The Islamic Waqf:
Instrument of Personal Security, Worldly and Otherworldly

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Abstract

Until the modernizing reforms of the 19th century, the Islamic waqf played a massively important role in the economy of the Middle East, the Balkans, and North Africa. Formally, it was a trust that an individual established in perpetuity to provide some service through the income of endowed assets. Most case studies of this institution focus on the largest waqfs, and especially on those founded by ruling families. For this reason, they give the impression that the waqf was primarily an instrument of social service, charity, generosity, and piety. Using a huge original data set covering the period 1500-1900, we challenge this common generalization. The data set draws on the records of Islamic courts in Istanbul—over the analyzed period, the Ottoman capital and the leading economic hub of the Eastern Mediterranean. The city's largest waqfs were established by high elites to provide social services now supplied by municipalities or charitable corporations. Examples include those supporting hospitals, colleges, and major soup kitchens. But the typical waqf, whose endowment and architectural footprint were more modest, was established primarily to provide material security to its founder. As a rule, piety played a much smaller role than the literature tends to convey. In a social setting characterized by weak property rights and a biased legal system, economically vulnerable demographic groups tended to use waqfs as instruments of material security. Such groups included commoners and females.

JEL codes: N95, G51, P50, O53, K11

Keywords: waqf, philanthropy, public good, inequality, elite, redistribution, property rights, wealth shelter, religion, Islam, Istanbul, Ottoman Empire

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1. Introduction

The Islamic waqf was an unincorporated trust established by an individual under Islamic law to provide a designated social service in perpetuity. It is distinguished from the modern waqf, which is a charitable corporation whose founder may be an organization. In places governed under Islamic law, the Islamic waqf was the main vehicle for providing urban services until the founding of municipalities in the 1800s. It is widely believed that the main motives for endowing an Islamic waqf were charity, philanthropy, and piety. All of these were indeed contributing factors. But here we document that the most common motive was to shelter wealth for the benefit of self and family. Besides, motives differed systematically across groups differentiated by power and status. Insofar as people outside the ruler's family or top state officials formed waqfs serving others, the most common purposes were the financing of Quran readings and services to existing mosques. Establishing a nonreligious waqf for the benefit of nonrelatives was a rare objective. Though piety was conceivably a common motive, charity and philanthropy were not. Hence, Middle Eastern municipalities established to provide modern urban services did not substitute for a longstanding Islamic institution. Rather, they supplied services that were hardly being delivered at all. The Islamic waqf was structurally ill-suited to accommodating the emerging demand for new services at a time of rapid technological change.

The broad literature on Islamic waqfs has shown that they owned vast properties.[1] It has also shown that the nationalization of waqfs on a large scale contributed to financing the municipalities of major East Mediterranean cities.[2] What has been lacking is a systematic empirical analysis of who founded waqfs and for what functions. Exploring these questions is critical to understanding why, nowhere in the Muslim world, reformers of the 19th and early 20th centuries sought to deliver modern urban services through waqfs. Reformist leaders transplanted a Western institution, the municipality, because the waqf's main purpose was never to deliver social services in the first place, and certainly not to provide services through flexible technologies, workforces, or procedures. The waqf's glaring inefficiencies as a service provider are among the key reasons why, during the millennium preceding the Industrial Revolution, urbanization was much slower in the Middle East than in Western Europe (Bosker, Buringh, and Zanden 2013). Interest in forming Islamic waqfs plummeted as their wealth-sheltering capacity

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declined as a result of legal transformations and changing state priorities (Cansunar and Kuran 2020).

This paper is the first to explore why Islamic waqfs became an anachronism in the 1800s by examining systematically the goals of their founders and the social functions they served. The setting is Istanbul between 1500 and 1900. During that period of analysis, Istanbul was the largest commercial center of the Eastern Mediterranean. Until the Industrial Revolution, it ranked also among the world's most populous cities. The empirical analysis is based on a massive data set consisting of waqf deeds, which provide detailed information on both the founder and the financed functions. We shall see that self-support was a far more important function of Islamic waqfs than one might glean from research by historians. The case studies that dominate the literature are highly unrepresentative of the institution. Religiosity was important, but not as a motivator of charity and philanthropy, as these case studies have led many scholars to imagine. It impelled wealth holders to invest in religious services, but most often in ones designed to help themselves or their relatives in afterlife.

In generating fresh insights into the functioning of a pre-modern city lacking local government in the modern sense, the paper illuminates why new institutions for supplying public goods were central to every reform movement launched in the Muslim world as a response to the economic rise of the West. Municipalities were needed, above all, to coordinate services across neighborhoods and sectors. Although some waqf founders opted to supply services complementary to those of existing waqfs, by and large founders directed resources without considering the choices of other public good providers. In other words, coordination among waqf founders was minimal. Another literature to which the paper contributes is that on Islam's historical role as a stimulator of redistribution. A massive literature launched in the 1970s is built on the misconception that Islam made the wealthy contribute generously to the welfare of the poor. Waqfs that supported soup kitchens, hospitals, and hostels are often offered as evidence of redistributive impulses rooted in religion. Data presented here suggest that redistributive role is vastly exaggerated. As such, the analysis discredits literatures aimed at denigrating the institutional de-Islamization initiatives of the 19th and early 20th centuries. The abandonment of traditional Islamic institutions in favor of Western-inspired alternatives was not harmful to the poor. On the contrary, modernization gave the disadvantaged opportunities unimaginable in the traditional Islamic order.

Given that the waqf was designed as both a wealth shelter and a permanent endowment to provide a social service in perpetuity, it was suited to diverse purposes. Potential waqf founders could have found it useful for diverse reasons, depending on their circumstances. Two factors receive special attention here. One is material security, and the other, expected participation in keeping society economically vibrant and politically stable. In states governed under Islamic law, people of very high social status—military commanders, top bureaucrats, members of the ruling family—were expected to establish waqfs providing social services. In line with this norm, we find here that Istanbul's high elites were relatively likely to supply services benefiting the masses. By contrast, the use of the waqf primarily as a wealth shelter was particularly popular among groups that were somehow handicapped. Women, who had limited mobility, were barred from employment in most urban sectors, and faced legal discrimination formed one vulnerable group. Recent converts to Islam formed another. Muslim clerics considered converts them less trustworthy than Muslim-born individuals. This must have limited their economic opportunities.[3] Our data show that among waqf founders, converts, like women, were relatively likely to use the waqf to shelter wealth for themselves and their families.

In states governed under Islamic law, helping to finance the functioning of a Muslim society was considered meritorious in God's eyes regardless of whether the financed service itself was religious. Hence, a waqf founder who was religious expected to be rewarded both during his lifetime and in life to follow. During his or her lifetime there would be economic returns, benefits flowing from establishing the reputation of a generous person, and the inner comfort of pleasing God. Additional rewards would come after death, perhaps on Judgment Day. All these returns were present whether the waqf's function was what we would call a secular service—a park, a bridge, a soup kitchen—or a religious service—housing for a preacher, illumination of a mosque, daily Quran readings. Secular services, we saw above, varied in the extent to which they served others. At one extreme, a waqf was meant to serve almost exclusively others, as when an immensely rich official endowed a soup kitchen; the founder did not expect to be among the beneficiaries himself. At the other extreme, the intended beneficiary was only the founder, as when a widow endowed her house to shelter it for the benefit of herself, her children, and her descendants. Like secular services, religious services varied in the degree to which their intended beneficiearies included others. A mosque was meant to serve an entire

[3] Boyar and Fleet (2010), pp. 136-37, discuss discrimination against recent converts. [Add]

neighborhood. But a waqf endowed to have prayers read daily for the soul of the founder and his relatives benefited just one family.

Did groups vary in their incentives to form "general religious waqfs" as opposed to "founder-favoring religious waqfs"? With secular services, we reported above, high elites were relatively more likely to supply ones benefiting others and socially vulnerable people to endow ones favoring themselves and their families. Whether the pattern carried over to religious waqfs is not obvious. After all, every religious person, regardless of wealth, political power, and social status, is prone to feeling guilty of having sinned. Establishing a founder-favoring religious waqf amounted to an insurance policy against committing acts displeasing to God. Presumably, prayers for one's soul would counterbalance sins that might block one's admission to Heaven. As we shall see, elites who contributed disproportionately to establishing general secular waqfs are indistinguishable from the rest of the waqf-founding population with regard to forming general religious waqfs.

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2. Historical Evolution of the Islamic Waqf

The waqf is not one of Islam's original institutions. It entered the Islamic institutional complex more than one century after the birth of Islam, around 750 CE. The impetus was the material insecurity of high state officials, who were compensated for their successes through land grants. Though wealthy, they faced the risk of becoming impoverished if they fell out of favor. The ruler would then confiscate their properties, leaving them and their families destitute. Like materially insecure people in every age and society, wealthy landowners of the early Muslim empires sought a wealth shelter. They created one by adapting to their own needs an institution used by both Persians and Romans to finance religious temples: the trust. An Islamic form of the trust was created to meet the needs of Muslim landowners while also serving a passing need of sultans, namely, the provision of public goods to their subjects, whose numbers were swelling as a result of consquests. The waqf represents an implicit bargain between rulers and wealthy Muslim elites. Consisting of income-producing real estate, its endowment would be inviolable anad managed by a caretaker according to the founder's instructions; its goals enshrined into the deed would include the delivery of a service in perpetuity. The inviolability provision was made credible through a principle transplanted from the trusts that financed Roman and Persian temples: sacredness of their assets. For fear of appearing impious, rulers would think twice before expropriating waqf assets, or allowing their confiscation by others.

A fundamental innovation, at least in the Middle Eastern context, was that the service by a waqf did not have to be religious. Any service allowed under Islamic law could be financed forever through a waqf. Providing a comfortable lifestyle for oneself and one's family was perfectly compatible with Islam. Hence, sheltering wealth for one's own self became an accepted waqf function from the start. By no means, though, was wealth sheltering meant to be, or did it become, the only purpose. Rulers expected their high officials to participate in legitimizing the incumbent order by financing social services. This expectation was the Islamic analogue of the French aristocratic norm of *noblesse oblige.*[4] High-ranking officials of many Islamic dynasties—Abbasids, Fatimids, Mamluks, Seljuks, Safavids, Ottomans, among others—established waqfs to shelter wealth for their families but also to finance mosques, water fountains, inns for merchants, schools, soup kitchens, parks, and sundry other structures that helped to sustain states governed under Islamic law. In every major city of the Middle East, North Africa, the Balkans, Central Asia, and beyond, most surviving structures dating from its period of rule under Islamic law—typically up to the mid-1800s, the start of legal modernization—are buildings financed through a waqf. The exceptions are palaces and military installations, which were built by rulers, using state resources rather than private assets.

The founder of a waqf had to be a natural individual. A group or an organization was ineligible. Because Islamic law lacked a concept of corporation, an organization had no legal standing anyway. The deed registered in court was treated as a contract between its founder and society. It specified who would manage the waqf's finances and operations. It laid out procedures for the replacement of retiring caretakers. It also specified under what contingencies, if any, the caretaker would have discretion over particular matters. Islamic courts were expected to enforce the contract in perpetuity.

During the millennium following the waqf's emergence as an Islamic institution, enormous private resources flowed into new waqfs by people seeking to shelter wealth or deliver social services. Because endowed property ordinarily retained its status indefinitely, in cities governed under Islamic law the share of wealth immobilized as waqf property expanded over time. Estimates for various regions invariably yield large figures. Those for the 1800s suggest

[4] "Nobility obligates." [Source]

that waqfs owned about half of urban real estate.[5] Expropriations of waqf property did occur. But until the 1700s, these were rare events, and some of them were reversed quickly in response to protests. Starting in the 1700s, with service-providing waqfs looking increasingly dysfunctional, states started to nationalize them. At first, they did so surreptitiously, through neighborhood communities ostensibly established to assist financially troubled waqfs but in fact meant to control them on behalf of the state and transfer their revenues to the state.[6] In the 1800s, the nationalization drives became more trasnparent with the establishment of waqf ministries.[7] Under these huge bureaucracies, the revenues of previously autonomous and mutually independent waqfs became part of a giant revenue stream that could be used, in practice, as the state saw fit. The income produced by some waqf-owned assets was used partly to run the municipalities set up to deliver modern social services.

Prior to the start of de facto nationalizations, the largest of all waqfs, charitable complexes that supplied numerous social services at once, were founded by sultans and their relatives.[8] Given that the waqf sheltered assets from the state, what could the ruling family have gained by relying on it in providing social services? It would seem that a ruling family had no need to protect assets from itself. In fact, two considerations made the waqf a useful vehicle even for powerful monarchs and their families. For one thing, every ruling family had factions, and these could differ in their preferences with regard to any given public service. Placing income-producing assets within a waqf served as insurance against rival factions gaining power. For another, a dynasty could be toppled, in which case private property would be vulnerable to confiscation. Assets endowed as waqf would continue serving the founder's preferences, under his or her name. Huge waqfs established by rulers and their relatives are known as "imperial waqfs." In pre-modern Muslim-governed cities, imperial waqfs substituted for local governments. Without any input from the intended beneficiaries of the services—potential hospital patients, students and their parents, fountain water consumers—they delivered public goods that would eventually start getting supplied by a combination of private firms and government agencies.

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[5] Kuran (2016, table 1) lists the available estimates and the methodologies on which they are based.

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Under classical Islamic law, which took shape by around 1000 CE, a waqf's endowment had to consist of immovables. The underlying logic was that only durable structures could guarantee the provision of a social service in perpetuity; nondurable wealth, such as precious metals and coins, could easily be stolen, making the waqf inoperative. In the 1500s, though, judges in Turkey and the Balkans started to authorize waqfs with endowments consisting of cash. A "cash waqf," as it came to be known, earned a return by lending at interest. It became immensely controversial among Islamic jurists, because they violated the immovability requirement of classical waqf rules, but also because they made loans at interest, which was sinful under the dominant interpretation of Islam. What made the cash waqf very useful, in the eyes of its supporters, was the scarcity of credit. Ultimately, the pragmatic side won the debate, and throughout Turkey and the Balkans, the cash waqf became a legally uncontroversial alternative to the classic waqf of immovables. In Istanbul, the geographic setting for the empirical analysis to follow, each Islamic waqf, classic or cash, saw use as both a wealth shelter and a vehicle for providing public goods.

3. Misconceptions in Scholarship

From the start, the waqf was an institution that served mainly two functions. On the one hand, it provided material security in the face of weak property rights; and, on the other hand, it enabled individuals to supply social services of their choice, with confidence that their endowments would continue to be used as they designated long after their death. It is natural to wonder about the degree to which each of these functions was exercised. They were not, of course, mutually exclusive; and the mix of functions could vary across time and space. Economic, social, and political circumstances could affect the mix. Moreover, in any given set of circumstances, incentives to form a waqf of one type of the other could vary among social groups.

One might expect the literature on waqfs to have explored variations along various dimensions. It could have identified differences, for instance, in waqf functions across the cities of the pre-modern Middle East, or over time in its major cities, or among status groups in the region's leading empires. Nothing of the sort has been attempted, and certainly not systematically, using advanced statistical techniques. Works on the waqf distinguish between "charitable waqfs" and "family waqfs," treating them as distinct varieties, rather than as abstractions that represent the ends of a continuum. Influential sources in the area studies historiographical tradition also treat the former variety, the charitable waqf, as relatively more important to understanding the traditional Islamic order. Marshall Hodgson (1974, p. 124), one of the most influential Islamologists of the twentieth century, characterizes the waqf as Islam's "vehicle for financing Islam as a society." Bahaeddin Yediyıldız (1990, p.__), author of one of the most influential works on Ottoman waqfs, speaks of the waqf as an institution that enabled Ottoman subjects to live on charity, literally, from "cradle to grave." A common theme in such works is that the philanthropic motives behind waqf-financed social services was the Islamic teaching to be generous. Religious impulses made the wealthy found waqfs for the benefit of people less fortunate than themselves.[9]

Case studies of the best-funded waqfs in history have reinforced the perception of charitable waqfs being representative of Islamic waqfs. A famous study by Amy Singer (2002) examines the Haseki Sultan soup kitchen in Jerusalem, founded in the early 1550s by Hurrem Sultan, wife of the Ottoman sultan Süleyman II. A similarly conducted case study, by Miriam Hoexter (1998, chap. 1), explores the Haramayn Waqf in Algiers. Founded in __, this waqf sent food aid to the poor in Mecca and Medina via pilgrimage caravans that set off from Algiers to Western Arabia. [More examples] Such works establish that certain waqfs played important economic roles in alleviating poverty, ... But, precisely because of their unrepresentativeness of waqfs in general, they are uninformative about the waqf founding decision in general. To draw conclusions from very prominent waqfs about the roles of waqfs as a whole is akin to relying on case studies of Google and Facebook for an overview of American firms in the early twenty-first century.

The historical literature on the waqf recognizes that properties belonging to a waqf had a special status. In particular, it recognizes that belonging to the corpus of a waqf gave an asset some security against expropriation. But it does not tie this privilege to weak property rights. It does not explain why waqf status was necessary in the first place to give property rights security against confiscation. Precisely because the waqf's wealth-sheltering role is underappreciated, even family waqfs tend to be treated as manifestations of charity and philanthropy. In this particular case, the beneficiaries of the founder's benevolence happen to be his or her relatives and descendants.[10] This mischaracterization of the motives behind the founding of family waqfs

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has led to a serious analytic void. Obviating the need to consider links between waqfs and property rights, it discourages inquiries into the political conditions that shaped incentives to put resources into family waqfs. At any given time and place, these incentives varied across groups.

The popular distinction between family waqfs and charitable waqfs makes it seem that any waqf whose beneficaries were primarily non-relatives was motivated by charity. That is a vast oversimplification. Consider a water fountain that served an entire neighborhood. Although it meets the definition of a public good, its location could be chosen to benefit the founder disproportionately. Often it would be attached to the outside wall of the founder's residence, allowing him or her to draw piped water into private spaces. Its location could also reflect the founder's ethno-sectarian biases. Muslim founders would tend to build fountains in predominantly Muslim neighborhoods, thus favoring their co-ethnics and -religiogionists (Cansunar 2020). Waqfs classified as "charitable" in traditional narratives may well have consumption value for their founders. We have already seen that waqfs meant to fulfil a religious role were no exception. Their overriding purpose was to benefit their founders posthumously.

A sub-literature within waqf studies belongs to Islamist scholars who consider founding a waqf to be driven by an impulse intrinsic to Islam.[11] Islam's holy book, the Quran, makes no mention of the waqf, which was unknown to the first few generations of Muslims. The Quran's instrument of charity was zakat, an annual transfer scheme shose beneficiaries included the poor and the infirm (Kuran 2020, sects. 6-7). Why did it take more than a century for the waqf to get added to Islam's redistribution instruments? Nothing in the historical record suggests that Muslims became more charitable at that time. Rather, that is when landowning high officials threatened by weak property rights were able form a coalition that produced a feasible solution to their problem of material insecurity. What emerged was a brilliant innovation that tied the hands of rulers vis-à-vis formally endowed properties; for accepting constraints on their fiscal capacity, they unloaded some of their responsibility to supply public goods. Without understanding the implicit deal struct by Arab rulers of the 700s and their high officials, one cannot understand the roles that the waqf played in Islamic history, in all its richness. Treating the Islamic waqf simply as an instrument of charity trivializes what was, in fact, a complex institution that served multiple and evolving functions for more than a millennium, all the way to the modernizing reforms initiated in the 1800s.

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4. Data Sources

The fundamental methodological choice responsible for the misconceptions just discussed is the drawing of general impressions about the Islamic waqf's roles from unrepresentative case studies. Here, we avoid these pitfalls by analyzing the most extensive data set of waqf deeds ever assembled. The deeds consist of those of filed in Istanbul's Islamic courts from a few decades after the city became the Ottoman capital to 1900, by which time this institution had become an anachronism.

In 1550, Istanbul became the world's second largest city, after Beijing. By 1650, it was the largest. It then fell to fourth in 1750, fifth in 1800, and fell out of the top-5 only around 1875 (Chandler 1987). Critical here is that during our entire period of analysis, Istanbul was among the largest cities of the world. It was also consistently the largest Muslim-governed city, the largest commercial center of the Eastern Mediterranean, and the capital of the Middle East's most powerful state. We are thus studying the waqf in a context where its contributions to social services was particularly pronounced. As a city with enormous strategic value to the Ottoman sultan, Istanbul was likely to get more than its share of charitable waqfs. Until the 1800s, when the leading cities of Western Europe all got modern social services, foreign visitors all saw Istanbul as a place with high living standards.[12] All this makes Istanbul a particularly meaningful place for studying the waqf's functions.

Our data set comes from two sources. The first consists of a 1600-dated compilation of waqf deeds in operation in Istanbul at that time (Canatar 2004). Of the 3265 waqf deeds transcribed in that official compliation, we digitized and finely coded 206 that were founded between 1500 and 1595, selecting our sample, which represents 6.3 percent of the total, randomly across both neighborhoods and time. For waqfs formed in the sixteenth century, we thus have a spatially and temproally representative sample. As for our second data source, it consists of a catalog of 9867 waqf deeds that were filed in surviving registers of Istanbul, which are dated 1457 to 1923 (Aydın et al. 2015). This register-based catalog is the work of a team assembled by İSAM, an Islamic Studies institute in Istanbul. The team browsed all of the 9872 surviving registers of the 27 Islamic courts in operation during the 466-year period to the declaration of the Turkish Republic. Under the law, every waqf deed had to be approved and recorded by one of these courts, some of which operated intermittently. The team browsing the

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registers found about 65% of the waqf deeds from the period in question. This massive sample appears representative of the corpus of surviving registeres.[13] We have digitized the entire catalog.

For each entry, the İSAM catalog gives the waqf's founding date and its location as well as the name, religion, and honorific title (if any) of the founder. It also states whether the endowment consisted of real estate or cash, and names up to three functions that the waqf was supposed to serve. For a typical example of the catalog's 9867 entries, consider entry 9308. The row for the entry indicates that it was founded in 1672 by Dilgüşa Hatun, a woman with an honorific title pointing to a distinguished lineage or husband. Its cash endowment consisted of 400 esedi kuruş. It was to earn an income through loans, and the revenue was to be finance Quran readings and assistance to the poor.

Many of the deeds listed in the İSAM catalog contain far more information pertinent to questions under exploration than those listed. Most obviously, listings of waqfs with more than three functions are missing information critical to assessing their functions. The titles of elite male founders are generally listed correctly; errors are sufficiently rare that they may be treated as statistical noise. For female founders, though, titles are omitted more often than not, making the catalog unreliable for distinguishing female commoners from female elites. In the entry described above, Dilgüşa Hatun's instructions were truncated. She instructed her waqf's caretaker to use its revenue to support herself, Quran readings, a mausoleum employee, and the poor. Evidently, the catalog's coder omitted two of the waqf's four functions. For our purposes, then, the İSAM catalog lacks sufficient precision for analytical comfort. If its coders omitted certain functions more commonly than others, its usefulness in assessing the waqf's purposes would be compromised.

For a reliable exploration involving functions and status groups, we have thus digitized a random sample of 917 entries in the İSAM catalog (9.3 percent of the full sample of 9867). We call this finely coded subset our "core data set," which also includes the 206 coded cases from 1500-95. The reason for supplementing the İSAM subset of waqfs with a subset of waqfs in the -

[13] The estimate is derived from two sub-estimates, one of the Aydın et al. (2015) catalog's comprehensiveness and the other of the non-surviving registers. Of the deeds recorded in 44 registers that we ourselves have digitized and 40 others that have been transliterated in full, the team surveying the 9872 surviving Istanbul registers missed about 10% of the waqf deeds; the omissions appear random. And the catalog itself suggests (p. 14) that 3,000 to 4,000 registers belonging to the 27 courts perished in natural disasters or otherwise disappeared before the formation of a centralized archive. Jointly, these sub-estimates yield a comprehensiveness measure of around 65%.

1600 compilation is the court registers that formed the basis of the İSAM catalog is sparse for years before 1595; thereafter, there are fewer gaps caused by natural disasters or human neglect. In drawing on two data sources, we have made our core data set representative both spatially and chronologically of Istanbul over a four-century period, 1500-1900. Where information in our core data set conflicts with İSAM data, or where it is more complete, we have made the necessary corrections in the İSAM data set that enters our analysis. Hereafter, when we refer to the augmented İSAM data set, we mean the augmented data set whose İSAM catalog-based information has been corrected and expanded for the 9.3 percent of entries that we ourselves have finely coded on the basis of the original deed.

Of the 9872 surviving registers of Istanbul courts, 44 registers happen to have been fully digitized for other projects of the co-authors.[14] These registers contain 55 of the waqf deeds in the İSAM listing. These deeds have been included in our core data set, and necessary modifications have been made to our augmented İSAM data set.

5. Aggregate Trends and Patterns

The two data sets described above are complementary. Though they are both spatially representative, they differ in strengths and weaknesses. The augmented İSAM data set is very large. On the downside, its information on functions is truncated for 90.7 percent of its entries, and it omits the title of many founders, especially those of elite females. Our core data set is less than one-tenth in size, which limits its statistical power. But on functions and founder titles, its information is fully reliable.

Time Trends

Our augmented İSAM data set shows a rise in both types of waqfs to around 1650 (Fig.1). Thereafter, classic waqfs lose popularity over time, whereas cash waqfs remain stready for a

[14] They are Galata 24 (1602-3), Galata 25 (1604), Galata 27 (1604-5), Istanbul 1 (1611-13), Istanbul 2 (1615-16), Galata 41 (1616-17), Galata 42 (1617), Istanbul 3 (1617-18), Istanbul 4 (1619), Istanbul 9 (1661-62), Istanbul 16 (1664-65), Galata 130 (1683), Galata 145 (1689-90), Istanbul 22 (1694-96), Istanbul 23 (1696-97), Galata 197 (1704-5), Bab 89 (1708), Galata 224 (1713-16), Bab 122 (1718-19), Galata 266 (1726-27), Bab 154 (1730-31), Galata 279 (1731-33), Bab 173 (1740), Galata 308 (1745-46), Bab 204 (1751-53), Galata 353 (1759), Galata 360 (1760-61), Galata 379 (1765), Bab 240 (1767-68), Galata 410 (1770-71), Bab 269 (1778), Galata 515 (1792-93), Galata 526 (1794-95), Istanbul 68 (1796-97), Galata 541 (1797-98), Istanbul 70 (1797-99), Galata 567 (1803), Galata 587 (1808-9), Istanbul 105 (1811-12), Istanbul 122 (1817-18), Galata 636 (1820-21), Istanbul 142 (1824), Istanbul 151 (1827-29), and Istanbul 156 (1830-31). Transcripts of the first fifteen registers, all from 1600-1700, are reproduced in the modern Turkish script and English summaries in Kuran (2010-13).

century or so, then reach a second peak around 1850. The figure shows that the post-1850 period marks the twilight for both types.

The difference in trends after 1750 has to do with the waqf privatizations and nationalizations that gathered steam at that date. The lands and buildings of classic waqfs started to get privatized through a formally legal but actually corrupt long-term leases, with the connivance of judges who were supposed to protect them. The impetus behind the privatizations was the higher returns available through alternative investment instruments. Meanwhile, the Ottoman state tried to overcome its acute budget shortages by nationalizing waqfs. At first, it did this surreptitiously through neighborhood associations established ostensibly to help financially troubled waqfs, but actually meant to divert their resources to state uses. In 1826, nationalizations became formal through the formation of a Waqf Ministry. Both privatizations and nationalizations were directed at classic waqfs; cash waqfs were unaffected (Cansunar and Kuran, sect. 6). Critical here is that they made classic waqfs less secure, lowering incentives to use them as wealth shelters.

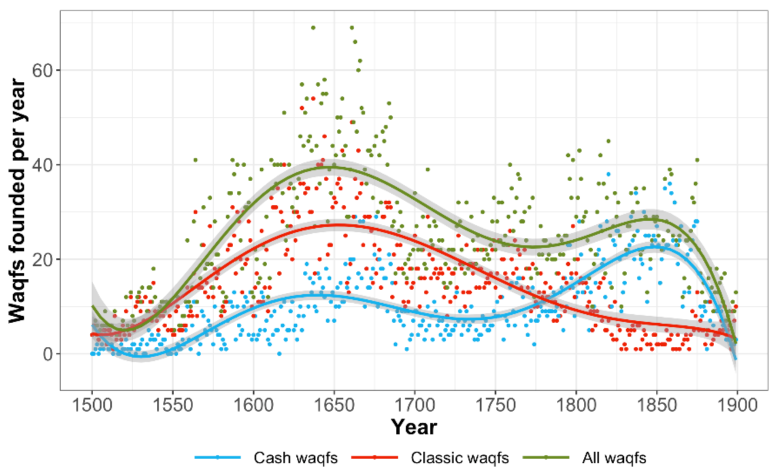

Fig. 1. New waqfs registered in Istanbul courts, broken down by types, 1500-1900. The dots represent numbers founded in each year. For each time series, annual data are smoothed through a high-degree polynomial fit. Data source: Augmented İSAM data set, based on Aydın et al. (2015) and Canatar (2004).

Our core data set deliberately overweights the pre-1600 period, to compensate for the paucity of Istanbul's surviving registers from the first 150 years of its Ottoman rule (Fig 2). It is noteworthy that in both data sets, in the 1500s cash waqfs are much less common than new calssic waqfs. Recall that the cash waqf controversy in the Ottoman Empire's Islamic legal profession got settled in the 1570s. The upward trends in new cash waqfs up to that point confirms unfolding economic realities drove the victory of the pragmatists. Evidently, the chronic credit shortage was already making judges give their consent to cash waqfs, which earned a profit by lending at interest. Pragmatists did not win that debate merely through ideological persuasion. A growing constituency had formed in favor of the waqf type they were defending.

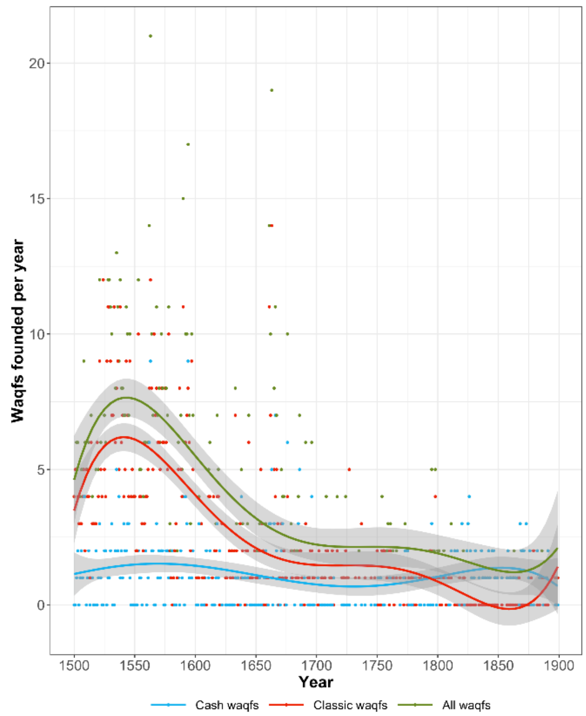

Fig. 2. Core data set of new waqfs registered in Istanbul courts, broken down by types, 1500-1900. The dots represent numbers founded in each year. For each time series, annual data are smoothed through a high-degree polynomial fit. Data sources: Aydın et al. (2015) and Canatar (2004).

Functions

Every waqf deed designates one or more functions that its endowment is supposed to serve. We have grouped these functions in seven categories. The first two were meant to shelter wealth; one involves assigning waqf income to the support of oneself, and the other of one's relatives. The third and fourth categories are religious functions. The former consists of Quran reading, and the latter groups together various other religious services. Quran reading could be for the benefit of the Muslim community as a whole. It could also be meant to win favor in God's eyes for one or more named individuals. The most common choices were the founder himself or herself, designated relatives of the founder, and the Prophet Muhammad. The financed Quran recitation was meant to continue forever, benefiting the named persons indefinitely. The category of other religious services included building a mosque, but usually the service was more modest. The provision of an existing mosque's illumination was a popular subcategory. Another was housing for a mosque employee, such as its prayer leader.

Schooling forms the fifth category. This is a hybrid category, in that it combines a religious function with a secular one. All pre-modern Islamic schools had a Quran-based curriculum, so endowing a school or somehow financing its operation was an inherently religious act. By the same token, every school imparted skills that we would classify as secular: reading and writing, arithmetic, geography, dispute adjudication, and registering contracts. The final two functions consist of secular social services. One is support for the poor. Other services without an explicitly Islamic dimension are grouped together in the last category. Examples include soup kitchens, hospitals, bathhouses, fountains, and roads.

Figure 3 shows the incidence of the six categories for all waqfs, using our augmented ISAM data set. The shares add up to more than 100 percent because many waqfs financed more than one service type. A striking feature is that self-support and extended family support are the two most prevalent functions. This confirms that wealth sheltering was indeed a top goal of waqf founders. Religious services are also common choices but less so than wealth sheltering. The last three categories, those that receive the lion's share of attention in the literature on waqfs, turn out to have been the least common choices in Ottoman Istanbul. 7.4% of all waqf deeds designate education as a financed function; 19.3% list support for the poor; and 7.2% chooose one or more of the other secular social services.

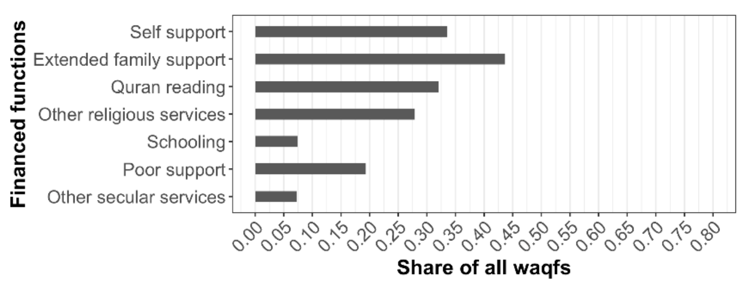

Fig. 3. Functions financed by waqfs, 1500-1900 (augmented İSAM data set). Data sources: Aydın et al. (2015) and Canatar (2004).

Partitioning the augmented İSAM data set by waqf type gives us Figs. 4 and 5, the distributions of functions financed through classic waqfs and cash waqfs, respectively. Fig. 4 indicates that the typical classic waqf served, at least partly, as a wealth shelter. Well over half of all classic waqfs (71.3%) set aside resources for the benefit of the founder and/or the founder's family. Fig. 5 shows that for cash waqfs, by far the most popular functions were religious. No fewer than 66.5% of cash waqfs list Quran reading and/or other religious services among their financed functions.

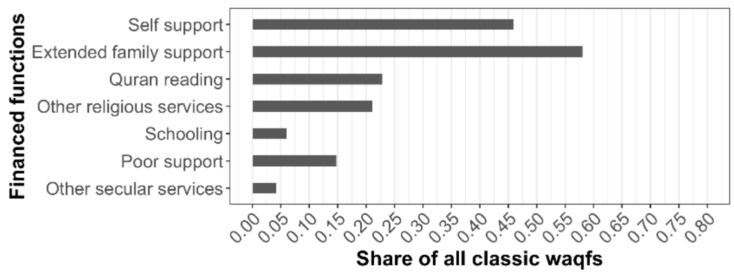

Fig. 4. Functions financed by classic waqfs, 1500-1900 (augmented İSAM data set). Data sources: Aydın et al. (2015) and Canatar (2004).

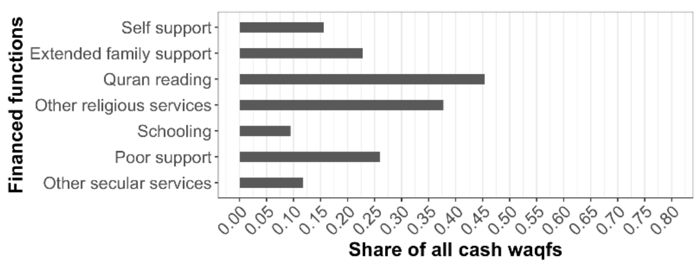

Fig. 5. Functions financed by cash waqfs, 1500-1900 (augmented İSAM data set). Data sources: Aydın et al. (2015) and Canatar (2004).

Figures 6-8 provide the same information using our core data set rather than the augomented İSAM data set. Remember that this is smaller but more reliable. Unsurprisingly, all the shares are larger. For example, the share of waqfs that designate other religious services among their functions is 27.9% in the augmented İSAM data set but 50.1% in the core data set. It is reassuring that the expansion of shares is more or less equi-proportionate across the six categories of functions. Evidently, the İSAM team that listed up to three functions did not omit certain categories disproportionately. Because they were not instructed to favor particular functions in deciding what to omit, they simply listed whichever one, two, or three functions caught their eye first. It turns out, in other words, that the functional omissions in the İSAM catalog are essentially random.

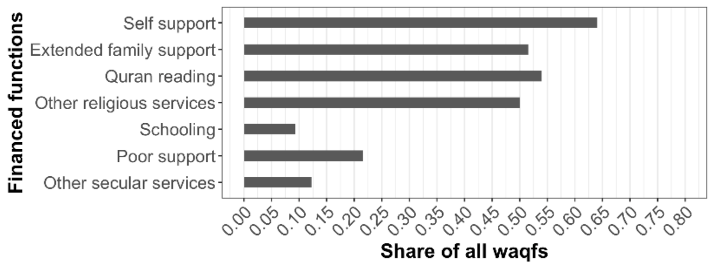

Fig. 6. Functions financed by waqfs, 1500-1900 (core data set). Data sources: Aydın et al. (2015) and Canatar (2004).

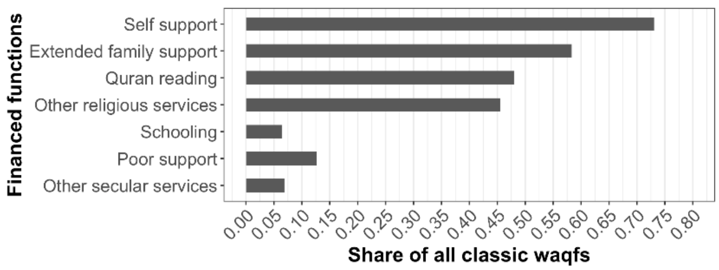

Fig. 7. Functions financed by classic waqfs, 1500-1900 (core data set). Data sources: Aydın et al. (2015) and Canatar (2004).

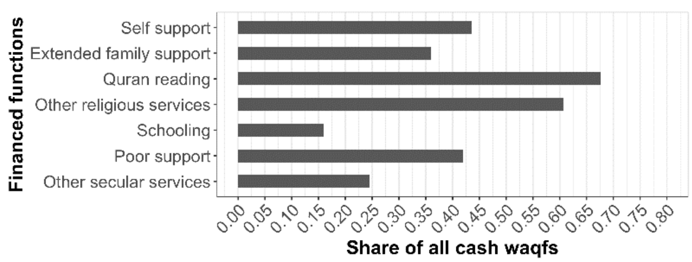

Fig. 8. Functions financed by cash waqfs, 1500-1900 (core data set). Data sources: Aydın et al. (2015) and Canatar (2004).

According to our core data set, only 21.5% of all waqfs include support for the poor among their financed functions. The share of schooling is 9.3% and that of other social services 12.2%. Breaking down other secular services into subcategories reveals another striking pattern, that the provision of water accounts for the lion’s share of all secular services. Of the 731 secular functions mentioned in the augmented İSAM data set, no fewer than 467 involved water supply, usually the building and maintenance of a water fountain (Fig. 9). The motive for bringing water to a neighborhood was rarely just philanthropic. As already mentioned, fountains were often situated near the founder’s home, allowing his or her household to benefit disproportionately. The second most common secular service was payment of a neighborhood’s taxes; it comprised 16.8% of all the named secular functions. No other secular service came close to these two. And the only service whose beneficiaries were exclusively the poor, the running of a soup kitchen, was extremely uncommon. Just 3 waqfs (0.04%) included the financing of a soup kitchen among its purposes.

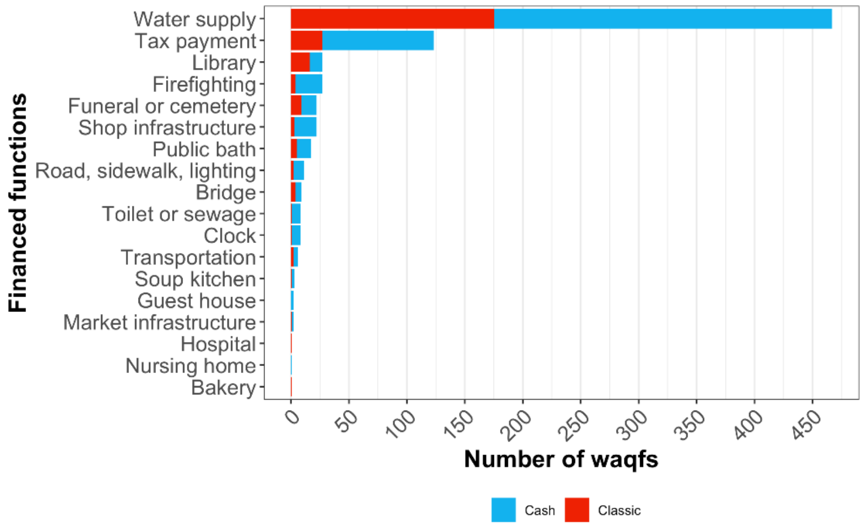

Fig. 9. Secular functions financed by all waqfs, 1500-1900 (augmented İSAM data set). For each category, the classic-cash distribution is given within the corresponding bar. Data sources: Aydın et al. (2015) and Canatar (2004).

The family line of a waqf founder could come to an end. This would happen if some generation of his or her descendants died without children themselves. Given this non-trivial possibility, every waqf deed was supposed to provide instructions for spending its revenue in the event that the founder's family went extinct. Contingent spending plans typically redirected funds set aside for relatives to religious or secular causes, usually along with "the poor of Medina." Moreover, "the poor of Medina" was the ultimate destination of every waqf's revenue in the event that it became impossible to fulfil its functions. Consider a waqf established to build and operate a school in a particular neighborhood. And suppose that a natural disaster causes the neighborhood to lose all its inhabitants. Unable to fulfil the waqf's designated purpose, its caretaker was supposed to divert its spending to supporting impoverished residents of Medina. In practice, however, the poor of Medina were rarely the beneficiaries of Istanbul waqfs. Though contingencies mentioned in deeds did sometimes materialize, clerics responsible for monitoring local waqfs found ways to divert the revenue to their own private uses.

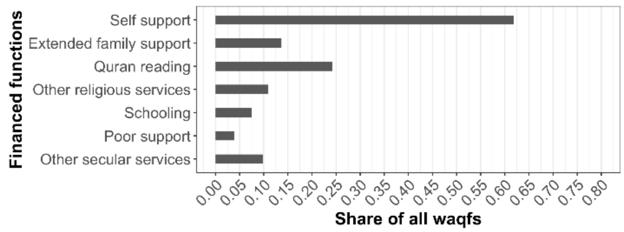

Fig. 10. Unconditional functions financed by waqfs, 1500-1900 (core data set). Data sources: Aydın et al. (2015) and Canatar (2004).

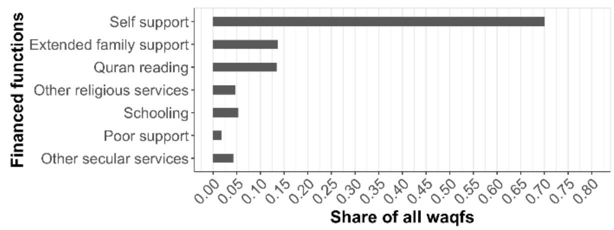

Fig. 11. Unconditional functions financed by classic waqfs, 1500-1900 (core data set). Data sources: Aydın et al. (2015) and Canatar (2004).

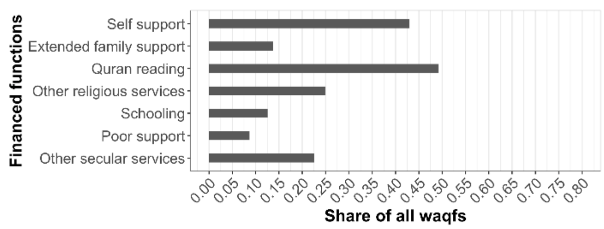

Fig. 12. Unconditional functions financed by cash waqfs, 1500-1900 (core data set). Data sources: Aydın et al. (2015) and Canatar (2004).

Ordinarily, the stipulations that governed the waqf's expenditure pattern were its unconditional instructions. In unconditional listings, self-support is by far the most common function. Schooling receives a share of revenue in 7.5% of all waqfs, poor support 3.9%, and other secular services 9.8%. By contrast, 71.9% of all waqfs provided support for the founder and/or the founder's relatives. These figures only strengthen the already mentioned finding that the waqf saw use much more commonly as a wealth shelter for the benefit of the founder and/or the founder's relatives than as a vehicle for financing public goods.

Two of our categories of financed functions other than self support, extended family support, and poor support include services with clear distributional implications. Thus, of the social services grouped within other secular services, soup kitchens were meant for the poor. Likewise, Quran reading could be for the benefit of the founder and/or the founder's family. To take account of involved distributional consequences, let us create two new variables. The first, "extended poor support" is the union of poor support and soup kitchens. This measure thus includes every waqf that assists the poor either directly by naming them as beneficiaries or indirectly by stipulating the use of resources to run a soup kitchen. The second new measure, "extended self support," is the union of self support, extended family support, and Quran reading for the benefit of the founder and/or one or more of the founder's relatives. Fig. 13 compares extended self support with extended poor support. The former appears as an unconditional waqf objective 20 times more often as the latter (76.5% vs. 3.9%). Also telling is that just 0.3% of all waqfs were founded exclusively for the poor.

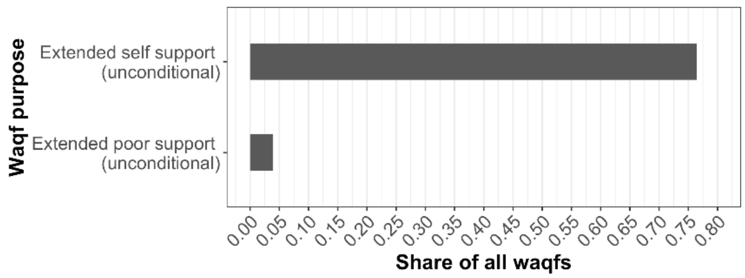

Fig. 13. Shares of waqfs providing unconditional support to the poor and to the founder's self and/or relatives, 1500-1900 (core data set). Data sources: Aydın et al. (2015) and Canatar (2004).

Herein lies strong evidence that the Islamic waqf was mainly an instrument for promoting the temporal and otherworldly interests of the founder and hir or her family. Moreover, assisting the poor and poverty alleviation were not among its main purposes. Works that characterize the waqf as an instrument of poverty alleviation on the basis of cherry-picked examples are profoundly misleading.

Founders

Under Islamic law, a waqf could have only one founder. How were the founders of Istanbul waqfs distributed across status categories? We distinguish among seven status categories, starting with commoners, who appear in records as an untitled male or female. Female elites form our second category.[15] The remaining five categories are males with an honorific title. The lowest consisted of pilgrims who, upon returning from the arduous journey to Mecca, acquired a title signifying the fulfillment of this religious duty.[16] In pre-modern times, only a rich man could afford the roundtrip between Istanbul and Arabia. Hence, the title was also a signifier of wealth. The remaining four exclusively male categories are clerics, low officials, economic elites, and

[15] Women with the title *sultan*, *hanım*, *hatun*, or *kadın*.
[16] *Elhaj* or *hacı*.

high elites.[17] High elites were members of the sultan's family or officials in leadership positions within his administration. For individuals with two honorific titles, we dropped the less prestigious title (typically, that signaling pilgrimage).

Because the İSAM data set systematically underreports certain titles, we provide only the distribution of the core data set (Fig. 14). 29.1% of all waqf founders are untitled, and an additional 31.1% are female elites. The remaining 39.8% of waqfs were founded by a male elite, with high elites holding the largest share, followed by clerics. Unsurprisingly, low elites formed about one-tenth as many waqfs as high elites (1.8% vs. 17.5%). One reason why Istanbul's powerful officials, a tiny group, formed a very disproportionate share of all waqfs is that they were wealthier. Another must have been the expectation that they form waqfs supplying public goods. Determining whether they conformed to social expectations is a task that requires statistical analysis. Statistical analysis is needed, more generally, to determine whether status groups differed in the types of waqfs they formed and the functions they financed.

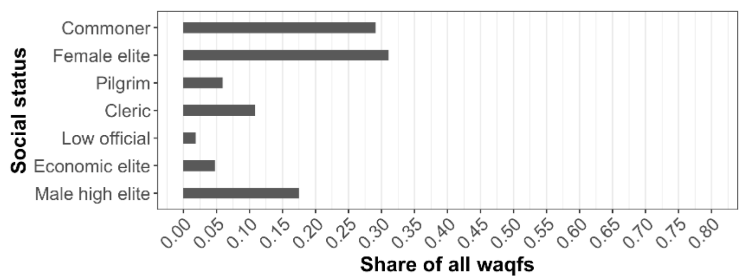

Fig. 14. Distribution of the social status of waqf founders, 1500-1900 (core data set). Data sources: Aydın et al. (2015) and Canatar (2004).

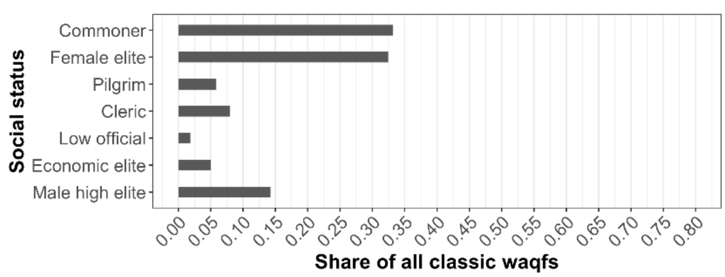

Fig. 15. Distribution of the social status of classic waqf founders, 1500-1900 (core data set). Data sources: Aydın et al. (2015) and Canatar (2004).

[17] Clerics: *aziz*, *baba*, *dede*, *derviş*, *efendi*, *hafız*, *halife*, *hoca*, *mevlana*, *molla*, *seyyid*, *sufi*, *papa*, *şeyh*, or *veli*. Low officials: *beşe, çavuş*, *gazi*, *kaptan*. Economic elites: *çelebi*, *reis*. Male high elites: *ağa*, *bey*, *sultan*, *paşa*.

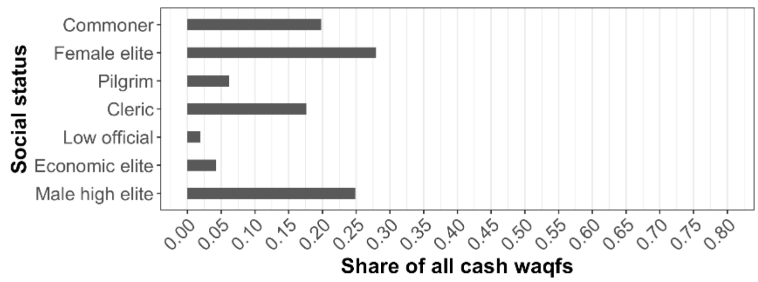

Fig. 16. Distribution of the social status of cash waqf founders, 1500-1900 (core data set). Data sources: Aydın et al. (2015) and Canatar (2004).

Partitioning the distribution across status groups by waqf type yields two additional insights. Well above half of all classic waqfs were founded by either commoners or female elites (65.6 %) (Fig. 15). And a large majority of cash waqfs (80.2%) were founded by people, male or female, with an honorific title, in other words, by elites (Fig 16). Remember that the cash waqf violated both the immovable endowment provision of classical waqf law and the anti-interest provisions of Islamic law generally. Evidently, elites were the main beneficiaries of the exception allowed through a protracted struggle between conservative and pragmatic clerics.

6. Statistical Analysis

The presented distributions suggest that social groups differed systematically in the uses to which they put the waqf. But we cannot draw conclsions without controlling for various possible confounders. The deeds were registered over many centuries and in 27 separate courts located around Istanbul. Hence, the reported results could be hiding time trends and neighborhood effects. Economic crises could also have affected individual choices, as could times of special significance. For example, the propensity to use the waqf as a wealth shelter could have risen in times of heightened economic uncertainty and fallen during the month of Ramadan, when dawn-to-dusk fasting intensified religiosity. Statistical analysis of the data can be used to rule out that the observed patterns are artifacts of such effects.

Vulnerability and waqf functions

The inclination to use the waqf as a wealth shelter should have been pronounced especially among economically and socially vulnerable groups. For reasons given in the introduction, women and converts were two such groups. Table 1 presents OLS regressions that estimate how vulnerability affected the probability to use the waqf for self-support. Specifications 1 and 3-7 show that, relative to males, women were indeed significantly more inclined to use the waqf as an intrument of material security for themselves. Specifications 2-7 provide some indication that converts also behaved like females as regards seeking material security. Althoug some of them were elites holding high positions in the Palace, evidently their lack of local family support inclined them to use the waqf for self-support. Specifications 5-7 of the same table show that the results hold when male high elites, the richest of our status groups, are included among the independent variables. They appear with significantly negative coefficients, which suggests that they were less inclined to include self-support among the functions of the waqfs they established. We shall return to this point further on, when we analyze differences among status groups comprehensively.

Table 1. Effects of social vulnerability on making self-support a waqf function, 1500-1900

VARIABLES	1	2	3	4	5	6	7
Female	0.12***		0.12***	0.10***	0.07**	0.07**	0.07**
	(0.03)		(0.03)	(0.03)	(0.03)	(0.03)	(0.03)
Convert		0.07**	0.06**	0.04	0.04	0.04	0.04
		(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)
Male high elite					-0.12***	-0.12***	-0.12***
					(0.04)	(0.04)	(0.04)
Ramadan founding						-0.00	-0.00
						(0.05)	(0.05)
Price uncertainty							0.00
							(0.00)
Intercept	0.59***	0.62***	0.57***	0.40***	0.40***	0.40***	0.40***
	(0.02)	(0.02)	(0.02)	(0.10)	(0.10)	(0.10)	(0.10)
Observations	1178	1178	1178	1178	1166	1166	1166
Adjusted R^2	0.015	0.004	0.018	0.071	0.078	0.078	0.077
Fifty-year dummies	No	No	No	Yes	Yes	Yes	Yes
Court dummies	No	No	No	Yes	Yes	Yes	Yes

Standard errors in parentheses.
* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.
Data: Core data set, based on Aydın et al. (2015) and Canatar (2004).

The results just described hold up under various controls. Court fixed effects and period effects are included in specifications 4-7. A founding date in the month of Ramadan turns out to play no role (specifications 6-7). This result may surprise scholars who consider waqf founding an expression of religiosity. The finding accords, though, with the institution's original purpose, which was not religious. The main results also hold up when price uncertainty is controlled for (specification 7).[18] Specifications that estimate the effects of vulnerability on the probability of

[18] Price uncertainty is computed from price indices used in Kuran and Rubin (2018). For each year, our measure of price uncertainty is the coefficient of variation of the price index for a ten-year window surrounding the year.

using the classic waqf and the cash waqf for self-support are reported in Appendix A. They indicate that, regardless of controls, females seek material security through classic waqfs. They show also that male high elites are significantly less likely to form either type of waqf for the purpose of enhacing their own material security.

Table 2. Effects of social vulnerability on making other social services a waqf function, 1500-1900

VARIABLES	1	2	3	4	5	6	7	8
Female	-0.07***		-0.07***	-0.06***	-0.05**	-0.05**	-0.05**	-0.03
	(0.02)		(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Convert		-0.02	-0.02	0.00	0.00	0.00	0.00	0.00
		(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Male high elite					0.05*	0.05*	0.05*	0.05
					(0.03)	(0.03)	(0.03)	(0.03)
Ramadan founding						0.00	0.00	0.01
						(0.04)	(0.04)	(0.04)
Price uncertainty							0.00	0.00
							(0.00)	(0.00)
Intercept	0.15***	0.13***	0.16***	0.16**	0.12*	0.12*	0.12*	-0.11
	(0.01)	(0.01)	(0.01)	(0.07)	(0.07)	(0.07)	(0.07)	(0.21)
Observations	1178	1178	1178	1178	1166	1166	1166	817
Adjusted R^2	0.010	0.000	0.010	0.034	0.036	0.035	0.035	0.031
Fifty-year dummies	No	No	No	Yes	Yes	Yes	Yes	Yes
Court dummies	No	No	No	Yes	Yes	Yes	Yes	Yes
Geographic controls	No	No	No	No	No	No	No	Yes

Standard errors in parentheses.
* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.
Data: Core data set, based on Aydın et al. (2015) and Canatar (2004).

Table 2 repeats the same exercise with other secular services as the dependent variable. Females are significantly less likely, and male high elites significantly more likely, to use the waqf to provide secular services such as a fountain, tax assistance, and a library. Four geographic controls are included in specification 8, for founders may have had locational preferences regarding the services they financed. They are: log distance to Topkapı Palace (the seat of political power, located near wealthy neighborhoods), log distance to the closest port (where wealthy merchants would benefit disproportionately from services), log distance to the closest non-Muslim worship place (whose neighborhood would ordinarily be heavily non-Muslim, and thus disfavored because of sectarian discrimination), and log distance to the Grand Bazaar (during most of our period, the world’s largest indoor shopping mall and thus a center of wealth). Regressions for classic and cash waqfs separately are shown in Appendix B. Because we are (currently) insufficiently powered, some coefficients lose statistical significance but their signs are in line with coefficients for regressions based on the full data set.

Social status and waqf functions

Our descriptive statistics revealed substantial differences in waqf use according to social status. Table 3 estimates, again through OLS and with various controls, how social status affects the use of the waqf for self-support. All eight of our specifications show that waqf-founding male high elites are significantly less likely to include self-support among their designated functions. Female elites behave differently. Under most specifications, they are significantly more likely to do so. Evidently, female elites of Ottoman Istanbul felt less secure materially than the elite males of their families. Among the additional controls in specifications 4 and 5, only convert has a significant coefficient. In these specifications the key coefficients of interest are unaffected.

Table 3. Effects of social status on making self-support a waqf function, 1500-1900

VARIABLES	1	2	3	4	5
Male high elite	-0.16***	-0.09**	-0.10**	-0.09**	-0.09**
	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)
Low official	-0.11	-0.09	-0.10	-0.10	-0.10
	(0.10)	(0.10)	(0.10)	(0.10)	(0.10)
Female elite	0.06	0.09***	0.10***	0.10***	0.10***
	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)
Other title	-0.02	0.07*	0.07*	0.09**	0.09**
	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)
Convert				0.06**	0.06**
				(0.03)	(0.03)
Ramadan founding				-0.00	-0.00
				(0.05)	(0.05)
Price uncertainty					0.00
					(0.00)
Intercept	0.66***	0.49***	0.42***	0.37***	0.37***
	(0.03)	(0.06)	(0.10)	(0.10)	(0.10)
Observations	1166	1166	1166	1166	1166
Adjusted R^2	0.020	0.080	0.079	0.081	0.081
Fifty-year dummies	No	Yes	Yes	Yes	Yes
Court dummies	No	No	Yes	Yes	Yes

Standard errors in parentheses.
* p < 0.1, ** p < 0.05, *** p < 0.01.
Data: Core data set, based on Aydın et al. (2015) and Canatar (2004).

Table 3A, included in Appendix C, repeats the exercise for classic and cash waqfs separately. The key insight is that the results of Table 3 are driven primaily by classic waqfs.

Table 4 estimates how social status affects the waqf's use for providing other secular services. Regardless of the sets of controls, male high elites are significantly more likely to include other social services among the functions of their waqfs. Other males with honorific titles, except low officials, behave likewise. The deeds in the Istanbul court archive thus support the observation that the use of the waqf as a vehicle for providing social services was primarily a male elite practice. An interesting finding is that female elites do not conform to the pattern of their male counterparts. Evidently, the famous example of Hürrem Sultan, wife of Süleyman the Magnificent, did not generalize to female elites as a whole. Each of the last four specifications, 5-8, adds one of our geographic controls to the indpendent variables. Two of them are significant: log distance to Topkapı Palace and log distance to the Grand Bazaar. Both coefficients (specifications 7 and 8) are positive, which indicates that neighborhoods far away from Istanbul's economic and political centers of power were more likely to get untargeted secular social services. None of the key coefficients of interest are affected. Apparently, the elites who provided secular social services did not concentrate them near the city's two power centers.

Table 4. Effects of social status on making secular social services a waqf function, 1500-1900

VARIABLES	1	2	3	4	5	6	7	8
Male high elite	0.12***	0.09***	0.09***	0.09***	0.06*	0.06*	0.06**	0.06*
	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)
Low official	-0.03	-0.04	-0.04	-0.04	-0.03	-0.02	-0.03	-0.03
	(0.07)	(0.07)	(0.07)	(0.07)	(0.08)	(0.08)	(0.08)	(0.08)
Female elite	0.01	-0.01	-0.01	-0.01	-0.01	-0.01	-0.01	-0.01
	(0.02)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)
Other title	0.13***	0.08***	0.08***	0.09***	0.05	0.05*	0.06*	0.06*
	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)
Convert				0.01	0.00	0.01	0.01	0.01
				(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Ramadan founding				0.01	0.01	0.01	0.01	0.01
				(0.04)	(0.04)	(0.04)	(0.04)	(0.04)
Price uncertainty				0.00	0.00	0.00	0.00	0.00
				(0.00)	(0.00)	(0.00)	(0.00)	(0.00)
Distance to church or synagogue (log)					-0.01			
					(0.01)			
Distance to port (log)						0.01		
						(0.02)		
Distance to Topkapı Palace (log)							0.03**	
							(0.02)	
Distance to Grand Bazaar (log)								0.03**
								(0.01)
Intercept	0.07***	0.09**	0.10	0.09	0.08	-0.06	-0.27	-0.25
	(0.02)	(0.04)	(0.07)	(0.07)	(0.14)	(0.17)	(0.18)	(0.16)
Observations	1166	1166	1166	1166	817	817	817	817
Adjusted R^2	0.029	0.043	0.042	0.040	0.025	0.024	0.029	0.030
Fifty-year dummies	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Court dummies	No	No	Yes	Yes	Yes	Yes	Yes	Yes

Standard errors in parentheses.
* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.
Data: Core data set, based on Aydın et al. (2015) and Canatar (2004).

Table 4B in Appendix D provides the same estimation separately for classic and cash waqfs. Though the signs of the key coefficients of interest all stay the same, a few lose significance, doubtless because currently our data set is too small to give us the necessary statistical power.

Self-support in this world and afterlife

Regressions above show that status groups differed in the uses to which they put the waqf. Whereas women used it primarily for financial security, male high elites were more likely to endow secular public goods. The contrast reflects, we have suggested, differences in perceived material security. Perceptions of temporal material security would not necessarily have translated into security with respect to one's fortunes in the hereafter. Insofar as systematic differences in otherworldly expectations were present, this would have affected choices regarding self-serving religious services. All else equal, a person who felt confident of going to Heaven would have less reason to endow funds for self-serving Quran recitations than one who had doubts. Establishing an endowment to have the Quran recited periodically in perpetuity for the benefit of one's soul constituted a form of otherworldly self-support.[19]

Table 5. Self-serving endowmeents for this world and the afterlife, 1500-1900

VARIABLES	1 Temporal self-support	2 Quran reading for own soul	3 Secular public goods	4 Religious public goods
Female	0.07**	0.01	-0.05**	-0.04
	(0.03)	(0.03)	(0.02)	(0.03)
Male high elite	-0.12***	0.00	0.05*	0.02
	(0.04)	(0.03)	(0.03)	(0.04)
Convert	0.04	-0.03	0.00	-0.04
	(0.03)	(0.03)	(0.02)	(0.03)
Ramadan founding	-0.00	-0.02	0.00	0.05
	(0.05)	(0.05)	(0.04)	(0.05)
Price uncertainty	0.00	0.00	0.00	-0.00
	(0.00)	(0.00)	(0.00)	(0.00)
Intercept	0.40***	0.12	0.12*	0.70***
	(0.10)	(0.09)	(0.07)	(0.11)
Observations	1166	1166	1166	1166
Adjusted R^2	0.077	0.115	0.035	0.064
Fifty-year dummies	Yes	Yes	Yes	Yes
Court dummies	Yes	Yes	Yes	Yes

Standard errors in parentheses.
* p < 0.1, ** p < 0.05, *** p < 0.01.
Data: Core data set, based on Aydın et al. (2015) and Canatar (2004).

Table 5 reproduces two regressions from earlier tables (Table 1, specification 7, and Table 2, specification 7), along with two new regressions whose dependent variable is the

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corresponding service that would be likelier, in the eyes of a pious person, to win favor in the eyes of God. It reveals that the behavioral difference observed with respect to temporal self-support (specification 1) does not appear with respect to otherworldly self-support (specification 2). Females are significantly more likely than male elites to use the waqf for worldly material security. But with respect to the hereafter, there is no significant difference in the behaviors of these groups. Individuals who enjoy temporal power cannot be sure about how they will fare after death. Evidently, they were just as likely as females to set aside funds for self-serving Quran reading.

If this interpretation is correct, its logic could carry over to public goods, too. Many religious people believe that a religious public good, such as a mosque's illumination, would win more divine favor than a secular public good, such as a neighborhood's water fountain. Indeed, the female-male high elite contrast observed for secular public goods (specification 3) is absent for religious public goods (specification 4). Once again, the afterlife appears as an equalizer as regards personal self-confidence. People who differ in terms of temporal power may not differ at all in terms of self-confidence on how they will fare after death.

7. Conclusions

In pulling together the threads of a long argument, it is worth remembering that the Islamic waqf, the subject of this study, differs fundamentally from its modern namesake, which is a nonchartable corporation governed by a board of trustees. Modern waqfs supply a wide variety of public goods: schools, hospitals, research institutes, environmental protection, historical preservation, disaster relief, social welfare, and much more. In Ottoman Istanbul, very few Islamic waqfs provided analogous goods. Besides, most of the waqfs supplying such public goods were endowed by the empire's highest elites, often the sultan, members of his family, and his highest officials. Through massive charitable complexes, they provided services that in pre-modern Europe tended to be shouldered by local governments and churches, all organized as a corporation. Lesser high elites in Ottoman Istanbul, males more readily than females, helped out with smaller-scale public goods, Most commonly, they built water fountains.

Contrary to the impression given by generations of waqf researchers, providing charity was *not* among the major functions of the Islamic waqf. The much-celeberated soup kitchens of pre-modern Istanbul were endowed almost exclusively by the imperial family. It is true that every waqf deed mentions the poor as beneficiaries—always "the poor of Medina" as the ultimate beneficiary in the event the waqf's intended beneficiaries ceased to exist, and commonly the local poor as contingent beneficiaries who would receive assistance if and when the founder's family line ran out. In Ottoman Istanbul, just 4% of the waqfs registered between 1500 and 1900 designated the poor as unconditional beneficiaries, and almost always as one among several such constituencies.

For most waqf founders in Ottoman Istanbul, the primary function of the waqf was to help themselves and their families. Almost four-fifths of all waqf deeds name the founder and/or his or her family among the unconditional beneficiaries of their endowment. The founder's extended family is to benefit unconditionally either through the income from the endowed real estate or, after their death, through prayers recited for their souls. Moreover, there are reasons to believe that the explicit unconditional benefits for the founder's extended family understate the selfish motives for endowing an Islamic waqf. First of all, a waqf founder earned prestige and respect, which produced material returns themselves. Second, elite founders met social expectations, earning the right to be left alone by the Sultan. Third, they benefited disproportionately from certain public goods, most often by locating them in places convenient to themselves. On all these grounds, the Islamic waqf is best viewed as an institution that enabled wealth holders to meet several of their own needs than as one for facilitating charity.

Drawing mostly on scripture, huge numbers of scholars hold that Islam stands out among religions in its emphasis on chairty. They include Islamists, but also secular schoalrs who favor text-based methods.[20] Regardless of political commitment or personal beliefs, they usually rest their claims on zakat and the waqf. These two institutions made Muslims remarkably charitable, they say. Cross-religious comparative empirical studies drawing on comparable data sets concerning charity remain to be conducted. What can be said at this stage is that societies ruled under Islamic rule do not appear particularly charitable. Though being charitable has always been part of Islamic teachings, as a matter of practice Islam's main instrument of private charity does not appear to have been particularly beneficial to the poor.

This conclusion is based on a data set covering the period 1500-1900 and drawn from the records of Istanbul's Islamic courts. Perhaps Istanbul's status as the largest Muslim-governed city of its time makes the patterns reported here unrepresentative of the Muslim world, the

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broader Eastern Mediterranean, the Ottoman Empire, or even Ottoman Turkey. There is no obvious reason to believe that Ottoman Istanbul's residents were more selfish or less charitable than the people of other places governed under Islamic law. But if Istanbul is somehow unique, the burden of proof is on others to demonstrate this empirically, using comparably representative archival data.

Appendix A

Table 1A. Effects of social vulnerability on making self-support a function of classic waqfs and cash waqfs, 1500-1900

	CASH				CLASSIC			
VARIABLES	1	2	3	4	5	6	7	8
Female	-0.06	-0.04	-0.09	-0.08	0.15***	0.13***	0.11***	0.11
	(0.06)	(0.06)	(0.06)	(0.06)	(0.03)	(0.03)	(0.03)	(0.03)
Convert	0.12**	0.07	0.07	0.07	0.02	0.04	0.04	0.04
	(0.06)	(0.06)	(0.06)	(0.06)	(0.03)	(0.03)	(0.03)	(0.03)
Male high elite			-0.14**	-0.14**			-0.08*	-0.08*
			(0.07)	(0.07)			(0.05)	(0.05)
Ramadan founding				0.11				-0.07
				(0.11)				(0.06)
Price uncertainty				0.00**				0.00
				(0.00)				(0.00)
Intercept	0.42***	0.48***	0.50***	0.47***	0.65***	0.43***	0.44***	0.44***
	(0.04)	(0.17)	(0.17)	(0.17)	(0.02)	(0.12)	(0.13)	(0.13)
Observations	358	358	354	354	820	820	812	812
Adjusted R^2	0.009	0.052	0.063	0.070	0.028	0.057	0.060	0.060
Fifty-year dummies	No	Yes	Yes	Yes	No	Yes	Yes	Yes
Court dummies	No	Yes	Yes	Yes	No	Yes	Yes	Yes

Standard errors in parentheses.
* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.
Data: Core data set, based on Aydın et al. (2015) and Canatar (2004).

Appendix B

Table 2A. Effects of social vulnerability on making social services a function of classic waqfs and cash waqfs, 1500-1900

	CASH				CLASSIC			
VARIABLES	1	2	3	4	5	6	7	8
Female	-0.10**		-0.13**	-0.08	-0.03*		-0.01	-0.01
	(0.05)		(0.06)	(0.08)	(0.02)		(0.02)	(0.02)
Convert		0.02	0.05	0.06		-0.02	-0.01	-0.00
		(0.05)	(0.05)	(0.07)		(0.02)	(0.02)	(0.02)
Male high elite			0.01	0.04			0.04	0.01
			(0.06)	(0.09)			(0.03)	(0.03)
Ramadan founding			-0.05	-0.11			0.03	0.05
			(0.10)	(0.13)			(0.03)	(0.04)
Price uncertainty			-0.00	-0.00			0.00	0.00
			(0.00)	(0.00)			(0.00)	(0.00)
Intercept	0.28***	0.24***	0.23	-0.29	0.08***	0.08***	-0.01	-0.10
	(0.03)	(0.03)	(0.16)	(0.88)	(0.01)	(0.01)	(0.07)	(0.19)
Observations	358	358	354	354	820	820	812	812
Adjusted R^2	0.010	-0.003	-0.007	0.022	0.003	0.001	0.034	0.022
Fifty-year dummies	No	No	Yes	Yes	No	No	Yes	Yes
Court dummies	No	No	Yes	Yes	No	No	Yes	Yes
Geographic controls	No	No	No	Yes	No	No	No	Yes

Standard errors in parentheses.
* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$.
Data: Core data set, based on Aydın et al. (2015) and Canatar (2004).

Appendix C

Table 3A. Effects of social status on making self-support a function of classic waqfs and cash waqfs, 1500-1900

	CASH				CLASSIC			
VARIABLES	1	2	3	4	5	6	7	8
Male high elite	-0.14*	-0.03	-0.03	-0.01	-0.09*	-0.09*	-0.09*	-0.08
	(0.08)	(0.08)	(0.08)	(0.08)	(0.05)	(0.05)	(0.05)	(0.05)
Low official	-0.06	-0.05	-0.05	0.02	-0.10	-0.12	-0.12	-0.13
	(0.20)	(0.19)	(0.20)	(0.20)	(0.12)	(0.12)	(0.12)	(0.12)
Female elite	-0.09	0.04	0.04	0.06	0.13***	0.11***	0.11***	0.12***
	(0.08)	(0.08)	(0.08)	(0.08)	(0.04)	(0.04)	(0.04)	(0.04)
Other title	0.02	0.17**	0.18**	0.20**	0.00	0.03	0.03	0.04
	(0.08)	(0.08)	(0.08)	(0.08)	(0.04)	(0.05)	(0.05)	(0.05)
Convert				0.09				0.06*
				(0.06)				(0.03)
Ramadan founding				0.12				-0.07
				(0.11)				(0.06)
Price uncertainty				0.00*				0.00
				(0.00)				(0.00)
Intercept	0.49***	0.47***	0.45***	0.37**	0.70***	0.49***	0.49***	0.44***
	(0.06)	(0.13)	(0.17)	(0.18)	(0.03)	(0.07)	(0.12)	(0.13)
Observations	354	354	354	354	812	812	812	812
Adjusted R^2	0.007	0.072	0.067	0.078	0.026	0.060	0.057	0.060
Fifty-year dummies	No	Yes	Yes	Yes	No	Yes	Yes	Yes
Court dummies	No	No	Yes	Yes	No	No	Yes	Yes

Standard errors in parentheses.

* p < 0.1, ** p < 0.05, *** p < 0.01.

Data: Core data set, based on Aydın et al. (2015) and Canatar (2004).

Appendix D

Table 4A. Effects of social status on making secular social services a function of classic waqfs and cash waqfs, 1500-1900

	CASH				CLASSIC			
VARIABLES	1	2	3	4	5	6	7	8
Male high elite	0.14**	0.14*	0.16**	0.12	0.07**	0.04	0.04	0.01
	(0.07)	(0.07)	(0.07)	(0.10)	(0.03)	(0.03)	(0.03)	(0.03)
Low official	-0.01	0.00	0.00	0.14	-0.05	-0.08	-0.08	-0.09
	(0.17)	(0.17)	(0.18)	(0.24)	(0.07)	(0.07)	(0.07)	(0.08)
Female elite	0.03	0.01	0.02	0.05	-0.01	-0.01	-0.02	-0.02
	(0.07)	(0.07)	(0.07)	(0.10)	(0.02)	(0.02)	(0.02)	(0.02)
Other title	0.20***	0.20***	0.22***	0.16	0.05**	0.02	0.02	0.02
	(0.07)	(0.07)	(0.08)	(0.11)	(0.03)	(0.03)	(0.03)	(0.03)
Convert			0.07	0.08			-0.01	-0.00
			(0.05)	(0.07)			(0.02)	(0.02)
Ramadan founding			-0.04	-0.13			0.03	0.05
			(0.10)	(0.13)			(0.03)	(0.04)
Price uncertainty			-0.00	-0.00			0.00	0.00
			(0.00)	(0.00)			(0.00)	(0.00)
Distance to church or synagogue (log)				0.02				-0.02
				(0.05)				(0.01)
Intercept	0.15***	0.17	0.13	0.07	0.05***	-0.02	-0.02	0.05
	(0.05)	(0.15)	(0.16)	(0.65)	(0.02)	(0.07)	(0.07)	(0.13)
Observations	354	354	354	165	812	812	812	652
Adjusted R^2	0.025	0.011	0.009	0.002	0.011	0.037	0.035	0.021
Fifty-year dummies	No	Yes	Yes	Yes	No	Yes	Yes	Yes
Court dummies	No	Yes	Yes	Yes	No	Yes	Yes	Yes

Standard errors in parentheses.

* p < 0.1, ** p < 0.05, *** p < 0.01.

Data: Core data set, based on Aydın et al. (2015) and Canatar (2004).

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