, Muzaffarnagar	Uttar Pradesh	3.00

CWC (Ministry of Minority Affairs, Govt. of India) and NILERD (NITI Aayog, Govt. of India)

**Scheme : DEVELOPMENT OF URBAN WAQF PROPERTIES:**

**QUESTIONNAIRE – I: STATE WAQF BOARDS**

1. Name, Address, & Designation of SWB:

2 (A). Information about URBAN WAQF PROPERTIES (Loans repaid completely):

SNo	Urban Waqf Property Details of last 10 years (Loans Repaid completely)  Mention the Address and Waqf ID	Amount of Loan Sanctioned for the Property/Project	Loan was sanctioned under Major/Minor Loan category	Type/Purpose of Usage	Annual Income from the property		How the income is utilized/For what purpose the income is utilised
					Prior to Loan	After Development with Loan	
1							
2							
3							
4							

2 (B). Information about URBAN WAQF PROPERTIES (Instalments due for payment):

SNo	Urban Waqf Property Details of last 10 years (Loans Cleared) Not  Mention the Address and Waqf ID	Amount of Loan Sanctioned for the Property/Project	Loan was sanctioned under Major/Minor Loan category	Repayment Details of Property		Type/Purpose of Usage	Annual Income from the Property	How the income is utilized/  For what purpose the income is utilised	Reasons for not paying Loan/  Reasons for Discontinuity in payment of Loan instalments
				No. of Instalments Paid & Amount Paid back	No. of Instalments due & Amount due for payment.				
1									
2									
3									
4									

3. Impact of Income on 7% income contribution to SWBs

S.No.	Property Details (Address & Waqf ID)	Amount of contribution to SWB (7% contribution)		
		Amount Prior to Loan Aailed	Amount after availing Loan	Net increase in 7% contribution after loan availed
1				
2				
3				

4. Opinion about Mutawallis who are managing the Urban Waqf Properties

- a. Whether the income is shown in a transparent manner
- b. Whether the income is utilized in proper manner & effectively for the welfare of community.
- c. Details of properties / Mutawallis ( in case of deviation from the purpose/agenda)

5. Defaulter Details about WAQF Properties managed by Mutawallis.

Details of Property developed with LOAN (Address and Waqf ID)	Only few installments of Loan was paid and discontinued	Loan was not paid at all	Reasons for default in payment (like court cases/illegal occupation/project not viable etc....)	Other reasons/Other information if any.

6. Are there cases of enquiries against Mutawalli/Management Committee? **Yes / No**

If **Yes**, please specify the Nos. \_\_\_\_\_

7. Any other Information you wish to provide on Urban Waqf Properties -----

CWC (Ministry of Minority Affairs, Govt. of India) and NILERD (NITI Aayog, Govt. of India)

**Scheme : DEVELOPMENT OF URBAN WAQF PROPERTIES:**

**QUESTIONNAIRE – II: MUTAWALLIS/DIRECT BENEFICIARIES OF LOAN  
for development of Urban Waqf Properties**

1. Name & other details of Mutawallis managing the property & accounts/income:
2. (A). Information about URBAN WAQF PROPERTIES (Loans repaid completely):

SNo	Type of Urban Waqf Property Address and Waqf ID	Amount of Loan Sanctioned (in Rs. Lakhs)	Loan was sanctioned under Major/Minor Loan category	Type/Purpose of Usage	Annual Income from the property	How the income is utilized/For what purpose the income is utilised	Whether 7% contribution is paid to SWBs regularly
1							
2							
3							
4							

- 2(B). Information about URBAN WAQF PROPERTIES  
(Instalments due for payment – How many instalments are due -----):

SNo	Urban Waqf Property Details of last 10 years (Loans Cleared) Not	Amount of Loan Utilised (in Rs. Lakhs)	Loan was sanctioned under Major/Minor Loan category	Repayment Details of Property		Type of Usage	Annual Income from the Property	How the income is utilized/ For what purpose the income is utilised
				No. of Instalments Paid & Amount Paid back	No. of Instalments due & Amount due for payment.			
1								
2								
3								
4								

- 2 (C). How many installments are due for payment
- 2 (D). Is there any delay in payment of installments. If Yes, Reasons for delay/lapses in payment.
3. Whether the Tenants/Occupants/Users of the Waqf Property are paying the rent/charges etc. regularly,  
If NOT, the reasons for the same.
4. Details of Income Generation and Expenditure Details of WAQF PROPERTIES:

Year	Income Generated	Payment towards Loan	Maintenance expenditure of waqf property	Surplus income utilized for charity/skill development/welfare of poor people	Impact on 7% contribution by the Loan		
					Contribution prior to Loan	Contribution after availing loan	Net increase in contribution

5. Do you have problem of encroachment on URBAN Waqf properties? **Yes / No**

If **Yes**, provide the following details about tracking of the cases:

- a. Total Registered Cases: \_\_\_\_\_
- b. Nos. of Pending Cases: \_\_\_\_\_

6. Do you send periodical reports of action taken with respect to encroached URBAN Waqf properties to the State Government/State Waqf Board/Central Waqf Council ?

**Yes                      No**

7. Any other Information you wish to provide on Urban Waqf Properties & Income generation. -----