

A STUDY ON THE ROLE OF *WAQF* INSTITUTIONS
TOWARDS YOUTH EMPOWERMENT FOR
SUSTAINABLE DEVELOPMENT GOALS IN YOBE
STATE, NIGERIA

BY

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ABSTRACT

Youth unemployment has been a significant concern and a pressing issue within many nations. It is essential that all countries prioritise youth empowerment to curtail national security concerns. Although the authorities of Nigeria have made various attempts to provide national security through empowerment programs since its independence, these efforts were not successful due to non-political will. This study explores the potential role of *waqf* in enhancing youth empowerment for sustainable development in Yobe State, Nigeria. *Waqf* is considered as a mechanism to achieve economic and social objectives, acting as a platform for entrepreneurship to enhance societal well-being. This study aims to provide the potential roles of *waqf* institutions to empower the youth and enhance the well-being of the population in Yobe State. This study employed a qualitative method of research, which includes descriptive, historical, analytical and evaluative approaches. This study found that there are numerous factors contributing to youth unemployment, insecurity, and other social vices in Yobe State, such as insufficient incentives in the agricultural sector, lack of vocational skills, the declining quality of the Nigerian education system, corruption, youth involvement in political violence, and high rates of school dropouts. The findings show the potentials of *waqf* institutions on youth empowerment in Yobe across various domains such as education, healthcare, entrepreneurship, and vocational training. This study concludes that *waqf* institutions have significantly contributed to youth empowerment in entrepreneurship, education, healthcare, and vocational skills, ultimately advancing the sustainable development goals in Yobe State. Finally, this study offers suggestions and recommendations for effective strategies in utilising *waqf* properties in the region.

Keywords: *Waqf*, Youth Empowerment, Sustainable Development, Yobe State, Nigeria.

ملخص البحث

قامت السلطات النيجيرية بمحاولات مختلفة ومتنوعة لتوفير فرص العمل للمواطنين من خلال برامج التمكين منذ حصولها على الاستقلال؛ إلا أن هذه الجهود لم تتكلل بالنجاح لعدة اعتبارات. لقد أصبح تمكين الشباب من تحقيق تنمية مستدامة يحظى بأهمية وأولوية، وفي الوقت نفسه مصدر قلق كبير وقضية ملحة لم تأخذ حظها وحققها من النظر، فكان من الضروري أن تمنح جميع البلدان الأولوية لتمكين الشباب من تحقيقها، كي تحد من المخاوف الأمنية الوطنية، تهدف الدراسة إلى تأثير الوقف في تعزيز تمكين الشباب من أجل التنمية المستدامة في ولاية يوبي بنيجيريا. من ثم اعتبر الوقف آلية لتحقيق الأهداف الاقتصادية والاجتماعية، ومنصة لريادة الأعمال وتعزيز رفاهية المجتمع. كون مؤسسة الوقف الخيري الإسلامي، قادرة على تحقيق التنمية المالية المستدامة لدى الشباب، وتعزيز رفاهية السكان في ولاية يوبي. قُتضت الدراسة أن تسلك المنهج النوعي الذي يشمل المنهج الوصفي والتاريخي والتحليلي والتقييمي. ويضاف أيضا إليها طريقة المقابلة التي تمت من خلال جمع المعلومات ذات الصلة من 20 مشاركا مختارا من أجل فهم الظواهر المركزية للعمل البحثي. كما استخدمت الدراسة المنهج التحليلي الذي كشف عن العديد من العوامل التي ساهمت في زيادة نسبة البطالة بين الشباب، وانعدام الأمن، وغياب الجودة والمصداقية والكفاءة في ولاية يوبي، فكان من أثرها على سبيل المثال؛ عدم كفاية التحفيز في القطاع الزراعي، والافتقار إلى المهارات المهنية، وانخفاض جودة نظام التعليم النيجيري، والفساد، وإشراك الشباب في العنف السياسي، وارتفاع معدلات التسرب من المدارس. وقد أظهرت النتائج أهمية الوقف على تمكين الشباب في يوبي في مجالات مختلفة مثل التعليم والرعاية الصحية وريادة الأعمال والتدريب المهني، مما أدى إلى تعزيز أهداف التنمية المستدامة في ولاية يوبي. وأخيراً تقدم الدراسة مقترحات وتوصيات لاستراتيجيات فعالة في استغلال أملاك الوقف في المنطقة.

الكلمات المفتاحية: الوقف، تمكين الشباب، التنمية المستدامة، ولاية يوبي، نيجيريا.

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DECLARATION

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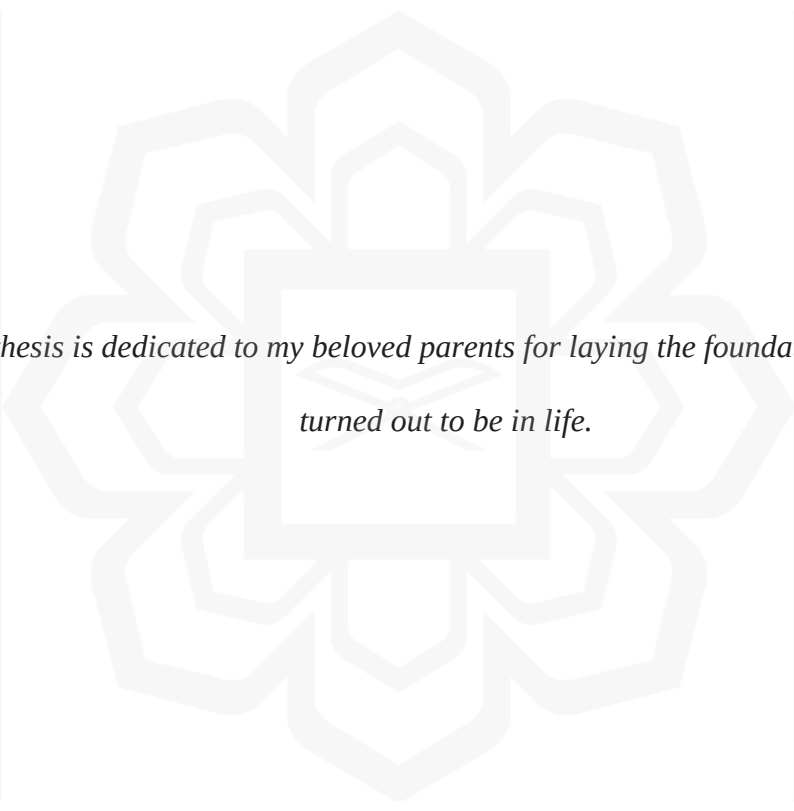
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DEDICATION



*This thesis is dedicated to my beloved parents for laying the foundation of what I
turned out to be in life.*

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND TO THE STUDY

Nigeria is a rich country with abundant mineral resources yet most of its citizens live in poverty.¹ According to regional distribution data from the Federal Bureau of Statistics of Nigeria and Central Bank of Nigeria, northern Nigeria has the highest number of people living in poverty and this part of the country is predominantly occupied by Muslims.² It was reported that 63% of the Nigerian population are poor with more than 29.5% unemployed. According to the new data, in Nigeria, over 133 million people currently live in extreme poverty, representing 63 percent of the country's population.³ Although Nigeria has adopted and introduced different developmental initiatives, such as the Millennium Development Goals (MDG), national economic enhancement development strategy, and Sustainable Development Goals (SDG) which were tailored towards sustainable human development in the country. However, these policies have not yielded the expected positive result because of the nonpolitical willingness.⁴ Therefore, this research was undertaken to examine the potentiality of *waqf* as an instrument to alleviate the level of poverty and to empower the youths through various programs in different sectors particularly in Yobe State, one of the most populated states in Nigeria. *Waqf* is considered an important religious and social institution that is utilized for the welfare of the needy members of society. Through this mechanism, wealth is transformed from private ownership to collective ownership for any benevolent purpose under specific terms and conditions.

As an important Islamic institution that underlies economic development, *waqf* has been effectively utilized since the early Madinah period to inspire economic growth

¹ Ataul Huq Pramanik, *Poverty from multidimensional perspectives: a micro level study of seven Malaysian kampungs (villages)*/Ataul Huq (Pramanik) (Cahaya Pantai. Sdn. Bhd., 1998).

² AA Adewale, "Financial exclusion and livelihood assets acquisition among Muslim households in Ilorin, Nigeria: A structural invariance analysis," *International Journal of Economics, Management and Accounting* 22, no. 2 (2014).

³ *Multi Dimensional Poverty Index (MPI)*. 2022

⁴ Idowu A Akinloye, "Towards the implementation of sustainable development goals in Nigeria: Maximizing the influence of religious leaders," *Stellenbosch Theological Journal* 4, no. 1 (2018).

and expansion. During the Caliphate of Usman Dan Fodio (d. 1817) *waqf* was developed and maintained by Muslim rulers in the northern states of Nigeria including Yobe State. For example, at that time, they established the *waqf* of farmlands for the less privileged citizens.⁵ With the emergence of British colonists in Nigeria, an established Islamic ruling system was changed to the Western Nigerian ruling system, and this resulted in a negative impact on the implementation of the *waqf* system in Nigeria particularly in Yobe State. The practice of *waqf* was gradually obliterated, thereby making life miserable for the poor people and they were left without basic amenities, such as education, shelter, and health care due to the poor governance and misappropriation of public funds.⁶

Based on contemporary studies, revenues from *waqf* have not been utilized effectively due to ineffective management and operational capacity. In addition, the practice of *waqf* among the Muslim community in northern Nigeria currently is mainly focused on the religious aspect of life. Properties are endowed for mosques, graveyards, and Islamic centres of learning.⁷ Such restrictive practices tend to ignore the socio-economic and other welfare needs of the Muslim communities, and this has resulted in poverty economic hardships, inequality, and social injustice.⁸ Thus, the importance of expansion of the scope of *waqf* cannot be underestimated. Rather than restricted to religious purposes only, *waqf* is expected to provide humanitarian relief, social and financial assistance, and as a means of poverty alleviation, employment generation, educational development, provision of health care facilities, and most importantly curbing away insecurity.⁹

The practice of *waqf* as endowment without an integrative approach is contradictory to the true spirit of the *Qur'an* and *Sunnah*. *Waqf*, according to the *Qur'an* and *Sunnah*, can be considered a form of perpetual charity that underlies the principle

⁵ Umar Aimhanosi Oseni, *Towards the effective legal regulation of waqf in Nigeria: problems and prospects* (SSRN, 2014).

⁶ Abubakar, Gwadabe Nura, and Asmak Ab Rahman. "Waqf as an Instrument for Youth Empowerment to Attain the High Level of Human Capital for Peaceful Coexistence in Kano." *Journal of Islamic, Social, Economics and Development (JISED)* 6, no. 35 (2021): 85-94.

⁷ IN Muhammad, Scholars, marchents and Civil Society: Imperative for Waqf- Based Participatory Poverty alleviation Initiatives in Kano Nigeria Humanomics 2010.

⁸ James J Hentz and Hussein Solomon, *Understanding Boko Haram* (New York: Routledge, 2018).

⁹ Jaiyeoba Haruna Babatunde et al., "Financing and Developing the Agricultural Sector Through Cash Waqf: An Analysis of Cash Waqf Using the Mudarabah Approach," *South East Asia Journal of Contemporary Business, Economics and Law* 6, no. 1 (2014).

of sustainability, and it has an implication on social well-being. Therefore, *waqf* presents the groundwork of the field of sustainability and wellbeing. In light of this understanding, this research explores the relationship between the role of *waqf*, for empowering the youth, and for sustainable development of the Muslim community in Yobe State. In doing so, the research examines the comprehensive issues related to *waqf*, ranging from its theoretical concept to its potential application in the system. The work focuses on the management and utilization of the *waqf* properties towards addressing youth challenges such as unemployment, poverty, and insecurity among others, particularly in Yobe State, Nigeria.

1.2 STATEMENT OF THE PROBLEM

Youth unemployment in Yobe State has been a significant issue, with high rates and various contributing factors. Studies have shown that the majority of the youth in the state are unemployed, with limited access to credit facilities and formal education. The increase in the poverty rate over the years has forced many children to drop out of school at different levels, and this has caused some children to engage in child labor. Others are exposed to all sorts of deviant behaviours, immoral practices and illegal acts, such as theft and prostitution in order to survive or to help their families.

Some youths were also being converted to Christianity to get financial support from the churches. The global financial crisis has not only affected the growth of government revenues but also affected the ability of the government to provide and fund additional resources to finance the social development of society. In response to this scenario, this study aims to explore the potential of *waqf* as an Islamic social finance instrument to fill this gap. This study particularly focuses on the *waqf* and its potential to empower the socio-economic development of the youths in Yobe State, Nigeria. This effort is considered a strategy for the attainment of sustainable development goals in the country. However, there were several previous research studies on *waqf* poverty alleviation and social well-being in Yobe State. This study focuses on the relationships and the connection between *Waqf*, Youth Empowerment, and Sustainable Development Goals.

1.3 RESEARCH QUESTIONS

1. What is the concept of *waqf* in Islam and how it was historically developed?
2. What are the issues and challenges of *waqf* institution and its implementation in Nigeria?
3. What is the role of the *waqf* institutions and their contribution towards youth empowerment projects for the attainment of sustainable development goals in Yobe State, Nigeria?
4. To what extent have the *waqf* properties been strategically utilized in managing the youth empowerment projects in Yobe State Nigeria?

1.4 RESEARCH OBJECTIVES

1. To provide an understanding of the Islamic concept of *waqf* and its historical development.
2. To identify the issues and challenges of *waqf* institution and its implementation in Nigeria.
3. To explain the role of the *waqf* institution and explore its potential contribution towards youth empowerment projects for the attainment of sustainable development goals in Yobe State, Nigeria.
4. To analyze whether the *waqf* properties have been strategically utilized in managing the youth empowerment projects in Yobe State Nigeria.

1.5 RESEARCH METHODOLOGY

The study adopted the qualitative method of research, whereas primary and secondary data were taken into consideration. Documents from libraries, internet sources, journals, thesis magazines, and other printed materials were utilized to get the data for this study. An in-depth interview was designed to gather the data for the purpose of this study. It begins with the concept of *waqf* in Islam and its historical development. It proceeds with a discussion on the issues and challenges of *waqf* institutions in Nigeria. Then, the study explains the *waqf* institutions and their roles towards youth empowerment for the attainment of sustainable development goals of Yobe State. Meanwhile, the last part of

the thesis evaluates the utilization of *waqf* properties in managing youth empowerment projects in Yobe State, Nigeria. In addition, the study applies a qualitative method that employs descriptive, historical, analytical, and evaluative approaches. The descriptive and historical approaches of the study are mostly applied in chapter two where it discusses the definitions of *waqf* and its historical development, the views of *waqf* from Muslim scholars, the types of *waqf*, and its importance from the *Qur'an* and *Sunnah* perspectives. Meanwhile, analytical and evaluative approaches of the study are mostly applied in chapters three, four, and five. These chapters involve discussions about the issues and challenges of *waqf* management in Nigeria, the relationship between *waqf* and youth empowerment, sustainable development, as well as the utilization of *waqf* properties in managing youth empowerment projects in various sectors.

Given the nature of the study, library research was largely used in which references are obtained through both primary and secondary sources of books and articles in journals. These documents are particularly valuable in examining the cultural and historical trends of *waqf* activities in Yobe State, Nigeria. Nevertheless, the study also employs an interview method in which relevant information was gathered from purposely selected participants in order to understand the central phenomena of the research work. This makes the study to be characteristically explorative in its execution. Interviews were conducted face to face, and then the information was recorded in the Hausa language and subsequently transcribed and translated into English language. The 16 interview participants were comprised of expert scholars in *waqf*, philanthropists, and officials of the *waqf* commission.

1.6 SCOPE OF THE STUDY

The study highlights the general overview of the concept of *waqf* in Islam with a special focus on its definitions and its historical development. It also identifies the administration and implementation of *waqf* institutions in the Nigerian context. The major concern rests on the issues and challenges of *waqf* management in Nigeria. Moreover, the study explores the role of *waqf* institutions with special reference to their conceptual definitions and framework and their significant role in empowering the youths to become more productive in society. The study specifically focuses on the

youths of Yobe State, Nigeria. The study has specified selected *waqf* entities in Yobe State, namely, Ya Zahra Orphanage Foundation Potiskum, Chiroma Ibrahim Memorial Tahfiz School Potiskum, Arabic and Islamic College of Education Potiskum, Al-Istiqamah Foundation Damaturu, Yetim Care Foundation Damaturu, and Nurul Awlad Model School Nguru, Imam Muhammad Saleh Tahfizul Qur'an Gashua, Asas Nursery, Primary and Secondary School of (JIBWIS) Fika, Fika Sunnah Medical Clinic.

1.7 SIGNIFICANCE OF THE STUDY

Since more than half of the Nigerian population are youths, it is timely to discuss the issues of youth empowerment and sustainable development, especially in developing Muslim nations. Despite many strategies and programs for youth empowerment that have been initiated in Nigeria, the efforts were found not to be successful due to poor implementation, misappropriation of funds, and some other related reasons.

Therefore, this research explores the potential role of *waqf* for youth empowerment in different sectors as a strategy for sustainable development goals in Yobe State, Nigeria. Several literatures discussed the concept of *waqf*, however, most of them focused on the commercialization of cash *waqf* and other issues. Not many studies or academic papers are available in recent years on the topic of *waqf* that dealt with the dimension of *waqf* and its roles towards youth empowerment for achieving sustainable Development, particularly with reference to Yobe State. Therefore, it is hoped that this study will serve as a useful reference for the solutions to multifaceted problems facing the Muslim youths in Yobe State, Nigeria.

Moreover, the main aim of *waqf* is to improve their socio-economic well-being, which has been neglected. Therefore, it is hoped that this research will initiate the attitudinal change of *waqf* philanthropists towards endowing more to the socio-economic well-being of the people rather than purely ritualistic purposes alone. It may subsequently avoid the narrow understanding of the concept of *waqf* and its application.

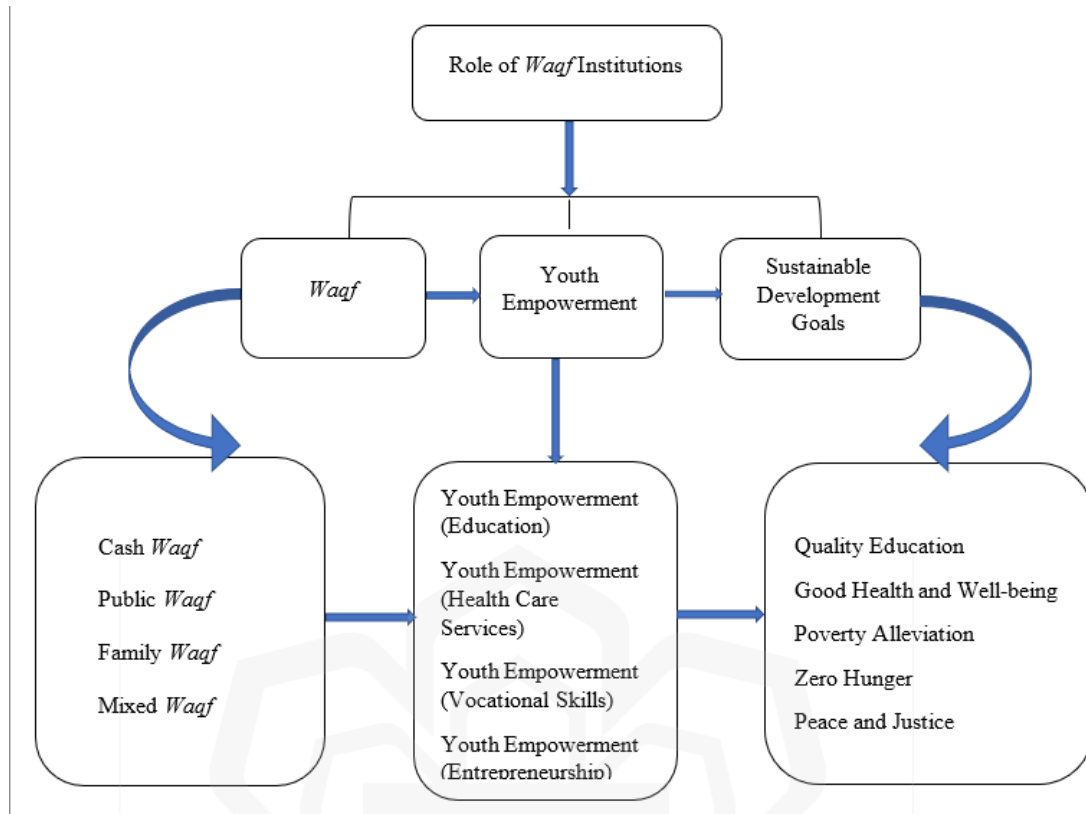


Figure 1.1. Conceptual Framework

This research examines the role of *waqf* institutions in connection to youth empowerment and sustainable development, in which *waqf* can provide youth empowerment and how youth empowerment can lead to achieving sustainable development goals. The research applies to the qualitative method which employs descriptive, historical, analytical, and evaluative approaches. This study is confined to library research in which references are obtained through both primary and secondary sources of books and articles in journals. These documents are particularly valuable in examining, enlightening, and historical trends of *waqf* activities in Yobe State, Nigeria.

1.8 LITERATURE REVIEW

Previous studies are relevant and important to the theme and scope of current research. Some of the books and journal articles deemed to be relevant to this research, while others did not directly examine the function of *waqf* in achieving Muslim youth empowerment for long-term development goals, particularly in Yobe State, Nigeria,

which is the focus of this study. Some of the works authored by renowned scholars on topics linked to this research theme were studied and analyzed in this section.

Badran highlights the historical context of *waqf*, its definitions, types, principles, and conditions in his work titled *Al-Ahkam Al-Wasayah Wal-Awqaf*. He outlines the conditions of *waqf*-managed property and the recipients of the property while also illustrating and analyzing Islamic shariah rulings on *waqf* in general. This book is deemed beneficial because it broadens the scope of current research. Despite this, the author did not address the Nigerian issue, which is the primary focus of this research. This study discusses how *waqf* plays a critical role in empowering Muslim youth in Nigeria to reduce poverty.¹⁰

In their paper entitled *Application of Waqf for Social and Development Finance*, Sheikh and Muhammad stated that the motivations and incentive systems for charitable giving in Muslim society differ significantly from those in the secular state. Furthermore, in the Islamic context, the institution of *waqf* can effectively harness the potential of selfless charitable giving for a greater economic impact on the concerned segment of society. The research focused on how the *waqf* might provide social finance as a supplement to government or private-sector financial institutions.¹¹ This work is relevant to the present research to some extent, as both studies consider how effectively utilizing *waqf* funds will reduce the socio-economic problems of society. Yet, this research will focus on related issues from the Nigerian context, particularly Yobe State.

According to Abdallah Mohammad's article *Waqf, Sustainable Development Goals (SDGs), and Maqasid al-Shari'ah*, *waqf* as social capital can be useful in empowering communities. As a result, global *awqaf* may voluntarily engage and coordinate with the United Nations and the SDGs. He further stated that the world community wants to attain sustainable development goals gradually but consistently and that the potential of *waqf* is enormous. The importance of *waqf* in the provision of

¹⁰ Badran, "Al-Ahkam Al-Wasayah Wal-Awqaf," (Egypt: Muassasat Shabab al-Jamiat, 1982).

¹¹ Salman Ahmed Shaikh, Abdul Ghafar Ismail, and Muhammad Hakimi Mohd Shafiai, "Application of *waqf* for social and development finance," *ISRA International Journal of Islamic Finance* 9, no. 1 (2017).

welfare schemes might be emphasized further by highlighting the diminishing welfare resources in many nations.¹²

In a study titled *The Role of Waqf in Response to the Challenges of Peace and Youth Empowerment in Yobe State, Nigeria* recent findings illustrate the underutilization of waqf in addressing youth unemployment and poverty in Yobe State. The research underscores the potential of waqf in creating economic opportunities and providing skill acquisition programs to empower the youth. It also identifies a significant gap in the management and awareness of waqf institutions, which hinders their ability to contribute effectively to sustainable development goals. This work emphasizes the need for localized waqf-driven initiatives tailored to the specific socio-economic challenges of Yobe State.¹³

Another recent article by Abdur-Rauf, "*Waqf as a Poverty-Alleviating Instrument: Leveraging Shariah Governance Principles for Effective Implementation in Nigeria.*" *The Nigerian Perspective* highlights the challenges facing waqf institutions in Nigeria, including insufficient funding, poor management, and lack of public trust. While the article does not focus specifically on Yobe State, it identifies the need for robust policy frameworks and increased public awareness to maximize waqf's potential. These challenges resonate with the issues identified in Yobe State, further supporting the current research's focus on waqf's role in empowering Muslim youth for sustainable development.¹⁴

Abdallah argues that *waqf* can be a contributory factor in empowering society. Hence, the global *awqaf* may intentionally work together and facilitate with the United Nation in line with the sustainable development goals. He stressed that the international communities intend to accomplish the sustainable development goals in a continued yet reliable way, while the possibilities of *waqf* can be amazingly huge. The importance of *waqf* in an arrangement of welfare plans can be additionally encouraged by underlining

¹² Mohammad Abdullah, "Waqf, sustainable development goals (SDGs) and maqasid al-shariah," *International Journal of Social Economics* 45, no. 1 (2018).

¹³ Idriss, Ibrahim Dahiru, Adibah Abdul Rahim, and Ismail Mamat. "The Role of Waqf in Response to the Challenges of Peace and Youth Empowerment in Yobe State, Nigeria." *Al-Hikmah* 16, no. 2 (2024): 73-93.

¹⁴ Abdur-Rauf, Ibrahim Adeniyi, and Engku Muhammad Tajuddin Engku Ali. "Waqf as a Poverty-Alleviating Instrument: Leveraging Shariah Governance Principles for Effective Implementation in Nigeria." *TWIST* 19, no. 2 (2024): 628-638.

the contracting welfare spending plans in numerous nations.¹⁵ Suhaimi et al. conducted a pertinent and significant study, *The Share Waqf's Role in the Muslim Community's Socioeconomic Development: The Malaysian Experience*, in which they demonstrated the role of *waqf* funds in the economic development of Penang's Muslim community. The *waqf* funds play an important role in providing facilities for the development of human resources within the Muslim community. These facilities make a significant contribution to the enhancement of the quality of the beneficiaries.¹⁶ This article is useful in reference to *waqf* practice in Malaysia, and it can also help to restructure and reshape the *waqf* system in Nigeria.

Ahmad Masoud, in his article *Role of Waqf in Sustainable Economic Development and Poverty Alleviation: Bangladesh Perspective*, the authors wrote that organizations play magnanimous responsibilities in reaching out to all aspects of social welfare sectors. It may include provisions for fund raising in order to boost the Ummah's socioeconomic well-being. He also lamented that over the last four decades, poverty alleviation has become a buzzword in Bangladesh; however, while the government has taken several initiatives to eradicate poverty, they have not included Islamic poverty alleviation instruments such as *zakat* and *waqf*.¹⁷

Darus et al. give evidence of existing social responsibility (CSR) practices of Islamic financial institutions (IFIS) in their article *Empowering Social Responsibility of Islamic Organizations through Waqf* and assess the possibility of employing *waqf* for the aim of (CSR). They examine the annual and sustainability reports of 24 (IFIS) in Malaysia from 2010 to 2013, providing insight into their current (CSR) practices. According to the survey, the (IFIS) in Malaysia has focused its (CSR) practices on the workplace. Cooperate *waqf* is considered a realistic approach that organizations can employ to help and address community social issues.¹⁸ Furthermore, Oseni believes that *waqf* is vital for socioeconomic growth and supports the establishment of a third sector

¹⁵ Nur Aliza Binti Ahmad and Asmak Ab Rahman, "Empowering Society Through Waqf Bazaars," in *New Developments in Islamic Economics* (Emerald Publishing Limited, 2018).

¹⁶ Farhana Mohamad Suhaimi, Asmak Ab Rahman, and Sabitha Marican, "The role of share waqf in the socio-economic development of the Muslim community: The Malaysian experience," *Humanomics* 30, no. 3 (2014).

¹⁷ Masoud Ahmad, "Role of waqf in sustainable economic development and poverty alleviation: Bangladesh perspective," *JL Pol'y & Globalization* 42 (2015).

¹⁸ Faizah Darus et al., "Empowering social responsibility of Islamic organizations through Waqf," *Research in International Business and Finance* 42 (2017).

different from the profit-driven commercial and state sectors. He also believes that this third sector may fulfil healthcare, education, and social and environmental goals, in addition to supplying defiance and public services.¹⁹

A notable study of Hassan and Sheriff titled *"The Role of Waqf Management in the Establishment of Social Welfare: A Case Study of Yobe Islamic Centre, Nigeria"* investigates the challenges affecting *waqf* institutions in Yobe State. The research highlights issues such as inadequate funding, poor management, and lack of public awareness, which hinder the effectiveness of *waqf* in promoting social welfare. While this study provides valuable insights into the operational challenges of *waqf* institutions in Yobe State, it does not specifically address their role in youth empowerment or alignment with sustainable development goals.²⁰

Another relevant work of Adamu et al. *"Strengthening Zakat and Waqf Institutions for the Development of MSMEs in Nigeria,"* which examines how Islamic finance mechanisms like zakat and *waqf* can support the growth of micro, small, and medium enterprises (MSMEs) in Nigeria. The study suggests that effective utilization of the *waqf* can contribute to poverty reduction and economic development. However, it does not focus specifically on Yobe State or the aspect of youth empowerment.²¹

In *"An Empirical Study of the Challenges Facing Zakat and Waqf Institutions in Northern Nigeria,"* by Ahmad Mahdi, the author explores obstacles such as insufficient funding, lack of managerial expertise, and limited public trust that impede the performance of these institutions. While the study encompasses Northern Nigeria, including Yobe State, it primarily addresses general challenges without delving into targeted strategies for youth empowerment through *waqf*.²² These studies collectively underscore the potential of *waqf* institutions in contributing to social welfare and

¹⁹ Umar A Oseni, "Towards the Effective Legal Regulation of Waqf in Nigeria: Problems and Prospects," *Waqf Laws and Management with Special Reference to Malaysia* (2012).

²⁰ Hassan, Hadiza, and Sheriff Muhammad Ibrahim. "The Role of Waqf Management in the Establishment of Social Welfare: A Case Study of Yobe Islamic Centre, Nigeria." *International Journal of Sukuk and Waqf Research* 3, no. 1 (2022): 1-9.

²¹ Muhammad, Adamu Abubakar, Ibrahim Dahiru Idriss, Anas Adam Muhammad, and Musa Ibrahim. "Strengthening Zakat and Waqf Institutions for The Development of MSMEs in Nigeria." *International Journal of Small and Medium Enterprises and Business Sustainability* 8, no. 1 (2023): 101-120.

²² Ahmad, Mahadi. "An empirical study of the challenges facing zakat and waqf institutions in Northern Nigeria." *ISRA International Journal of Islamic Finance* 11, no. 2 (2019): 338-356.

economic development. However, there is a noticeable gap in literature concerning the specific role of *waqf* in empowering youth and achieving sustainable development goals in Yobe State. The current research aims to fill this gap by focusing on how *waqf* institutions can be leveraged to empower Muslim youth in Yobe State, thereby contributing to the attainment of sustainable development objectives.

In *The Role of Al-Awqaf (Islamic Endowments) in Poverty Alleviation and Community Development in the Nigerian Context*, Elesin Abdulwahb Muhammad Jami'u argued that the practice of *waqf* was much more widespread in the past than it is now, despite the fact that the wealthiest Nigerian Muslims used to donate for personal or community projects during their lifetimes, and in most cases those projects cease to exist with their death because no portion of their wealth was endowed for it was announced that through helping the poor and in need, *waqf* can promote positive change, advancement, and transformation in the *Ummah*. He then suggested integrating *awqaf* into the *Takaful* practices.²³ Elesin's work is considered one of the most useful materials for this research because it covers many aspects of *waqf*. However, the author did not examine how *waqf* can be used to assist and empower needy Muslim youth in Nigeria, especially in Yobe State.

Cash *waqf* is a modern invention in the Malaysian banking sector that is popularly known in Islamic economies and finance. Cash *waqf* provides an exceptional opportunity to invest in different cultures, religions, educational institutions, and social services.²⁴ Savings made by the well-off and the rich people will be used to purchase the cash *waqf* certificate. The income generated from it will be spent for different purposes.²⁵ Sanyinna et al. examine cash *waqf* to generate employment opportunities, finance small-scale entrepreneurs, and alleviate poverty and economic development. He further stated that cash *waqf* can potentially alleviate poverty and create jobs by

²³ 'Abdulwahāb Muhammad Jāmi'u Elesin, "The role of Al-awqāf (islamic endowments) in poverty alleviation and community development in the Nigerian context," *Journal of Muslim Minority Affairs* 37, no. 2 (2017).

²⁴ Ibrahim Nuruddeen Muhammad, "Socio-Economic Role of Waqf in Kano, Nigeria: Reconsidering the Evidence and Suggesting a Need for Understanding Waqf Donors' Philanthropic Motivations," *Nigeria: Reconsidering the Evidence and Suggesting a Need for Understanding Waqf Donors' Philanthropic Motivations* (July 18, 2014) (2014).

²⁵ MA Mannan, "Waqf Development: Bangladesh Experience Local Challenge and Global Opportunity" (paper presented at the The International Waqf Seminar, 2014).

financing agricultural products in Nigeria.²⁶ Mansour emphasized the *waqf* of the Islamic education centre, explaining that *waqf* can play significant roles in the educational sector for the benefit of the entire Muslim *Ummah*. The study is also beneficial and relevant to the current research, which will investigate the function of *waqf* institutions in youth empowerment for long-term development goals.

Aziz, Muhammad Ridhwan opined that there is a source of social fund that is politically and economically free of charge that is cash *waqf* within the Islamic socio-economic concept in his work, *Assessment on the willingness among public in contributing for social Islamic waqf bank for education*. Cash *waqf* is a special charitable endowment fund, is expected to become one of the tools for property enhancement programs globally, more especially in Islamic countries.²⁷ Yusuff Jelili, in his work *UniSZA's Staff Cash Waqf: The Impact to Social and Economic Development of Terengganu State*, describe that the primary objective of the cash *waqf* is to ease the financial difficulties from the poor people. The Unisza staff cash *waqf* is willing to benefit many people from within and outside the state, provided that the distributed cash *waqf* is well managed and commercialized. He further stated that the Unisza cash *waqf* assisted the stranded students, contributed to human development, and empowered less privileged once. On the other hand, the collected donations are used to support less privileged applicants in securing working capital to run business and conduct transactions successfully. Financial assistance can be in the form of an interest-free loan.²⁸ The study is also useful and related to this research in the sense that *waqf* can be utilized to establish schools and hospitals. As such, it also provides youth with capital to run businesses. The author did not explain intensely how *waqf* can be used to assist many children who need to continue their studies, especially those who have dropped out of school because of their parents' financial constraints or other reasons, which will be discussed in the present research.

²⁶ Abubakar Yusuf Sanyinna, Hydzulkifli Hashim, and Muhammad Farihal Osman, "Cash waqf as an effective tool of financing MSMEs for sustainable poverty alleviation: A Nigerian perspective," *International Journal of Islamic Business* 3, no. 1 (2018).

²⁷ Muhammad Ridhwan Ab Aziz, Fuadah Johari, and Hisham Sabri, "Assessment on the willingness among public in contributing for social Islamic waqf bank for education," *Australian Journal of Basic and Applied Sciences* (2013).

²⁸ JA Yusuff et al., "UniSZA's staff cash Waqf: The impact to social and economic development of Terengganu State," *Social Sciences and Humanities, Pertanika J. Soc. Sci. and Hum* 25 (2017).

Mujani et al. investigate the contributions and role of *waqf* in Malaysia in their article *Strengthening and Enhancing Economy and Education through Waqf in Malaysia*, concluding that it has a significant impact on spiritual and human growth. People from diverse social classes, such as the elite, scholars, aristocrats, and wealthy, middle-class, or low-income people, participate in *waqf* practice to enrich the *Sunnah* of our beloved Prophet (p.b.u.h). They proved that there is a high level of Islamic knowledge and consciousness in Negari Sembilan about the importance of strengthening *waqf* and that they have succeeded in educating the *Ummah* about the importance of strengthening *waqf* practice for human progress. As a result, *waqf* practice in Negeri Sembilan contributed to disciplines such as education, economics, and technology, among others.²⁹ Mujani's work is good material for this thesis because *waqf* will be a resolution to human development. This thesis analyzes that *waqf* properties have been strategically utilized to manage youth empowerment projects in Yobe State, Nigeria.

In their article, *A Conceptual Study on the Role of Waqf in Developing Successful Young Entrepreneurs Analyses*, Sahiq et al. examine how *waqf* can be used as an alternative and effective resource in the creation of successful young entrepreneurs. They stated that Malaysia's economic development is currently in an efficiency-driven phase, as the economy has become highly competitive in order to expand into a high-income nation by 2020. They discovered that finance is the most important type of resource for young entrepreneurs to develop and sustain their businesses. As a result, *waqf* can enable access to finance firms and, eventually, become a mainstream instrument in today's hard business environment.³⁰ This work is considered one of the most significant references for this research, which will examine how *waqf* can be structured and institutionalized to empower Muslim youth in Nigeria and Yobe State by taking a lesson from Malaysia.

Sanusi Soliha explores the applicability of cash *waqf* within the Muslim *Ummah* in her paper titled *The Management of Cash Waqf: Towards Socio-Economic Development of Muslims in Malaysia*, which expresses how *waqf* helps the socioeconomic situations of Malaysian Muslims. She discussed two established *waqf*

²⁹ Wan Kamal Mujani et al., "Strengthening and enhancing economy and education through waqf in Malaysia," *Int. J. Civ. Eng. Technol* 8 (2017).

³⁰ Aqilah Nadiah Md Sahiq et al., "A conceptual study on the role of Waqf in developing successful young entrepreneurs," *Advanced Science Letters* 22, no. 12 (2016).

institutions, *Waqf Annur Cooperation Behard*, and *Perbadanan Waqf Selangor*. She discovered both organizations demonstrate substantial evidence of *waqf* support for religious, economic, and social activity. *Waqf Annur Cooperation Behard* distributes finances for both public utilities and people, whilst *Perbadanan Waqf Selangor* focuses on public advantages such as mosque management and school development.³¹ This is one of the relevant and useful articles to the present research. Sanusi's work is comprehensive and useful because she has analyzed many issues related to the establishment of *waqf* institutions that serve as economic and social development for Muslim youth in Malaysia. A similar route is proposed for Nigerians to emulate. Despite the relevancy and usefulness of Sanusi's work, she did not analyze the Nigerian situation in relation to youth empowerment, which is the target and focus of this thesis to highlight how the Muslim youth would be empowered through *waqf* based institutions. Therefore, this research will give further analysis of the relevant aspects, and it is hoped that it will fill the existing gap.

Bello Kabir observed in his article *A Review of the Problems of Youths' Accessibility to Government-Run Employment and Empowerment Programmes in Nigeria* that one of the issues confronting the youth is their access to government-run employment and empowerment programs in Nigeria. It investigates the difficulties associated with government-run employment and empowerment programs. It also said that despite enormous resources being squandered into methods to provide more access and equitable possibilities, the Nigerian youth's goal had not been realized. In Yobe State, for example, several approaches and programs in education, health, and income generation were introduced at various levels of government, but the problems still exist. Sustainable development involves dealing with resources, justice, and equity. The study recommends that the government should expand the number of opportunities for youth and address the issue of corruption, among others.³²

According to Akinyemi and Ekure, in their study *Entrepreneurship, Unemployment and Economic Growth in Nigeria* opined that the rate of unemployment in Nigeria stood at 29.7%, which represents a 2.4% increment from that of the year

³¹ Soliha Sanusi and Muhammad Hakimi Mohd Shafiai, "The Management of Cash Waqf: Toward Socio-Economic Development of Muslims in Malaysia," *Jurnal Pengurusan* 43 (2015).

³² Ibid.

2017.³³ The high rate of unemployment includes those who graduated with first degree certificates compared to those without any formal education.³⁴ Abdulhamid et al., in *Youth Participation, Unemployment and Poverty in a Democratic Nigeria: Towards a Policy Response for Sustainable National Security and Economic Development*, shared that poor governance is one of the factors leading to the rate of unemployment in the country on the other hand, the country has been blessed with an abundance of resources, and if it is utilized accordingly, the citizens' rate of unemployment will be reduced drastically.³⁵ A country cannot be considered secure or tranquil if most of its citizens, especially the young, are jobless or unemployed. According to Alaro in his work, *Using Islamic Financial Models for Youth's Human Capital Development: A Catalyst for Peaceful Coexistence in Nigeria*, Nigeria was ranked 11th in the world labour force, but its workforce productivity was very low, ranking 169th in workforce engagement.³⁶ The author's work is relevant to this thesis, whereby this research will examine how *waqf* can assist youth who are jobless in society in order to reduce the percentage of unemployment, especially Nigerian Muslim youth who are facing financial constraints to either further their education or vocational training skills for employment. Therefore, this research will cover areas not covered by Alaro.

Echebiri shows that the United Nations uses the age class of 15 to 25 years to characterize a youth. On the other hand, the commonwealth is categorized as 15 to 29 years old. Most countries have either embraced the definition of the United Nations or commonwealth. Nevertheless, in Nigeria, the range of 15 to 36 years has been taken as the youth category.³⁷ In Yobe State, several policies and programs in education, health, and income generation were made at various levels of government. Yet, it did not yield a positive outcome, and the problem persisted. Sustainable development is all about resources, justice, equity, and fair management of resources. The study recommends

³³ Ajibola Akinyemi, Ogundana Oyebisi, and Ekure Odot-Ito, "Entrepreneurship, unemployment and economic growth in Nigeria," *Covenant Journal of Entrepreneurship (Special Edition)* (2018).

³⁴ Ibid.

³⁵ H Abdullahi, YZ Abdullah, and Y Mohammed, "Youth participation, unemployment and poverty in a democratic Nigeria: Towards a policy response for sustainable national security and economic development," *Journal of Economics and Sustainable Development* 4 10 (2013).

³⁶ Alaro, A Abdulrazzaq, "Using Islamic Financial Models for Youth's Human Capital Development: A Catalyst for Peaceful Co-existence in Nigeria," *Journal of Islamic Legal Studies* 2, no. 2. (2016).

³⁷ RN Echebiri, "Characteristics and determinants of urban youth unemployment in Umuahia, Nigeria: Implications for rural development and alternative labor market variables" (paper presented at the A paper presented at the issuer/cornell/world bank conference on "shared growth in Africa" held in Accra, Ghana, July, 2005).

that the government address the issues of injustice and corruption and expand the number of opportunities for the youth, among others.³⁸ Spreitzer, in his work, examines that a youth empowerment program is a scheme designed to equip the youth with the orientation to work for themselves and play a role in which they can shape their lives under existing and future conditions.³⁹

Evidence from the literature studies by Eichler Georg and Erich Schwarz in their article entitled, *"What Sustainable Development Goals Do Social Innovations Address? A Systematic Review and Content Analysis of Social Innovation Literature"* shows that the aspect of various objectives of social development goals like no poverty, zero hunger, good health and wellbeing, quality education, decent work, and economic growth etc are similar with the objectives of *zakat*.⁴⁰ This work is quite relevant to the present thesis because this research will explain how the findings will achieve the target of sustainable development goals. In contrast, this research will examine the role of *waqf* and explore its potential contribution towards youth empowerment projects for attaining sustainable development goals in Yobe State, Nigeria.

In his article, *The Role of Zakat in Human Development*, Khairul Azhar Meerangani claimed that the Islamic Religious Council (IRC) had provided a variety of programs aimed at improving the quality of *asnaf* through fair distribution of wealth for economic and social welfare, human capital production, and educational upgrading. As a result, every Muslim, particularly *waqf* and *zakat* payers, should develop an equal connection with the IRC to guarantee that *zakat* monies are optimized for the benefit of Malaysian Muslims.⁴¹ The above study is relevant to the present research. However, the author did not discuss the Nigerian context in his findings, which is the main focus of this research. Ahmed Tahiri Jouti, stated in his work that solving social issues is

³⁸ Kabir Bello, "A Review of the Problems of Youths' Accessibility to Government-Run Employment and Empowerment Programmes in Nigeria."

³⁹ Gretchen M Spreitzer, "Psychological empowerment in the workplace: Dimensions, measurement, and validation," *Academy of management Journal* 38, no. 5 (1995).

⁴⁰ Georg M Eichler and Erich J Schwarz, "What sustainable development goals do social innovations address? A systematic review and content analysis of social innovation literature," *Sustainability* 11, no. 2 (2019).

⁴¹ Khairul Azhar Meerangani, "The Role of Zakat in Human Development," *SALAM: Jurnal Sosial dan Budaya Syar-i* 6, no. 2 (2019).

everybody's business – from governments to businesses- and that those initiatives require sufficient Sharia-compliant funding to achieve sustainability goals.⁴²

Salman Ahmed Shaikh and Abdul Ghafar Ismail, in their work *Application of Waqf for Social and Development Finance*, suggested that proper utilization of *waqf* funds will enable to attain to the sustainable development goals such as poverty alleviation, hunger, quality education, healthcare, and wellbeing.⁴³ Salman wrote extensive work on *waqf* and its role in sustainable development, and this work is considered one of the most useful references for this research as it covers many aspects related to *waqf*. However, the authors did not examine the role of *waqf* towards youth empowerment for sustainable development, which this research will analyze. Khairul Azhar Meerangani, in *The Role of Zakat in Human Development*, examines that the Islamic Religious Council has introduced a variety of programs. The study was found useful for this research as it will analyze how *waqf* funds can be extended and utilized to meet the needs of Muslim youth. However, the author has focused on *zakat* with reference to the Muslim *Ummah* in Malaysia, in which the present research will focus on *waqf* and its role towards youth empowerment, Yobe State, Nigeria, as a case study.

Another important article written by Mutasim Ahmed Abdelmawla *Water Poverty and its Impact on Income Poverty and Health Status in Sudan: The Case of Gezira State (1993-2013)*, examines the rise in educational achievement rate and improve the quality of education it requires the increase of expenses on education at various levels alongside giving care for adult literacy classes. Similarly, it is highly recommended that the percentage spent on the less privilege generated from *zakat* should be raised to minimize inequality in the relocation of income. Finally, income support should be used particularly for the part of the population with special needs.⁴⁴ The article is useful to this research concerning the sustainable development goal, especially poverty alleviation. However, this research is not limited to poverty alleviation; it will also discuss other sustainable development goals.

⁴² Ahmed Tahiri-Jouti, "Financial Instruments and Cash Waqf," *Springer Books* (2022).

⁴³ Shaikh, Ismail, and Shafiai, "Application of waqf for social and development finance."

⁴⁴ Mutasim Abdelmawla, "Water Poverty and its Impact on Income Poverty and Health Status in Sudan: The Case of Gezira State (1993-2013)," *International Journal of African Development* 4, no. 2 (2017).

Ahmad expresses that *waqf* funds are expected to become the mechanism for property improvement, wealth generation, and poverty alleviation, especially in Muslim societies. The educational sector in Yobe State enjoys part of the *waqf* endowments. Therefore, with the establishment of the functional *awqaf* institutions in the state, youth would be empowered educationally, and there would be peace and prosperity in the state, as in the case of Malaysia, as stated by Yusuff. Thus, the application of cash *waqf* for educational development in Malaysia has recorded many successes not only in the field of education but also in the establishment of economic activities, promoting peace, and benevolent acts. He further expresses that *waqf* funds are expected to become the mechanism for property improvement, wealth generation, and poverty alleviation, especially in Muslim societies.⁴⁵

Abul Hassan examines the role of *waqf* institutions in eradicating poverty in the low-income nation. He discovered that the potential method to ease poverty is philanthropy, which can be made a viable way to beat the poverty issue.⁴⁶ Public goods provisions should be another vital aspect of *waqf* development in society. Besides the mosque, *waqf* can be used to build public toilets and small charges will be imposed to maintain the facilities. Those charges will also be considered donations to *waqf*.⁴⁷

The *waqf* donors may comprise Muslims or any social and governmental organization that performs *waqf* activities for the purpose of welfare, societal development, religion, and donation in line with Islamic teachings. Non-Muslims are also among those who can donate.⁴⁸ The *waqf* donated by non-Muslims is considered legitimate, even if the donation is for building a mosque. In this regard, the legitimacy of the charity does not depend on the intention because the condition of the intention is Islam. But for the non-Muslims, this charity will be earned in this world, not hereafter.⁴⁹

⁴⁵ Ahmad, "Role of waqf in sustainable economic development and poverty alleviation: Bangladesh perspective."

⁴⁶ AbulHasan M Sadeq, "Waqf, perpetual charity and poverty alleviation," *International Journal of Social Economics* (2002).

⁴⁷ Timur Kuran, "The provision of public goods under Islamic law: Origins, impact, and limitations of the waqf system," *Law and Society Review* (2001).

⁴⁸ SMZ Mazrul, "Waqf and its role in socio-economic development. ISRA International," *Journal of Islamic Finance* 4, no. 2 (2012).

⁴⁹ Mas Nooraini Mohiddin, "[Cash Waqf Status in Brunei Darussalam: Its Contrubtion towards The Development of The Ummah] Status Wakaf Tunai di Brunei Darussalam: Sumbangannya ke Arah Pembangunan Ummah," *Malaysian Journal Of Islamic Studies (MJIS)* 6, no. 1 (2022).

Khairul Azhar Meerangani, in the same article *The Role of Zakat in Human Development*, examines that through an ideal and efficient allocation of *zakat*, the Muslim economy can be increased to an advanced level via entrepreneurial and business programs.⁵⁰ Lukman asserted in his article *Corporate Social Responsibility, Waqf System and Zakat System as Faith-Based Model for Poverty Reduction*. The credibility of integrating the corporate social responsibility of the waqf and zakat system as a faith-based model of easing poverty, developing enterprises, and promoting economic empowerment in the Muslim majority nations.⁵¹ Both studies are useful to this research in exploring how waqf can be used to solve the financial constraints of Muslim society in general and improve its economic growth. This research analyzes *waqf* institutions and their roles, specifically Muslim youth empowerment projects in Yobe State, Nigeria. Aisha Garba Habib, in her paper entitled: *Examining the Perception of Muslims on the Role of Waqf towards Poverty Reduction: A Case Study of Rijiyarzaki of Kano, Nigeria* stated that some people do not utilize *waqf* because of traditional literature, lack of awareness, and fear of deceitful caretakers of the endowment property, but they unanimously agreed that *waqf* is an instrument for reducing poverty and giving social security and solidarity.⁵² Peters Francis, in his book *The Children of Abraham*, stated that the *waqf* institution is to be considered an essential institution of economy in each economic society.⁵³ A'isha's paper is quite relevant to one of the objectives of this research, but it will investigate other issues and challenges of *waqf* management and its implementation in Nigeria.

Haneef, Mohamed Aslam et al. in their study *Integration of Waqf and Islamic Microfinance for Poverty Reduction: A Survey in Kuala Selangor, Malaysia*, examines the role of Islamic social finance in empowering youth and women in Malaysia. They lamented that the youth have been able to tie up their potential by raising their business and upgrading the quality of what they were producing as well as the services they

⁵⁰ Meerangani, "The Role of Zakat in Human Development."

⁵¹ Lukman Raimi, Ashok Patel, and Ismail Adelopo, "Corporate social responsibility, Waqf system and Zakat system as faith-based model for poverty reduction," *World Journal of Entrepreneurship, Management and Sustainable Development* 10, no. 3 (2014).

⁵² Aisha G Habib, "Examining the Perception of Muslims on the Role of Waqf towards Poverty Reduction: A Case Study of Rijiyarzaki of Kano, Nigeria." Paper Presented at the *International Conference on Islamic Awakening*, ICIA Maldives (2018).

⁵³ Francis E Peters, *The Children of Abraham: Judaism, Christianity, Islam* (Princeton University Press, 2004).

provided, such as shoe repair, due to the skills acquired in the training. Furthermore, the women have enhanced their well-being and the welfare of their children to an unexpected level. They were able to sustain their chosen career business as a source of income. Nevertheless, the study revealed that they are facing problems in marketing their finished products.⁵⁴ Although both works focus on the Malaysian situation, they are useful for looking at the issues from the Nigerian perspective.

The *sharia* requires that there is a need for the *waqf*, which was established by the Prophet Muhammad (p.b.u.h) and practiced by his companions. Whatever the Sharia instructs, there must be logic and wisdom behind it. Considering the *waqf* from this angle, one can agree that there must be reasons for that, and one of those reasons is to resolve the social issues of society. “*Waqf* carries the functions of benevolence to reach all areas of social welfare and even sectors that many contemporary economists and political sociologists consider a part of the domain and responsibility of governments (e.g., health, education, and defence)”, as mentioned by Kahf in his work and Sustaining Economic Development.⁵⁵

Furthermore, Gwadabe Nura, in his article *The Role of Waqf in the Youth Empowerment to Attain the Quality Education in Kano for Sustainable Development Goals* suggested that states must initiate institutions of *waqf* so as to tackle the common needs of youth empowerment for the state to enjoy peace.⁵⁶ Nura’s (2021) article is considered one of the most important references to this research because the findings of his work are expected to be similar to this research as it will analyze the relationship between *waqf*, youth empowerment, and sustainable development and their impact on society which is predominantly youth. However, the area of study for this present research is Yobe State, unlike Nura’s work. Sadeq, in his article *Waqf, Perpetual Charity and Poverty Alleviation*, has argued that multi-purpose institutions of *waqf* provide the basic

⁵⁴ Mohamed Aslam Haneef et al., "Integration of Waqf and Islamic microfinance for poverty reduction: a survey in Kuala Selangor, Malaysia," *Journal of Islamic Finance* 2, no. 2 (2013).

⁵⁵ M Kahf, "Role of waqf in Sustainable Development (P. 2): waqf and Sustaining Economic Development," (2012).

⁵⁶ Gwadabe Nura Abubakar and Asmak Ab Rahman, "The Role of Waqf in the Youth Empowerment to Attain the Quality Education in Kano for Sustainable Development Goals," *Islamic Wealth and the SDGs: Global Strategies for Socio-Economic Impact* (2021).

social amenities to the Muslim communities, which includes hospitals, orphanages, bridges, and public works relevant to the objectives of the current study.⁵⁷

It is highly recommended that to decrease the difference in the allocation of income generated, there is a need to increase the percentage of what is to be spent on the poor from the total amount of *zakat* and *waqf* generated. Likewise, the income should be predominantly used for people with special needs.⁵⁸ Based on the literature reviewed, no research has been conducted on the waqf institutions and their role in youth empowerment for sustainable development goals, which this study focuses on.



⁵⁷ Sadeq, "Waqf, perpetual charity and poverty alleviation."

⁵⁸ Abdelmawla, M. A. (2014). The Impacts of Zakat and Knowledge on Poverty Alleviation in Sudan: An Empirical Investigation (1990-2009). *Journal of Economic Cooperation & Development*, 35(4).

CHAPTER TWO

THE CONCEPT OF WAQF IN ISLAM AND ITS HISTORICAL DEVELOPMENT

2.1 INTRODUCTION

This chapter examines the conceptual definition of *waqf* and its historical development in Nigeria. It also examines the suitability of *waqf* application in addressing the financial, social, educational, spiritual, and medical conditions of less privileged Muslim youths in Nigeria, specifically in Yobe State. It demonstrates how effective the role of *waqf* is to help and reduce the percentage of poverty that Muslim youths face nationwide. Overall, this chapter covers the discussion of the historical development of *waqf* in the context of Nigeria, as well as the types of *waqf* and the opinions of Muslim scholars on the concept of *waqf*. The value of *waqf* from the perspectives of the *Qur'an* and *Sunnah* will also be highlighted.

2.2 DEFINITIONS, THE HISTORICAL BACKGROUND AND DEVELOPMENT OF WAQF

The word "*waqf*" comes from the Arabic word "*waqafa*," which means to hold or restrict. Restricting or forbidding the movement, exchange, or transportation of something is referred to as *waqf*. *Waqf* is an Arabic verb that can be translated as "to halt" (*al-sukun*), "to prevent" (*mana'ahu*), or "to suppress." (*al-habs*). *Waqf* technically refers to the owner's retention of a specific item or the instruction that all benefits should be donated to the less privileged ones for the sake of Allah and in hopes of getting rewards from Him. *Al-habs* itself can be translated as stopping (*mana'uhu*), holding (*amsakuhu*), and trapping (*sajjanuhu*). *Al-ubays* is a term for *maf'ul*, which is any property held with the intent to be contributed and distributed for charitable works. *Al-'ihbas* and *al-awqaf*, for example, relate to the same thing, holding and dispersing benefits for the sake of ibadah. *Waqf* is defined as a donation to the general public or for religious purposes.¹ *Waqf* can also refer to a religious fund with eternal earnings

¹ Kamus Dewan Edisi Keempat, "Kuala Lumpur: Dewan Bahasa dan Pustaka," (2005).

whose assets are only allowed to be utilized in accordance with the *waqf* giver's instructions.² However, the Arabic verb *waqafa*, which means to hold or stop, is where the root of the word *waqf* originated.³ *Waqf*, from an Islamic perspective, is the holding of a resource that can be used for the benefit and is separated from the donor's management of the property or else, for the purpose of expenditure from the *waqf*'s proceeds or using those proceeds for the purpose of welfare, which can be used to draw closer to the Almighty Allah. According to the consensus among Muslim jurists, *waqf* is a possession or something that can be used for the benefit of the community and the religion.⁴ *Waqf* was first established during the time of the Prophet (p.b.u.h). It is frequently thought of as a religious and benevolent organization.⁵

The concept of *waqf* first emerged in Madinah. It started with the building of the *Quba Masjid*, and then certain individuals were asked to purchase the *Ruma Well* and devote it to the general public as a free source of drinking water. This had the effect of bringing about a wide variety of *awqaf* that contribute to the well-being of society in several ways. Umar Ibn Khattab was encouraged by the Prophet (p.b.u.h) to designate his land in *Khaibar* as a *waqf* for the poor and needy. The family *waqf* was added during the reign of Umar Ibn Khattab by the companions. Therefore, the *waqf* institutions were not restricted to Muslims only, but its services may include non-Muslims as mentioned in this *Hadith*: Abdullahi Ibn Umar (r.a.) narrated from the Noble Prophet (p.b.u.h) that Umar Ibn Khattab acquired a plot of land in *Khaybar*, so he went to the Prophet (p.b.u.h) for advice. He said, O Messenger of Allah, he exclaimed. I have a plot of land in *Khaybar*, and although I strive to dedicate it to the Almighty Allah, I have never acquired more valuable property than this. What is your opinion on this matter, and what is the best course of action for me to follow? "If you wish, make the property as an endowment to be used for charitable purposes," stated Allah's messenger. "So, Umar Ibn Khattab made it *waqf* (charity) on the condition that it should not be sold, or given as a gift nor inherited and made it charity among the poor and relatives as well as to set free slaves and in the way of Allah (*fisabilillah*) and for the travellers and to entertain

² Aripin Marpaung, "Increasing Economic Empowerment of the People through Productive Waqf," *Britain International of Humanities and Social Sciences (BIOHS) Journal* 2, no. 3 (2020).

³ Muhammad Zubair Abbasi, "The classical Islamic law of Waqf: A concise introduction," *Arab Law Quarterly* 26, no. 2 (2012).

⁴ Wahbah Az-Zuhaili, *Fiqh dan perundangan Islam* (Dewan Bahasa dan Pustaka, 1994).

⁵ Abdul Azim Islahi, "Waqf: a Bibliography. Jeddah, Saudi Arabia," (Scientific Publishing Centre, King Abdulaziz University, 2003).

guests, there being no blame on him who managed it if he ate out of it and made others eat, not accumulating wealth thereby” (Sahih Muslim).

According to Lahsasna, *waqf* is an endowment of moveable or immovable property to be used for the benefit of the community. He argues that the concept of *waqf* generally is based on the aforementioned impression of *waqf*. However, the idea of money *waqf* is mainly concerned with the monetary and economic aspects of society.⁶ *Waqf* institutions have been operating in several Muslim countries through the initiative of moveable, immovable, and cash assets.⁷ *Waqf* is described by Kahf as being essential for socioeconomic growth, and he suggests the construction of a third sector that is distinct from the public sector and the profit-driven commercial sector.⁸

The *Awqaf* House Foundation is a well-known organization founded to improve the lives of poor Muslims suffering alongside other Muslims. One of the objectives of the global *awqaf* institution is to provide relief for the needy among the Muslim society. They also supply the necessary upkeep for the betterment of the less privileged people. Before the British colonized Nigeria and altered Islamic law into personal law, Islamic law was widely practised and applied, particularly in the northern states of Nigeria. Ibrahim Umar notes that the colonialists' animosity toward Islamic law in Nigeria was intentional. Before 1900, almost two-thirds (2/3) of Nigeria, or to be precise, all the Northern part of Nigeria was governed by *Sharia*. But when the colonial rulers came, they imposed their own legal system on us, relegating the *sharia* to the background (terming it as a customary law).⁹

During the Sokoto Caliphate period, the practice of *waqf* was well organized, developed, and maintained in the northern part of Nigeria to fulfil the needs of Nigerian Muslims. At that time, most of the needy in the northern states worked on the *waqf* lands for farming and cultivation to benefit the poor and needy in Muslim society. The Emirs and kings have the authority and power to proclaim any unclaimed and unused

⁶ Ahcene Lahsasna, "The role of cash waqf in financing micro and medium sized enterprises (MMEs)" (paper presented at the Seventh International Conference–The Tawhidi Epistemology: Zakat and Waqf Economy, 2010).

⁷ Majid Khademolhoseini, "Cash-waqf: a new financial instrument for financing issues: an analysis of structure and Islamic justification of its commercialization," *Imam Sadiq University* (2008).

⁸ Monzer Kahf, "Financing the development of awqaf property," *American Journal of Islam and Society* 16, no. 4 (1999).

⁹ I Umar, "Shari'ah, Social Change & Indiscipline in Nigeria," *Shari'ah as a Means to Solve Modern Problems*, UDUS Press, Sokoto. university of malasiya (1987).

land as public and common land for the use of poor and needy people in society, which aligns with the spirit and notion of *waqf*, which deals with immovable properties.¹⁰

The advent of British colonists resulted in the manifestation of colonial law into the Nigerian legal system, which had a negative impact on the Muslims because it affected the full execution of the *waqf* system in Nigeria for a long period of time. Many Muslims in Nigeria had acknowledged the resentment of the implementation of *waqf* practice from the Nigerian legal system.¹¹ As a result, several less privileged people in society were left unsheltered because of bad governance and corrupt leaders. Due to the influence of common law, which predominated in the southern and western parts of Nigeria, *waqf* was not established or implemented successfully in the regions even up to the present time. However, it is part of the tradition and culture of that area to give financial support or alms to the needy, regardless of their religion or faith, by philanthropists both inside and outside the family or to grant permission for land cultivation by the village chief or leader. This is done out of a sense of hospitality and generosity for all in the community.

The early *Awqaf* Foundation was established in Nigeria, and Sheikh Ahmad Lemu served as the chairman of the Education Trust in Nigeria. The foundation has made a significant positive impact on many lives. However, the financial predicament of many Nigerian Muslims continues to spur the creation of *waqf* commissions across the nation to provide aid to the underprivileged and destitute Muslims in the country. The northern state governors made commendable efforts toward the application of *sharia* with the integration of *zakat* and *waqf* commissions, which are in charge of the collection and distribution of *zakat* and *waqf* to the underprivileged and destitute Muslims in their respective states and beyond.

Alhaji Ahmad Sani Yeriman Bakura, the former executive governor of Zamfara state, restored the full implementation of Islamic *sharia* in the state in 1999. This attracted the attention of non-Muslims who criticized the implementation of Islamic *sharia* in the Zamfara state but ultimately succeeded in his objection to the inception of *sharia*. Later, he established the *Zakat* and *Waqf* Commissions in accordance with state government law No. 130 during the same year. The commission is convinced to carry

¹⁰ Ibid.

¹¹ Umar A Oseni, "Towards the effective legal regulation of waqf in Nigeria: problems and prospects," *Waqf Laws and Management. With Special Reference to Malaysia* (2011).

out and organize their charitable actions and collect and distribute *zakat* and *waqf* for qualified Muslims inside and outside the state.

2.3 ISLAMIC PERSPECTIVES AND VIEWS OF MUSLIM SCHOLARS ON WAQF

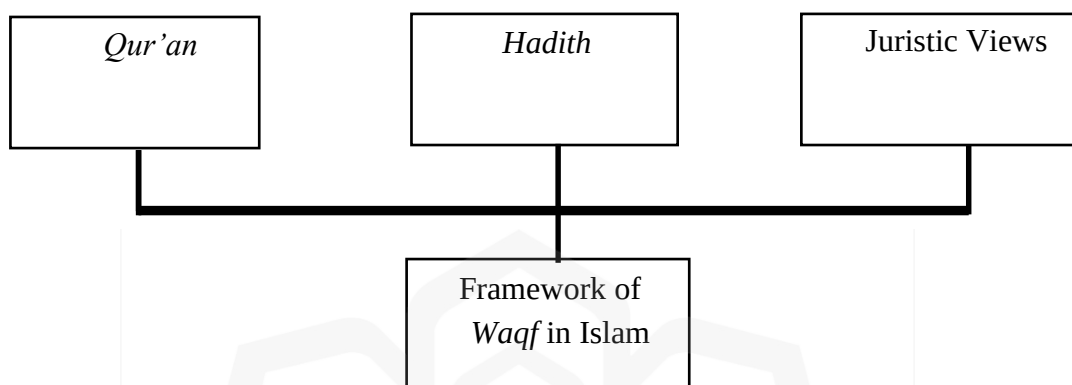


Figure 2.1. A Framework of *Waqf* from the Islamic Point of View

2.3.1 Qur'anic Injunctions on *Waqf*

Numerous references in the *Qur'an* and *Sunnah* encourage wealthy people to show generosity and provide financial assistance to the underprivileged and needy people in society as an act of love for the Almighty Allah with the aim of receiving reward from Him. Despite this, there was no specific *Qur'anic* verse that mentioned *waqf*.¹² Allah states that:

“They ask you (O Muhammad) what they should spend. Say: whatever you spend of good must be for parents and kindred and orphans and the poor and the wayfarers, and whatever you do of good deeds, truly, Allah knows it well.”¹³

“O you who believe spend of good things which you have (legally) earned, and that which we have produced from the earth for you, and do not aim at that which is bad to spend from it, (though) you will not accept it save if you close your eyes and tolerate therein. And knows

¹² Murat Cizakca, "Awqaf in history and its implications for modern Islamic economies," *Islamic economic studies* 6, no. 1 (1998). Also see: Murat Cizakca, "Towards a comparative economic history of the waqf system," *Al-Shajarah: Journal of the International Institute of Islamic Thought and Civilization (ISTAC)* 2, no. 1 (1997).

¹³ Surat Al- Baqarah: 215

that Allah is Rich (free of all needs) and worthy of all praise".¹⁴

These acts of good deeds were supported by the following *Qur'anic* verses:

"His kingdom is in the heaven and earth, and to Allah return all the matter.¹⁵ The earth belongs to Allah and be patient, verily, the earth is Allah's He gives it as a heritage to whom He wills of his servants"....¹⁶

"And in their properties, there was the right of the *sa'il* (the beggar who asks) and *Mahrum* (the poor who does not ask others)".¹⁷

"Who believe in the *Ghaib* and perform *as-Salat* and spend out of what we provided for them (i.e give *zakat*, spend on themselves, their parents, their children, their wives and also give charity to the poor and also in Allah's cause)"¹⁸

"And those in whose wealth there is a recognized right for the beggar who ask, and the unlucky who lost his property and wealth (and his means of living has been straitened)."¹⁹

"It is not *al-Birr* (Piety, righteousness, and each and every act of obedience to Allah) that you turn your faces towards east and west in prayer; but *al-Birr* is (the Quality of) the one who believes in Allah, the last day, the angels, the book, the prophets and gives his wealth, in spite of love for it, to the orphans and to *al-Masakin* (the poor) and the wayfarer and to those who asks and set slaves free, performs *as-Salat* and gives the *zakat*, and who fulfil their covenant when they make it, and who patient in extreme poverty and ailment (disease) and at the time of fighting (during the battles). Such are the people of the truth, and they are *al-Muttaqun* (the pious)"²⁰

"So, give to kindred his due and to *al-Miskin* (the poor) and the wayfarer. That is best for those seek Allah's countenance; and it is they who will be successful".²¹

¹⁴ Surat Al Baqarah: 267

¹⁵ Surah Al Hadid: 5

¹⁶ Surah Al Araf: 128

¹⁷ Surah Al Dhariyaat: 19

¹⁸ Surah Al Baqarah: 3

¹⁹ Surah Al Ma'rij: 25

²⁰ Surah Al Baqarah: 177

²¹ Surah Ar Rum: 38

2.3.2 Prophetic Hadith on *Waqf*

The idea of *waqf* originated at the very beginning of Islam in the city of Madinah. The *Hadith* of the Prophet (p.b.u.h) showed that various properties were devoted to *waqf* to benefit the less privileged and the needy during the time of the Prophet (p.b.u.h). Purposely, it is to execute the directive given by the Prophet and to earn an abundance of reward from Allah. The Prophet Mosque, *Quba Mosque*, *Al-Sajada Mosque*, *Bani Dinar Mosque*, *Bani Tufrah Mosque* and others were constructed in the city of Madinah during the early years of Islam as *waqf*.²² One of the Prophet's companions, Abu Talha, approached the prophet (p.b.u.h) after hearing the revelation of Surah Ali-Imran verse 92 and said,

“O Messenger of Allah, in line with Allah's directive that one would not gain piety until he spends of what he loves. The most beloved property to me is *Bayruha*, a garden where the prophet used to go and sit under its shade and drink water. In the hopes of receiving Allah's abundance of reward in the hereafter, I offered it to Allah and His messenger. So, use it as Allah directs, O messenger of Allah. He was praised by Allah's messenger, who said, “O Abu Talha, it is fertile property we have accepted from you, and now we return it to you, distribute it among your family.”²³

Ibn 'Umar (r.a) also reported a hadith on *waqf* from the Prophet (p.b.u.h): 'Umar ibn al-Khattab gained possession of a piece of land in Khaybar; so, he came to see the Prophet (p.b.u.h) to consult him about it. He said, “O messenger of Allah! I have got a piece of land in *Khaybar* of which I have never obtained more valuable property than this (although I aspire to reach out to Allah *Azzawajallah*). What is your advice or suggestion about it, and what is the best course of action to take? The messenger of Allah (p.b.u.h)". Said: "If you wish, make the property itself remain inalienable, and give (the profit from) it to charity. So 'Umar ibn Khattab made it a charity on the condition that it shall not be sold, nor given away as a gift, nor inherited, and made it a charity among the needy and the relatives and to set free slaves and in the way of Allah and for the travellers and to entertain guests, there being no blame on him who managed it if he ate out of it and made (others) eat, not accumulating wealth

²² Kahf, "Role of waqf in Sustainable Development (P. 2): waqf and Sustaining Economic Development."

²³ Ali Akbar Tajmazinani and Zahra Mahdavi Mazinani, "Foundations of social policy and welfare in Islam," in *Social Policy in the Islamic World* (Springer, 2021).

thereby".²⁴

The above-mentioned evidence, which was cited in the glorious *Qur'an*, the Prophetic *Hadith* and noble deeds of the Prophet's companions, highlighted the legitimacy of *waqf* institutions for the benefit of the underprivileged, needy, and poor in order to empower them and lower the level of poverty in the society. The said evidence serves as the foundation for the development of all forms of *awqaf*, each of which provides a different kind of support. As a result, the *waqf* institutions are crucial in helping Muslim countries resolve some of their financial issues.

2.3.3 Principles of *Waqf*

Waqf is the term for the endowment of anything to benefit society as a whole. It is a type of ongoing generosity (*Sadaqa Jariya*) that continues to provide advantages long after the giver has passed away as long as recipients continue to reap the benefits. According to Abu Hurairah (r.a.), who reported that the Prophet (p.b.u.h) said:

"With the death of a person, his actions cease (therefore his rewards become dormant), except for three things: first, continuing charity; second, knowledge from which people benefit, and third, virtuous child who prays for him."²⁵

In this *Hadith*, *waqf* is the lasting charity. A renowned Muslim scholar named Imam An-Nawawi says, according to this *hadith*, all of humankind's good actions and rewards cease upon his death, with the exception of these three things, for which he was primarily responsible. His child is seen as his labour of love. The knowledge he left behind also had a significant impact on humanity. *Waqf*, or continual generosity (*Sadaqah Jariyah*), is another example. This *hadith* is a convincing argument in favour of the legitimacy of *waqf* and its limitless benefits.²⁶ The legality of *waqf* is fully established in the Islamic *sharia*. *Waqf*, in contrast to *zakat*, is a voluntary act. It is an obligatory (*mustahabb*) charitable deed, but the establishment of *waqf* is still a highly

²⁴ Tajmazinani and Mahdavi Mazinani, "Foundations of social policy and welfare in Islam."

²⁵ Muslim An-Naisa^u buri, Al-Ja^u mi'a^u As-Sa^uhi^u hu; Sa^uhi^u hu Muslim, Beirut: da^u ru Al-Jail wa Al- A^u fa^u qi Al-Jadi^u dah, v. 5 p.73, hadi^u thno. 4310.

²⁶ An-Nawawi Abu Zakariyah, Yahya; Al-Minha^u ju Sharhu Sa^uhi^u hul-Muslim, Beirut: da^u ru Ihya^u u tura^u thul Al- 'Arabi, 2nd edition 1392 A.H, v. 6 p. 2.

fulfilling action.²⁷ Although not required, *waqf* contracts are included in the category of binding contracts. It is an unambiguously binding agreement. Such a contract becomes irrevocable when it is successfully completed. This viewpoint was shared by the Al-Malik, Ash-Shafi, and Al-Hanbal schools of Islamic legal thought. Abu Yusuf and Muhammad ash-Shabiban, two of the foremost thinkers of the Hanafi school of thought, also supported the idea.

Contrary to what is often believed, Imam Abu Hanfah believed that a *waqf* is a non-binding contract.²⁸ However, the evidence at hand shows that *al-waqf* is a legally enforceable agreement. Normal conditions prohibit the sale, transfer, inheritance, or distribution of legally sound endowment (*waqf as-Sahhu*). However, if it becomes necessary, it is acceptable to sell or move *waqf*. These necessities include what to do if a wealthy home collapses or if arable land becomes weakened, infertile, and unusable for farming, etc. In this case, it is an option to sell the object of *waqf* or replace it in another way, using the profits to purchase an equivalent item.

2.3.4 Juristic Opinions

The appointment of administrators and staff of *waqf* institution must be fair and just, and only qualified individuals who are competent should be appointed. The jurists have discussed who should administer the *awqaf* institutions and their properties in order to achieve the goals of establishing *waqf*. There are differing opinions among jurists on the appointment of *mutawalli*. The main difficulty is with private property; specifically, can the owner nominate himself as *mutawalli* or must appoint a third party to serve as the *waqf's* administrator? In this situation, the administrator (*mutawalli*) may be the owner (*waqif*), and he may also designate any other qualified person to oversee the donated *waqf* property. Muslim jurists have different views on whether a *waqif* can continue to serve as administrator. The jurists disagree on this matter.

According to Imam Malik, it is not permitted because the owner gave the *mawquf* for himself, and there is a chance that the *waqf* property would be moved or

²⁷ Al-Fawza^ˆn Sa^ˆlihu, al-Mulakhazu Al-Fiqhi, da^ˆru Al-gad Al-Jadi^ˆd, 1st edition 1428 AH—2007, p.378.

²⁸ A. A, A^ˆl Bassa^ˆm, Taisi^ˆru Al-Alla^ˆmi Sharhu op., cit., v. 2 p. 706 and Al- Mawsu^ˆ‘atu Al-Fiqhiyyah, v. 44 p. 119.

given to his family after his death. The owner can choose the overseer based on himself in this way. The founder may appoint someone to manage the property as well. Ibn Arfat disagrees and continues to maintain that identifying oneself as *mutawalli* is not a *waqif*. According to Muhammad Hassan al-Shyabani, an instructor of Abu Hanifa, a *waqif* can designate himself as *mutawalli* in order to persuade others to give their holdings to the *waqf*.

Meanwhile, Muhammad bin Hassan contends that it is forbidden for the *waqif* to also serve as the *mutawalli*. The *waqif* might be *mutawalli* if he made it very clear that the property was given for *waqf* and should not be included in his inheritance for his heirs to inherit after his death. If the *waqif* is a group of people or the government, they may choose qualified individuals to administer it.

2.3.5 Permissible Matters on Waqf

The core obstacles hinder the progress of *waqf* properties, emphasizing that the harmful legal practices linked to these entities are significantly different from those that regulate other nonprofit organizations. The creation and management of publicly funded nonprofit entities such as trusts, foundations, and nonprofit organizations is typically uncomplicated from a legal perspective; however, the formation of *waqf* institutions is subject to more rigorous regulatory frameworks established by *waqf* legislation.²⁹ Nevertheless, various aspects and limitations imposed by law on nonprofit organizations, including the extent of applicable tax exemptions, require that nonprofit entities be assessed by certified public accountants and other qualified professionals.³⁰ As a result, many nonprofit organizations are drawn to the corporate governance model due to its varied legal framework and the benefits of limited liability.

2.3.6 Classical Waqf

From an Islamic perspective, a *waqf* entails the “endowment of its revenue or usufruct for beneficent reason” and the “detainment of the ability from the obligation to

²⁹ Ibid.

³⁰ Ahmed, Habib. "Legal Environment and Nonprofit Sector: Implications for Growth of Awqaf Institutions." Jeddah: Islamic Research and Training Institute (IRTI)-IDB Group (2007).

individual."³¹ According to the intriguing characteristics and scope of the Islamic *waqf*, Al-Shàfi was completely correct in his assertion regarding the *waqf*. *Waqf*'s primary characteristic is perpetuity. The phrase "perpetuity of *waqf*" refers to an asset's inability to be sold or given away after being committed as a *waqf* for any reason. As a result, "the *waqif*'s reason for establishing a *waqf* deed was *qurba*"³² Despite this, Hanafi still allows non-Muslims to be *waqifs* and "pronounce a *waqf* provided that such *waqf* is for causes that are revered and approved under *Sharia* law."³³ However, this is still not universally agreed upon by legal academics or juristic schools. According to classical *Fiqh*, only the Maliki juristic school permits interim *waqf* or *waqf* withdrawal. Maliki claims that the *waqf* stays eternal regardless of whether donors designated a mosque as transitory *waqf*.³⁴

2.3.7 Contemporary Waqf

Muslims consistently recognize *waqf* law across various countries with differing social, economic, and political contexts.³⁵ However, another source of information is "the compilation of legal opinions regarding issues of *waqf*."³⁶ A ruling issued by the International Council of Fiqh Academy (IOFA) on "Investing in *Waqf*, Its Yield and Its Income (2004)" addresses matters related to investing in *waqf* properties and endowing cash as *waqf*.³⁷ Zarqa states that every aspect of *waqf* is subject to *Ijtihad*, and there is no singular governing principle except that it must be charitable in nature.³⁸

³¹ Hisham Marwah and Anja K Bolz, "Waqfs and trusts: a comparative study," *Trusts & Trustees* 15, no. 10 (2009).

³² Raif Georges Khoury, "George Makdisi, The Rise of Colleges. Institutions of Learning in Islam and the West. Edinburgh University Press, 1981," *Bulletin critique des Annales islamologiques* 1, no. 1 (1984).

³³ Muhammad Nazir Khan and Muhammad Mushtaq Ahmed, "Waqf and its role in achieving the objectives of Shari'ah: An analytical and applied study," *Al-Aijaz Research Journal of Islamic Studies & Humanities* 3, no. 1 (2019).

³⁴ Khan and Ahmed, "Waqf and its role in achieving the objectives of Shari'ah: An analytical and applied study."

³⁵ Jeffrey A Schoenblum, "The Role of Legal Doctrine in the Decline of the Islamic Waqf: A Comparison with the Trust," *Vand. J. Transnat'l L.* 32 (1999).

³⁶ George Makdisi, "Hanbalite Islam," *Studies on Islam* (1981).

³⁷ Dian Masyita, "Sustainable Islamic microfinance institutions in Indonesia: an exploration of demand & supply factors and the role of waqf" (Durham University, 2012).

³⁸ Monzer Kahf, "Towards the revival of awqaf: A few fiqhi issues to reconsider" (paper presented at the Harvard forum on Islamic finance and Economics, 1999).

Waqf intended for charitable purposes is referred to as '*waqf khairi*,' while the *waqf* intended for generating income and benefiting one's family is known as '*waqf ahli*.'³⁹

2.4 THE VALIDITY OF WAQF

The existence of the *waqif* (founder), *mawquf alayh* (the beneficiaries), *mawquf* (*waqf* property), and *waqafiyya* (declaration) are required for the formation of a *waqf*, according to all jurists from the schools of Islamic thought.⁴⁰

2.4.1 *Waqif*

Waqif can be a collection of people, a government, an institution, or an individual; nonetheless, *waqif* must attain puberty in order to be competent to decide on the *waqf*'s goals, beneficiaries, and management, as well as to set precedents.

2.4.2 *Mawquf Alayh*

The *mawquf alayh* (recipients) of a *waqf* depends on its type; if it is a family *waqf* (*waqf ahli*), then only family members will profit from the *waqf* property.⁴¹ According to Imam Hanafi, the existence of an external beneficiary is a requirement for the validity of *waqf*. According to the Maliki school of thought, if there are no benefactors, the family *waqf* may be returned to the *waqif* or his heirs after his death.⁴²

³⁹ Marwah and Bolz, "Waqfs and trusts: a comparative study."

⁴⁰ O Sabran, "Management of Wakaf Assets (Pengurusan Harta Wakaf)," (Skudai: Universiti Teknologi Malaysia, 2005). See also Hilary Lim, *Land, law and Islam: property and human rights in the Muslim world* (Bloomsbury Publishing, 2008).

⁴¹ Ron Shaham, "Masters, their freed slaves, and the waqf in Egypt (eighteenth-twentieth centuries)," *Journal of the Economic and Social History of the Orient* 43, no. 2 (2000).

⁴² Aharon Layish, "The Mālikī family waqf according to wills and waqfiyyāt," *Bulletin of the School of Oriental and African Studies* 46, no. 1 (1983).

2.4.3 *Mawquf*

Real estate or other items with a perpetual life are required for *mawquf* (the *waqf* property).⁴³ So that it will continue and endure for the good of society.⁴⁴ The *waqf* property might be either moveable, such as farm equipment, cattle, and cash, or immovable, like firm lands and real estate.⁴⁵ Muslim jurists believed that the value of these *waqf* properties must not be eroding.⁴⁶ Some legal experts disagreed on the subject of diminishing value, notably with regard to monetary *waqf* and similar endowments that could be made as *waqf*. Three decisions have been made by the Organization of Islamic Cooperation (OIC) after deliberating on the matter.

First and foremost, *waqf* shall cover both permanent and temporary assets, such as cash, utilities, real estate, lodgings, and moveable items. Secondly, *waqf* is appropriate if it contains corporate shares, investments, deeds, and other items that comply with the *sharia*, which were all recognized as valid under Islamic *sharia*. Thirdly, there are some guidelines that must be adhered to when granting shares, investments, moral rights, and other comparable rights.

2.4.4 Component of a Valid *Waqf*

The following five elements, according to the majority of *fuqaha*, are necessary for a *waqf* to be legitimate. The founder of the *waqf*, the type of *asl* or property (which might be mobile or immovable), the *mutawalli* or *waliy* or trustee, the beneficiaries, and ultimately, the *waqf*'s declaration format are some of these features that are similar to those of a legitimate sales contract. The *waqif*, or founder, of the *waqf* must possess the following conditions:

- i. *'Aqil* (someone with full mental capacity)
- ii. *Baligh* (adult)

⁴³ Muhammad Haniff Bin Hassan, "Explaining Islam's special position and the politic of Islam in Malaysia," *The Muslim World* 97, no. 2 (2007).

⁴⁴ A Raissouni, "Islamic 'Waqf endowment': scope and implications (A. Benhallam, Trans.)," *Rabat: Islamic Educational, Scientific, and Cultural Organisation, ISESCO, www edition* (2001). See also, Magda Ismail Abdel Mohsin, *Cash waqf: A new financial product* (Prentice Hall, 2009).

⁴⁵ Mehmet Babacan, "Economics of philanthropic institutions, regulation and governance in Turkey," *Journal of Economic and Social Research* 13, no. 2 (2011).

⁴⁶ Murat Çizakça, *A history of philanthropic foundations: The Islamic world from the seventh century to the present* (Boğaziçi University Press Istanbul, 2000).

- iii. *Hurr* (free person)
- iv. Able to transfer ownership of the asset or piece of property from himself to Allah.

The *waqif* must select a trustee or *mutawalli* to monitor and administer the trust. In addition to choosing himself, the *waqif* is required to name a replacement trustee in the event of the former's death or incapacity. In his *waqfiah* or *waqf* deed, the founder should name the *mawqufi alayhim* or beneficiaries. Family members of the founder or members of the general public who are struggling financially are examples of potential beneficiaries (needy or poor people). The trust's profits may also be used for projects like erecting a mosque, a medical facility, a shelter, or a school. When someone who has built a mosque invites people to pray inside of it, or even just when someone simply states his intention to commit an asset as *waqf* in Allah's way, the *waqf* is created verbally. However, according to jurists, it is best to create a *waqf* using the *waqfiah*, the written instrument mentioned previously.⁴⁷

2.5 RESTRICTIONS AND CHARACTERISTICS OF WAQF

There are limitations applying to the *waqf* property. Because of this, the *waqf* stands out from other Islamic charities and is unique.⁴⁸

2.5.1 Perpetuity

The *waqf* property must be ongoing, consistent, and continue to benefit society.⁴⁹ All legal experts, with the exception of Imam Malik, agree that a devoted *waqf* property must be in perpetuity. According to Imam Malik, *waqf* property is a gift of usufruct of a certain amount that is binding on the founder as long as the amount is present.⁵⁰ Even

⁴⁷ Ismail Abdel Mohsin, *Cash waqf: A new financial product*.

⁴⁸ Mohamad Akram Laldin and Fares Djafri, "Islamic finance in the digital world: Opportunities and challenges (Kewangan Islam dalam Dunia Digital: Peluang dan Cabaran)," *Journal of Islam in Asia (E-ISSN 2289-8077)* 16, no. 3 (2019). Also see; Mohamad Akram Laldin, "The Shari'ah Objectives (Maqasid) of Financial Contracts and Islamic Banking," *Fundamentals and practices in Islamic finance* (2008).

⁴⁹ M Abu-Zahrah, "Waqf according to religion and laws (Wakaf menurut agama dan undang-undang)," *Puchong: Jasmin Enterprise* (2007).

⁵⁰ Aharon Layish, "Islam as a source of law in the Druze religious courts," *Israel Law Review* 14, no. 1 (1979).

if some jurists dispute that perpetuity contributes to the rigidity and inefficiency of *waqf*, Maliki continues to hold that it is not obligatory for the *waqf* property to be in perpetuity.⁵¹

2.5.2 Irrevocable

Any property that the *waqif* (founder) designates as a *waqf* automatically transfers ownership to Almighty Allah; no other member of his family is permitted to claim or inherit such *waqf* property.⁵² The ownership of *waqf* property was allegedly transferred from the *waqif* to Allah, according to the Shafi'i and Hanafi schools of thought. The Maliki school of thought held that the *waqf* property might be returned to the founder if the intended purpose of the *waqf* was not achieved.⁵³ According to the Hambali, the type of *waqf* family *waqf* or general public *waqf* determines who owns *waqf* property. The fundamental goal of the restriction on *waqf* property is to ensure that it continues to benefit its beneficiaries and the *waqifs* who are still alive to obtain rewards from the Almighty Allah after their demise.⁵⁴

2.5.3 Inalienable

It is forbidden to give, sell, inherit, dispose of, or alienate *waqf* property in any way. The Hanafi school of thought accepts the development and diversification of the *waqf* property through sales or exchanges (*ibdal* or *Istibdal*).⁵⁵ The *waqf* property to be endowed must not exceed one-third of the inherited property, according to Imam Malik.⁵⁶ Similar restrictions were placed by the Hanafi school of thought in one of its books, *al-Kassaf*.⁵⁷

⁵¹ Kuran, "The provision of public goods under Islamic law: Origins, impact, and limitations of the waqf system."

⁵² Abu-Zahrah, "Waqf according to religion and laws (Wakaf menurut agama dan undang-undang)."

⁵³ Layish, "The Mālikī family waqf according to wills and waqfiyyāt."

⁵⁴ Ismail Abdel Mohsin, *Cash waqf: A new financial product*.

⁵⁵ Abu-Zahrah, "Waqf according to religion and laws (Wakaf menurut agama dan undang-undang)."

⁵⁶ Layish, "The Mālikī family waqf according to wills and waqfiyyāt."

⁵⁷ Richard Van Leeuwen, *Waqfs and urban structures: The case of Ottoman Damascus*, vol. 11 (Brill, 1999).

2.5.4 The Sale (*Ibdal*) and Exchange (*Istibdal*) of *Waqf* Properties

The *Ibdal* is the sale of a specific *waqf* property. The term "*Istibdal*" refers to trading one *waqf* property for another.⁵⁸ The major goals of this arrangement are to improve delivery service and guarantee the *waqf* property's perpetuity. It is assumed in the *istibdal* arrangement that *waqf* property will not be sold. Regarding *ibdal* and *istibdal*, Muslim jurists have varying opinions. Many scholars cited the Hanafi school of thought, which held that *waqf* property is flexible and can be sold or exchanged in order to diversify and expand the property. The Maliki and Shafi'i schools of Islamic thought stipulated that once a property was designated as *waqf*, Allah assumed possession of it; as a result, sales or exchanges were not permitted. They also reaffirmed that *Ibdal* and *istibdal* were tools used to destroy *waqf* property. The Maliki Jurists approve this under the provision that the founder has permission to sell or trade the *waqf* property for its improvement if it is not serving its intended goals and cannot be maintained.⁵⁹

2.5.5 Provisions Within *Waqf*

After outlining the limitations of *waqf* in the previous section, it is vital to identify the clauses that offer *waqf* trusts a great deal of flexibility and make them effective vehicles for attaining their objectives. Ten provisions were allowed by the Hanafi School of Law, and several institutions understood them. The five arrangements that make up a dual set are as follows:

- i. *Ziyadah* (expanding) and *Nuqsan* (diminishing) allow the *waqif* to strengthen one beneficiary's offer while weakening that of another. This ought to be possible to protect the interests of one beneficiary who needs more money at a specific time in order to continue working when another beneficiary does not need the entirety of his allocation at the same time.
- ii. The terms *Idkhal* (additional) and *Ikhraj* (evacuation) permitted the founder or trustee to add another beneficiary and additionally expel another recipient

⁵⁸ Siti Mashitoh Mahmood, "Waqf in Malaysia: Legal and administrative perspective," *Kuala Lumpur: Penerbit Universiti Malaya* (2006).

⁵⁹ Çizakça, *A history of philanthropic foundations: The Islamic world from the seventh century to the present*.

based on their assessment of the need to assist another beneficiary who has a significantly more urgent or significant need than another recipient.⁶⁰

- iii. *I'ta* (conceding) and *Hirman* (denying) authorize the trustee or author to grant all or a portion of his *waqf* to any recipient for a specified period, as well as the right to deny any recipient who has a basic need.⁶¹
- iv. While *taghyir* (substitution) and *tabdil* (transformation) grant the funder the right to change how the *waqf* money is used, *tabdil* also grants the funder the right to alter the *waqf*'s fundamental structure. For instance, if the area around a building that was once used for accommodation has become a business sector, the building can now be used for retail business.⁶²
- v. *Istibdal* (substitution) and *Ibdal* (trade) agreements are important because they allow the founder or trustee to sell a *waqf* property that is not beneficial and then purchase a property that is beneficial to replace the non-productive assets that were discarded.

2.6 CLASSIFICATION OF WAQF

Three categories of *awqaf* were established: *waqf khairi* (public *waqf*), *waqf ahli* (family *waqf*), and multipurpose *waqf*.

2.6.1 Waqf Al-Khairi

This type of *waqf* refers to universal *waqf* and includes endowments for public facilities, including hospitals, mosques, schools, roads, and bridges. The properties are intended to get pleasure from the Almighty Allah, to get benefits from Him in this life and the next, and to lessen the suffering of the socially underprivileged. *Waqf al khairi* can be something useful that will help the community's less fortunate members. When the founder has reached puberty, he is a free man, not a slave, and is in good health when the property is donated (sane). The *waqf* is valid; otherwise, it is void.

⁶⁰ Al-Fawza^ˆn Sa^ˆlihu, al-Mulakhazu Al-Fiqhi, da^ˆru Al-gad Al-Jadī^ˆd, 1st edition 1428 AH—2007, p. 378

⁶¹ Ibid

⁶² Al-Fawza^ˆn Sa^ˆlihu, al-Mulakhazu Al-Fiqhi, da^ˆru Al-gad Al-Jadī^ˆd, 1st edition 1428 AH—2007, p. 378

2.6.2 *Waqf Ahli*

Family *waqfs* are a type of *waqf* in which the property or income generated is set aside for the benefit of the members of the family. *Waqf Ahli* can be used to meet the requirements of the founder's immediate family, including those for food, shelter, medical care, and other necessities. The main goal of this *waqf* is to support the family and lessen any hardship that the children could experience because of the death of their parents. This form of *waqf* is thought to be an excellent security measure for the future of kids. Another type of *waqf*, known as *waqf alal awlad*, emerged when someone started to make *awqaf* to aid the needy while including a state where his offspring and relatives should have the need for the *waqf*. Evidently, a different kind of *waqf*, known as *waqf alal awlad*, emerged when someone started to make *awqaf* to aid the poor while also including a provision that his children and other family members must have a need for the *waqf* revenues, with only the surplus being used to aid the destitute.⁶³

2.6.3 Hybrid *Waqf*

It is a circumstance where a specific asset can be used partially for family *waqf* and partially for general *waqf*. In general perspective, it is a combination of *waqf khairi* with *waqf Ahli*. In this case, the founder would indicate which assets are for the public *waqf* and which are especially for family *waqf*. As a result, the management is required to include the combined *waqf* in the asset declaration.

2.6.4 Cash *Waqf*

This type of financial endowment is made for the welfare and socio-economic development of the communities.⁶⁴ Cash *waqf* also refers to a sum of money paid or gifted to the less fortunate as startup capital for businesses that would create income. In contrast to *zakat*, cash *waqf* has no maximum donation amount; any sum of money may be given. This sort of *waqf* significantly contributes to the revival of the *waqf* in

⁶³ Andrew White, "The role of the Islamic waqf in strengthening south asian civil society: Pakistan as case study," *Int'l J. Civ. Soc'y L.* 4 (2006).

⁶⁴ Khademolhoseini, "Cash-waqf: a new financial instrument for financing issues: an analysis of structure and Islamic justification of its commercialization." See also. Layish, "Islam as a source of law in the Druze religious courts."

contemporary Muslim countries, including Malaysia, Singapore, Kuwait, Pakistan, and Qatar. It is a more effective way to accumulate wealth, a way to borrow money, and a way to fund the economy.⁶⁵ Muslim jurists have expressed scepticism over the creation of monetary *waqfs* since the cash and shares may pose "permanency in value" issues, negating their perpetuity.⁶⁶ The schools of Islamic thought founded by Imam Malik, Hanbali and Shafi'i all supported the establishment of movable properties as *waqfs* as long as the principal revenues of the *waqf* did not diminish. In contrast, the property was used and was periodically re-established.⁶⁷ According to Imam Zufar al Hanafi, cash can only be placed as *waqf* if it can be invested in *mudharaba*.⁶⁸ Profits and the Partnership will be shared according to the conditions of the *waqf*.

2.7 THE OBJECTIVES OF WAQF

In Islam, charitable acts must serve both the private and public sectors. This is mandated by the *Waqf* Foundation.⁶⁹ In Islam, wealthy people were encouraged to bestow *waqf* on their valued possessions for the sake of society to please Allah and to receive His blessings and rewards in this life and the next.⁷⁰ Endowing some property as *waqf* purifies man's soul and wealth brings him closer to Allah and unity and love between the rich and the poor. "Takes alms of their wealth wherewith thou might purify them and make them grow".⁷¹ *Waqf's* guiding principle is to help the less fortunate and lessen their suffering by providing them with mosques, clinics, schools, opportunities for empowerment, cash loans, and other things in order to promote community prosperity and harmony. *Waqf* donations are regarded as acts of devotion that are beneficial to both the donor and the receiver.⁷² The *Qur'an* states that:

⁶⁵ Habib Ahmed, "Waqf-based microfinance: realizing the social role of Islamic finance," *World Bank* (2007). See also. Van Leeuwen, *Waqfs and urban structures: The case of Ottoman Damascus*, 11.

⁶⁶ Jon E Mandaville, "Usurious piety: the cash waqf controversy in the Ottoman Empire," *International Journal of Middle East Studies* 10, no. 3 (1979). See also. Ismail Abdel Mohsin, *Cash waqf: A new financial product*.

⁶⁷ Çizakça, *A history of philanthropic foundations: The Islamic world from the seventh century to the present*.

⁶⁸ Samiul Hasan, *Philanthropy and Social Justice in Islam: Principles, Prospects and Practices* (AS Noordeen, 2007).

⁶⁹ Randi Deguilhem, "The Waqf in the city," in *The City in the Islamic World* (2 vols.) (Brill, 2008).

⁷⁰ Jamal J Nasir, *The Islamic law of personal status* (Brill Archive, 1990).

⁷¹ Ya' aqov Lēv, *Charity, endowments, and charitable institutions in medieval Islam* (Univ. Press of Florida, 2005).

⁷² Nasir, *The Islamic law of personal status*.

"Say, "Do you inform Allah of your faith when Allah 'already' knows whatever is in the heavens and whatever is on the earth? And Allah has 'perfect' knowledge of all things." The objectives of *waqf* familiarize people with carrying out their tasks in the community.⁷³

2.8 IMPORTANCE OF WAQF

Additionally, the act of giving *waqf* to the people encourages individuals to plan and think ahead for future generations. The role of *waqf* in an Islamic society is described by Marshall Hodgson as "the instrument for supporting Islam and society", mostly carried out to support people's socio-religious, socio-economic, political, and traditional activities.⁷⁴ *Waqf* is more important than other types of charity in a Muslim community; hence, it helps advance human civilization.⁷⁵ *Waqf* is advantageous to society as a whole since it is flexible, unlike *zakat*, which has eight definite recipients as specified by the *Qur'an*.

From the beginning of Islam to the present, *waqf* institutions have had a significant impact on the development of Muslim societies, including the formation of Islamic spiritual activities, the growth of the educational system, the advancement of knowledge, and the dissemination of Islamic culture in Muslim communities. *Masjid Quba's* construction aids in the transmission of Islamic culture because it houses a centre for Islamic learning and culture.⁷⁶ *Waqf* donations included libraries, *Qur'an* memorization centres, and Islamic schools, some of which were later converted into higher educational institutions. Al-Azhar University in Egypt and the University of *Qairawan* in Morocco are examples.⁷⁷ According to some claims, the importance of *awqaf* institutions in the field of knowledge contributed to the founding of a number of notable educational institutions, including Harvard University, Al-Azhar University,⁷⁸

⁷³ Surah Al Hujurat 15

⁷⁴ Amy Singer, "Charity in Islamic societies," (2008).

⁷⁵ Miriam Hoexter, *Endowments, Rulers, and Community: Waqf Al-òHaramayn in Ottoman Algiers*, vol. 6 (Brill, 1998).

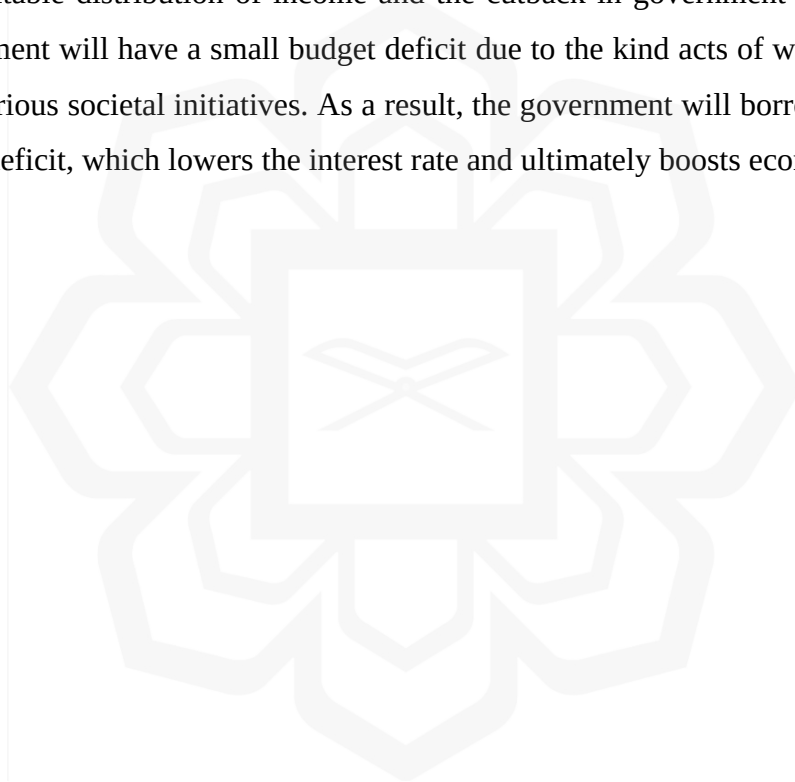
⁷⁶ AZA Latiff, C Ismail, and N Daud, "Waqf assets management and its potential toward the enhancement of education for Muslim community in Malaysia (Pengurusan harta wakaf dan potensinya ke arah kemajuan pendidikan umat Islam di Malaysia)" (paper presented at the National Wakaf Seminar, 2006).

⁷⁷ Çizakça, *A history of philanthropic foundations: The Islamic world from the seventh century to the present*. Also see. Raissouni, "Islamic 'Waqf endowment': scope and implications (A. Benhallam, Trans.)."

⁷⁸ Monica M Gaudiosi, "Influence of the Islamic Law of Waqf on the Development of the Trust in England: the Case of Merton College," *U. Pa. L. Rev.* 136 (1987).

and Merton College at Oxford University.⁷⁹ Hospitals, orphanages, bridges, and public works are only a few of the essential social amenities that multipurpose organizations of *waqf* give to Muslim communities.⁸⁰

With the beginning and development of cash *waqf* in the 17th century, the significance of *waqf* grew increasingly pertinent.⁸¹ Muslims receive financial assistance via cash *waqf* funds, which enables them to start small businesses, aid those affected by natural disasters, purchase food and clothing, and empower the unemployed. It has helped the poor, widows, and orphans, paid for students' education tuition, and occasionally paid for hospital and road upkeep. *Waqf* made a financial contribution to the equitable distribution of income and the cutback in government spending.⁸² The government will have a small budget deficit due to the kind acts of wealthy people to fund various societal initiatives. As a result, the government will borrow less to make up the deficit, which lowers the interest rate and ultimately boosts economic growth.



⁷⁹ Ibid.

⁸⁰ AbulHasan M Sadeq, "Waqf, perpetual charity and poverty alleviation," *International Journal of Social Economics* 29, no. 1/2 (2002). See also. Mandaville, "Usurious piety: the cash waqf controversy in the Ottoman Empire."

⁸¹ Cengiz Toraman, Bedriye Tunçsiper, and Sinan Yilmaz, "Cash awqaf in the Ottomans as philanthropic foundations, and their accounting practices" (paper presented at the 5th Accounting History International Conference, Banff, Canada, 2007). See also. Murat Cizakca, "Ottoman Cash Waqf Revisited: The Case of Bursa 1555–1823," *Foundation for Science Technology and Civilization* (2004).

⁸² Çizakça, *A history of philanthropic foundations: The Islamic world from the seventh century to the present*.

2.9 FACTORS OF THE ESTABLISHMENT OF WAQF IN NIGERIA

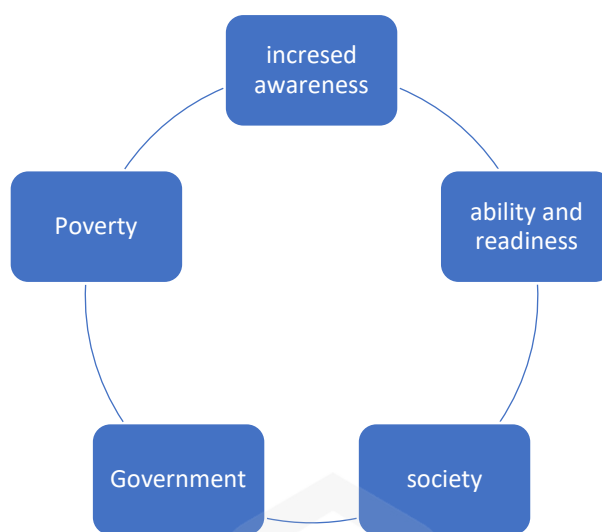


Figure 2.2. Factors of the establishment of *Waqf* in Nigeria

2.9.1 Poverty

The economy significantly impacts the growth of *waqf* in Nigeria since many devoted Muslims want to donate a portion of their property to *waqf* to benefit society and receive recompense in the hereafter. Establishing a *waqf* without movable and immovable property can be challenging, especially in Nigeria. Movable and immovable goods played a significant role in the establishment of *waqf*. There will be enough property in Nigeria to meet the needs of the poor when enough properties are granted for *waqf* by organizations, people, or the government.⁸³

2.9.2 Increased Awareness

The management and administration of the *waqf* requires experts in the fields of Islamic finance, Islamic economics, and other relevant fields. When these people are chosen to serve on the *waqf* management committee, they will use their positions to inform the public about the values and significance of *waqf*. Their cooperation afterwards aids benefactors in allocating their assets to the most appropriate organization. Suppose affluent people are aware of the *waqf*'s ability to maintain its holdings in conformity

⁸³ Yusuff Jelili Amuda, "Empowerment of Nigerian Muslim households through *waqf*, zakat, sadaqat and public funding," *International Journal of Trade, Economics and Finance* 4, no. 6 (2013).

with Islamic standards. In that case, they are more likely to willingly give more to *waqf* organizations and convince others to do the same.

On the other hand, if ignorant individuals are chosen, there is a good chance that *waqf* funds and assets would be mismanaged, forcing the institution to close and maintain an otherwise clean institution. People who are knowledgeable about *waqf* and *waqf*-related issues ought to be active in its management and administration. If there are few competent candidates, a full acquaintance process ought to be initiated so they may better comprehend *waqf* and how it functions and advances the interests of the community.⁸⁴

2.9.3 Ability and Readiness

In order to determine whether the *waqf* management team has the necessary capacity to appropriately manage the endowed *waqf* property, ability and preparedness are additional variables that influence the formation of *waqf* in Nigeria. The capability of management to act in the best interests of less fortunate Muslims across the country in a physical, mental, legal, moral, and financial manner. The management's ability to increase *waqf* property revenue so that there is more money and enough of it to support poor Muslims in Nigeria and elsewhere. The ability and readiness to manage and carry out the contract's rules and regulations and to exhaust efforts to develop *waqf* funds and property can be examined from two perspectives, namely the *waqif*'s (donors) and the *mutawalli*'s. If the *waqif* is well prepared, determined, committed, and intends to donate a portion of his or her property for the *waqf*, the goals and initial objectives of the *waqf* to eradicate poverty from society would be achieved, and many beneficiaries would be well empowered and able to provide adequate provisions for their immediate families.⁸⁵

⁸⁴ Shehu Usman Rano Aliyu, "Islamic banking and finance in Nigeria: issues, challenges and opportunities," (2012). See also, Amuda, "Empowerment of Nigerian Muslim households through waqf, zakat, sadaqat and public funding."

⁸⁵ Yusuff Jelili Amuda and Nor Azizan Che Embi, "Alleviation of poverty among OIC countries through sadaqat, cash waqf and public funding," *International Journal of Trade, Economics and Finance* 4, no. 6 (2013).

2.9.4 Government

In the context of Nigeria, the government is one of the crucial elements in the establishment of *waqf*. Without any opposition from anyone, the government is in a position to promote and spread any laws or initiatives that may hasten the establishment of *waqf* across the country. In the event of any illegal transactions, the creation of a *waqf* committee will be held accountable by the *sharia* courts. Islamic banks must also be acknowledged by the state in order to manage *waqf* accounts and other Islamic investments like *mudarabah*, *musharakah*, and *sukuk*. In a similar line, the government needs to support *waqf* institutions financially in order to aid those in need.⁸⁶

2.9.5 Society

Culture and society are very significant in forming the *waqf* institutions. Part of the political culture is the desire to be recognized and accepted by society in order to pave the way for him or her to seek future political posts. As a result, some rich Nigerian Muslims hope to gain the support of the community by making their donations well known to society. Very few rich Muslims in Nigeria make secret donations. Given the grave situation in Nigeria right now, the research holds that making humanitarian donations publicly known is not harmful because it may inspire others to do the same.⁸⁷

2.10 A COMPREHENSIVE OVERVIEW OF THE WAQF IN NIGERIA

The term "*Waqf*," originating from the Arabic language, signifies an endowment or charitable foundation within the context of Islamic tradition. Within the Nigerian context, the establishment has garnered significant attention, with a multitude of factors playing a role in their advancement. This all-encompassing examination delves into the fundamental underpinnings of *waqf* in Nigeria, thoroughly investigating the key components that propel its expansion and longevity. Certainly, let's delve deeper into each of the components outlined in the foundations for *waqf* in Nigeria:

⁸⁶ Ibid. See also, Siti Mashitoh Mahamood, *Essential readings in contemporary waqf issues* (CERT Publications, 2011).

⁸⁷ Amuda and Embi, "Alleviation of poverty among OIC countries through sadaqat, cash waqf and public funding."

2.10.1 Government

Government support encompasses the development and execution of strategies that foster the creation and expansion of *waqf* foundations.⁸⁸ Such aid may comprise fiscal benefits for individuals and corporations involved in *waqf* activities and the establishment of a regulatory structure that guarantees openness, moral behaviour, and responsibility. Furthermore, governmental engagement might involve the provision of land or other assets to facilitate the initiation of *waqf* projects.⁸⁹

2.10.2 Philanthropists

Philanthropists occupy a crucial position in the establishment of *waqf*, as they furnish the indispensable monetary basis imperative for benevolent undertakings.⁹⁰ Their participation extends beyond pecuniary offerings, as it encompasses the utilization of their connections, sway, and proficiency to heighten the influence of *waqf* activities. The inclusion of philanthropists contributes to the formulation of a philanthropic ethos and societal accountability within the community.⁹¹

2.10.3 Foreign Donors

International cooperation expands the range and influence of *waqf* endeavours in Nigeria. Foreign organizations have the potential to provide monetary support, disseminate exemplary approaches, or provide specialized knowledge.⁹² This cooperation not only enhances the financial foundation of *waqf* institutions but also promotes the exchange of information and concepts, cultivating ingenuity and proficient execution of philanthropic initiatives.

⁸⁸ Magda Ismail Abdel Mohsin et al., "Financing the development of old Waqf properties," *New York: Palgrave Macmillan US*. Retrieved March 27 (2016).

⁸⁹ Abdul Hamid Mar Iman and Mohammad Tahir Sabit Haji Mohammad, "Waqf as a framework for entrepreneurship," *Humanomics* 33, no. 4 (2017).

⁹⁰ Ibrahim Nuruddeen Muhammad, "Correlates of waqf based philanthropy in the north west zone, Nigeria: Implications for community development theory and practice," *Nigeria: Implications for Community Development Theory and Practice (March 10, 2016)* (2016).

⁹¹ Charles Harvey, Jillian Gordon, and Mairi Maclean, "The ethics of entrepreneurial philanthropy," *Journal of Business Ethics* 171 (2021).

⁹² Muhammad, "Correlates of waqf based philanthropy in the north west zone, Nigeria: Implications for community development theory and practice."

2.10.4 Events and Programs

Organizing events and programs serves several objectives. These efforts facilitate disseminating information regarding waqf initiatives, generating monetary resources, and promoting community involvement.⁹³ Fundraising events, educational programs, and community outreach efforts all play a crucial role in fostering a collective sense of duty and ownership among the local populace, thus strengthening the fundamental principles of *waqf* within the community.⁹⁴

2.10.5 Rules and Regulations

Establishing unambiguous and all-encompassing guidelines and mandates offers a well-organized framework for the functioning of *waqf* establishments.⁹⁵ These mandates delineate the legal and fiscal boundaries in which *waqf* entities operate, guaranteeing openness and liability. Clearly outlined guidelines also aid in reducing possible risks and disagreements, furnishing a solid base for the continual expansion of *waqf* activities.⁹⁶

2.10.6 Regulatory Bodies

Regulatory institutions that are exclusively responsible for supervising *waqf* operations function as custodians of moral conduct within the institution.⁹⁷ They oversee the established rules, provide assistance to *waqf* organizations, and promote a favourable atmosphere for advancement. The existence of regulatory bodies fosters assurance

⁹³ Norma Md Saad, Salina Kassim, and Zarinah Hamid, "Best practices of waqf: Experiences of Malaysia and Saudi Arabia," *Journal of Islamic Economics Lariba* 2, no. 2 (2016).

⁹⁴ Ayub et al., "Waqf for accelerating socioeconomic development: a proposed model with focus on Pakistan."

⁹⁵ Mohammed Ayoob and Danielle Nicole Lussier, *The Many faces of political Islam: Religion and politics in Muslim societies* (University of Michigan Press, 2020).

⁹⁶ Sanyinna, Hashim, and Osman, "Cash waqf as an effective tool of financing MSMEs for sustainable poverty alleviation: A Nigerian perspective."

⁹⁷ Muhammad Iqmal Hisham Kamaruddin and Mustafa Mohd Hanefah, "An empirical investigation on waqf governance practices in waqf institutions in Malaysia," *Journal of Financial Reporting and Accounting* 19, no. 3 (2021).

among contributors and recipients, thereby bolstering the reliability and enduring prosperity of *waqf* establishments.⁹⁸

2.10.7 Appointment of Directors and Supervisors

Competent leadership plays a vital role in ensuring the effective governance and management of *waqf* foundations.⁹⁹ The appointment of qualified directors and supervisors is crucial for strategic planning, prudent resource management, and ethical behaviour. These leaders significantly impact shaping the vision and mission of *waqf* entities, fostering a culture of innovation, and guiding the organization toward sustainable growth.¹⁰⁰

The interconnectedness of the foundations for *waqf* in Nigeria contributes to the overall growth and impact of *waqf* initiatives. A comprehensive approach that incorporates government support, philanthropic engagement, international collaboration, community participation, regulatory oversight, and competent leadership is indispensable for developing Nigeria's strong and sustainable *waqf* sector.¹⁰¹ This all-encompassing framework ensures the success of individual projects and contributes to positive social change and community development on a broader scale.

2.11 SUSTAINABLE DEVELOPMENT GOALS (SDG'S)

The seventeen Goals interconnected Sustainable Development Goals, also known as the Global Goals, are intended to act as a "shared blueprint for peace and prosperity for people and the planet, now and into the future." The goal of sustainable development is to encourage global educational systems to work toward a more sustainable future. The SDGs are no poverty, zero hunger, good health and well-being, quality education,

⁹⁸ Fatou Badjie, "Islamic Blended Finance for Funding Small and Medium Enterprises: Special Reference to the Gambia" (Hamad Bin Khalifa University (Qatar), 2019).

⁹⁹ Sharfizie Mohd Sharip, Marinah Awang, and Ramlee Ismail, "Management effectiveness in *waqf* institutions in Malaysia: a literature review," *International Journal of Academic Research in Business and Social Sciences* 9, no. 11 (2019).

¹⁰⁰ Abdelkader Laallam et al., "Intellectual capital in non-profit organisations: lessons learnt for *waqf* institutions," *ISRA International Journal of Islamic Finance* 12, no. 1 (2020).

¹⁰¹ Abdullahi A Shuaib and M Sohail, "The role of Islamic social finance in societal welfare: a case study of selected IFBOs in southwest Nigeria," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 1 (2022).

gender equality, clean water and sanitation, affordable and clean energy, decent work and economic growth, industry, innovation and infrastructure, reduced inequality, sustainable cities and communities, responsible consumption and protection, climate action, life below water, peace, justice, and strong institutions, partnership for the goals.

In a nutshell, sustainability is viewed as an end in itself, whereas sustainable development refers to the different avenues and channels used to achieve it. Sustainable development can be defined as the development that fulfils the desires of the present day without conceding the needs of the next generation.¹⁰² Sustainable development has to do with what can be termed essential items or commodities that human beings need for their day-to-day survival and advancement, such as quality education. As described by the United Nation, SDGs are: “The Sustainable Development Goals (SDGs), otherwise known as the Global Goals, are a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity. These 17 Goals build on the successes of the Millennium Development Goals while including new areas such as climate change, economic inequality, innovation, sustainable consumption, peace, and justice, among other priorities. The goals are interconnected, and often the key to success on one will involve tackling issues more commonly associated with another” (UNDP Report).

Sustainable development is necessary and uncompromised for the present and future generations in human endeavour's socio-economic, environmental and other aspects. The UN report has predicted sustainable development as an uncompromising need of present and future generations' economic, social, and environmental aspects of life.¹⁰³ The concept of sustainable development can be interpreted in many ways. Still, at its core, it is an approach to development that looks to balance different and often competing needs against an awareness of the environmental, social, and economic limitations we face as a society. “Sustainable Development that meets the needs of the present, without compromising the ability of future generations to meet their own needs.”

¹⁰² Gro Harlem Brundtland, "What is sustainable development," *Our common future* 8, no. 9 (1987).

¹⁰³ Ibid.

2.12 CONCLUSION OF THE CHAPTER

The chapter has discussed the definitions of *waqf* and its historical development, the views of *waqf* from Muslim scholars, the types of *waqf*, and its importance from the *Qur'an* and *Sunnah* perspectives. The *waqf* endowment has been reinstated and restored in Northern Nigeria, and the *awqaf* houses are helping the less privileged lives. To have enough money to meet the requests of the poor, it is argued that the *awqaf* endowment throughout Nigeria needs to engage in viable commercial ventures that will boost endowment earnings. Due to the inability of common people to construct their own homes, there are inadequate school facilities, housing shortages, and problems with renting houses throughout Nigeria. As a result, *awqaf* endowment foundations must help and provide support for Muslims in all sectors. Individual philanthropists can work together to create a *waqf* commission in the area with the express intention of serving the needs of those in need or citizens with less privilege. Additionally, laws governing the administration of *waqf* in some states of Nigeria can be changed into the *waqf* Act for the entire country if each state's delegate participates in the amendment and supports it, especially for poor Nigerian Muslims.

CHAPTER THREE

ISSUES AND CHALLENGES OF WAQF INSTITUTION IN NIGERIA

3.1 INTRODUCTION

The impediment of *waqf* practice in Nigeria is influenced by various circumstances, particularly in the country's northern region. The practice of *waqf* is not prevalent and lacks recognition from certain state authorities despite the significant Muslim population in these areas. In Yobe State, many communities are currently grappling with challenges such as social misconduct, insecurity, and youth unemployment. The prevailing issues of youth unemployment, social vices, thuggery, school dropouts, substance abuse, and other social vices in the state are attributed to various factors.

3.2 THE ESTABLISHMENT OF WAQF INSTITUTIONS IN NIGERIA AND THEIR IMPLEMENTATION

The establishment of *waqf* institutions across Nigeria is expected to have a significant positive impact on the quality of life for many individuals. The historical roots of the *waqf* institution, dating back to the time of the Prophet Muhammad (p.b.u.h), suggest its potential to alleviate poverty among Nigerian Muslims if properly managed. The societal implications of *waqf* are promising, with the potential to address social issues effectively if embraced and implemented. The presence of skilled administrators is crucial for the advancement and sustainability of *waqf* in Nigeria, especially considering the scarcity of expertise in this field.¹

The primary objectives and guiding principles behind the global establishment of *awqaf* may include supporting, revitalising, and assisting impoverished Muslims. *Waqf* institutions play a vital role in offering essential services, maintaining dignity, promoting religion, and extending humanitarian aid to Muslims and the Muslim community. Yobe, as previously noted, operates a sharia legal system that is actively enforced. Ibrahim Umar delves into the historical context of British hostility towards

¹ Syed Khalid Rashid, "Potential of waqf in contemporary world," *Journal of King Abdulaziz University: Islamic Economics* 31, no. 2 (2018).

sharia law in Nigeria before the colonial era and the subsequent integration of Islamic law into personal legal frameworks. The prevalence of *sharia* governance in Nigeria, particularly in the North, prior to colonial intervention underscores the deep-rooted history of *waqf* establishments designed to aid the most vulnerable. The legacy of *waqf* in the northern regions, including Yobe, under the leadership of Shehu Uthman Dan Fodio during the Caliphate era, emphasized the utilization of lands for agricultural purposes to support disadvantaged populations, overseen by individuals in servitude.² This historical practice highlights the authority of the Emir to designate lands as *waqf* for communal benefit despite the absence of formal legal recognition for *waqf* in Nigeria, resulting in harsh conditions for the less fortunate.³

As it has badly damaged the overall execution of the country's *awqaf* system, the English legal system has an unfavourable influence on Muslim communities. As a result, many needy people now have to deal with the unpleasantness of *awqaf*'s implementation in Nigerian laws.⁴ Due to inadequate leadership and theft of public finances by those corrupt leaders, many of the impoverished have been left without homes in society. Despite the fact that Nigerian Muslims should gain from *waqf* institutions in a variety of ways, these institutions are neglected. Although there are some charitable foundations in the country that are not religiously inclined, there is a significant effort to revive the *Waqf* and its laws in the country.

His Excellency Ibrahim Shekarau (Kano State Governor from 2003 to 2011) established a Commission to supervise the *waqf* and *zakat* administration with the goal of enhancing financial support for the state's underprivileged citizens. The state government provided funding for the Commission with the goal of carrying out various forms of assistance for the less fortunate and in need people, including the distribution of food, money, and medical facilities, among other things. The commission's responsibilities included gathering and distributing *zakat* to recipients, managing and overseeing *waqf* properties, and gathering gifts and donations from givers to distribute to the needy and underprivileged in accordance with Islamic law. The commission is in

² Raul Caruso and Jurgen Brauer, "Economists and peacebuilding," in *Routledge Handbook of Peacebuilding* (Routledge, 2013).

³ Walter Isard, "Peace Economics: A Beginning at Definition," *Peace Economics, Peace Science and Public Policy* 1, no. 2 (1994).

⁴ Umar A Oseni, "Towards the effective legal regulation of *waqf* in Nigeria: problems and prospects," *SSRN Electronic Journal* 1 (2012).

charge of overseeing and advising the state over the *waqf* assets available for distribution to the beneficiaries both inside and outside the state. They maintain records of people in need of help and *zakat* recipients.

Nevertheless, despite the creation of the Commission, the majority of the state's residents are unaware of *waqf* and its significance, and they do not support *waqf* as a tool for social and economic development that will give teeming youth in the state opportunities for empowerment and establish lasting peace.⁵ Many properties were given to the state as *waqf*, although the majority of these are traditional *waqf* in the form of mosques and shops. It is not practised often in the area, such as in charitable *waqfs* such as public restrooms, hospitals, orphanage houses, libraries, cemeteries, etc., unlike Islamic schools and mosques.

3.2 ESTABLISHMENT OF WAQF INSTITUTIONS

Although there are some State that owns and runs the Waqf system locally, Nigeria lacks any legislation pertaining to *waqf*. The jurisdiction over *waqf*-related matters (as amended) is granted to the *Sharia* Court of Appeal by the 1999 Federal Republic of Nigeria Constitution. Several key aspects must be considered to grasp the current *waqf* framework within Nigerian legislation. Concurrently, the nation has embraced *Imam Malik's* doctrine, and sharia law has been enforced in certain regions since the 14th century. Consequently, this study examined the ownership and management of *Waqf* from the perspective of *Imam Malik*.

⁵ Caruso and Brauer, "Economists and peacebuilding."; Jurgen Brauer and Raul Caruso, "Economists and peacebuilding," in *Routledge handbook of peacebuilding* (Routledge, 2013).

3.3 WAQF ADMINISTRATION IN NIGERIA

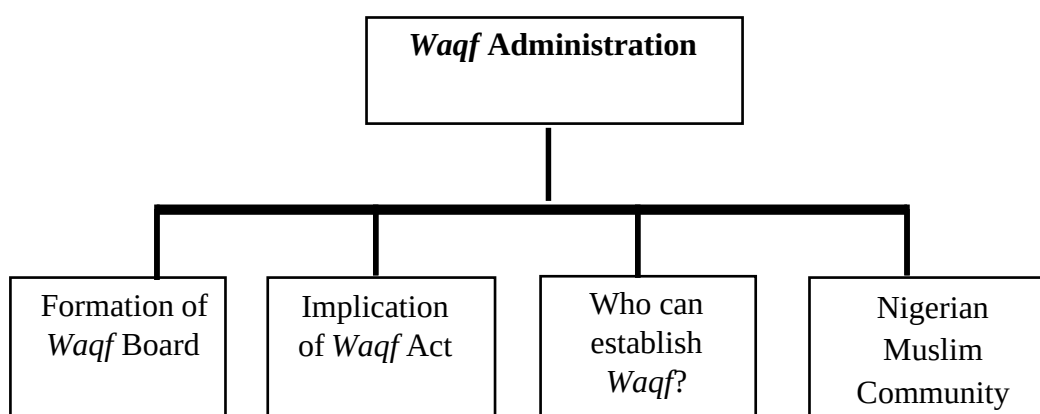


Figure 3.1. *Waqf* Administration in Nigeria

3.3.1 *Waqf* Administration

The primary aims and objectives of *waqf* revolve around catering to a specific and distinct group of individuals, in addition to offering financial aid and assistance to those facing severe deprivation. The allocation of *waqf* funds is primarily targeted towards individuals in dire need who lack the means to meet their basic requirements. To ensure a fair and efficient management of the gathered endowment and its distribution to the deserving people, it is imperative that the commission is overseen by capable and knowledgeable personnel adhering to Islamic principles. Several Nigerian state governments have designated competent individuals to assume specific roles and duties within these commissions. These appointees are tasked with executing their responsibilities in compliance with Islamic guidelines, thereby facilitating the attainment of the commission's objectives.

The establishment of a *waqf* and the constitution of its board are detailed in Sections 3 and 4 of the *zakat* and Endowment of the Zamfara State, with the *waqf* Commission being established by the Kano State. The board consists of a director or chairman, treasurer, secretary, accountant, cashier, store officer, and other officials, each entrusted with distinct functions and duties.⁶ Imam Abu Hanifah posited that a *waqf* is deemed null and void if an administrator is not named. Yet, Imam Abu Yusuf argued that the *waqf* remains legitimate and valid under the premise that the *waqif* and

⁶ MS Jaldeen, "The {Muslim} law of succession inheritance and waqt in {Sri}{Lanka}," (1993).

administrator are implicitly recognized. Scholars of Islamic jurisprudence engage in debates regarding the competence, responsibilities, and obligations of *waqf* administrators.

Additionally, according to Abu Yusuf, entrustment is not obligatory for the *waqif*. Thus, even without explicitly retaining trusteeship, he assumes the role of trustee. As per the Fatawa Kazi Khan, the *waqif* assumes trusteeship only upon explicitly reserving the position during dedication. This viewpoint is reiterated in the Zakhira, Tatinma, and Sahib-ul-Hedaya, affirming its acceptance within our school of thought.⁷ While the *waqif* may serve as the *waqf* commission administrator, if another individual is selected, they should be permitted to fulfil their duties as intended, as per Imam Shafi'i. The prospective administrator must meet crucial criteria such as being an adult, having attained puberty, possessed sound mental faculties, and demonstrated trustworthiness. The *waqif* is entitled to veto and dismiss the administrator, dissolve their office, and replace them with a more competent and qualified individual.⁸

Legal constraints will be imposed on the designated administrator's access to *waqf* assets, and these constraints will be clearly outlined in the appointment letter. Safeguarding and effectively managing *waqf* properties represent the primary obligations of the administrator. Compliance with *waqf* regulations and guidelines is also imperative for the administrator. The administrator functions solely as the overseer or supervisor of the commission; hence, without explicit authorization, he is devoid of the legal power to revoke, modify, or alter the established regulations of the *Waqf* Commission. Hedaya asserts that: "...in cases where the donor specifies that the trustee is prohibited from granting a lengthy lease of the *waqf* property, and individuals are unwilling to enter into a short-term lease, while it is advantageous for the *waqf* to allow a long-term lease." As the Qadi's is responsible for safeguarding the interests of the underprivileged, the trustee should present the matter before the *Qadi*, who, if necessary, can issue a directive to that effect. If it has been stipulated by the *waqf* that the trustee should refrain from granting a long lease unless it is believed to be highly beneficial to the tenant, the trustee may, in urgent situations, proceed with the lease without consulting the *Qadi*.⁹

⁷ Ibid. 307

⁸ Ibid 308

⁹ Ibid. 309

The trustee's capacity to exercise his jurisdiction over *waqf* assets is not entirely unrestrained; nonetheless, this limitation does not indicate incompetence or lack of qualifications on the trustee's part; rather, it is in place to protect *waqf* assets for the advantage of the less privileged. The trustee can only act under the guidance of the *Qadi*. However, in situations where necessity dictates and the trustee acts in accordance with Islamic principles for the welfare of a needy Muslim, such actions are deemed acceptable and lawful. As per Baillie, the prevailing opinion is that leases of real estate should be deemed valid for up to three years unless it is deemed beneficial for the *waqf* to terminate them. In contrast, leases of other assets should be considered invalid if they exceed one year unless it is in the *waqf's* interest to sustain them.¹⁰ Imam Shafi'i maintains the view that administrators must meticulously adhere to and execute the founder's instructions concerning the acquisition and allocation of endowments. Consequently, the administrator is not vested with the legal or ethical authority to disregard or contravene the founder's directives. The administrator's duties encompass coordinating, preserving, collecting, and appropriately dispensing the *waqf* endowment assets. The Board of Committee has been established in various Nigerian states based on their qualifications and competence. The subsequent delineation comprises the roles and duties related to collecting and allocating *zakat* and *waqf* for the general populace, particularly those in need.

Section 4 of the *Zakat (Collection, Distribution, and Endowment) Board Law, 2003* mandates that the Board's composition shall include a chairman, a treasurer, an assistant treasurer, and ten additional members designated by the state governor, who are tasked with carrying out their duties in accordance with Islamic law. Similar to section 6, subsection (1) empowers the governor to appoint a minimum of three directors, but not fewer than three, to fulfil the objectives of the *waqf*, along with an executive secretary.

3.3.2 Establishment of *Waqf* Board

Numerous countries where the majority of the population is Muslim require the establishment of a *waqf* to provide assistance to impoverished Muslims incapable of

¹⁰ Ibid. 309

sustaining their families. In accordance with Islamic jurisprudence, the formation of a *waqf* commission or foundation can take on various forms. This may involve being established through legislation, the intentions of the benefactor, or circumstances surrounding the devotee's demise or illness. Various prerequisites must be fulfilled prior to the establishment of a *waqf* foundation, including:

1. The property gifted to the *waqf* at the time of dedication to the commission must belong to the donor, sponsor, or waqif.
2. Prioritizing *waqfs* that cater to the wealthy before extending aid to the underprivileged.
3. Establishing *waqf* entities to support those in need.

Imam Ali categorized the objectives and functions of *waqf* into three classifications, highlighting that the construction of mosques or educational institutions serves as an example of a public good. Quasi-public *waqf*, created for virtuous purposes, benefits a specific individual within and beyond the family circle. Lastly, private *waqf* is accessible to all individuals, irrespective of their social status, gender, or lineage. This analysis posits that *waqf* can be diversified into other sectors, thereby enhancing revenue generation for the commission and aiding the disadvantaged. Should the mosques and schools necessitate refurbishment, the board retains the authority to authorize the requisite funding.

3.3.3 Application of Waqf Act

Despite the absence of formal legislation concerning *waqf* administration in the Nigerian constitution, it is within the legal framework for the State to endorse any measures that may prove beneficial and support the welfare of the state's populace at large. Provisions delineated in sections 39 (1) and 41 of the Nigerian Land Use Act establish the legal basis for the establishment of *waqf* endowments nationwide, aiming to address the needs of citizens due to the Nigerian government's insufficient provision for the general populace, particularly those in disadvantaged circumstances. These stipulations are enshrined in sections 262 (1) and 272 (2) of the Nigerian Constitution. The relevance of these provisions to *waqf* lies in the jurisdiction of the *Sharia* Court of

Appeal over disputes related to *waqf* and land issues.¹¹ The gazette passed by the Zamfara State House of Assembly on October 10, 2003, was designed to benefit both residents of the state and individuals beyond its borders. Referred to as the *Zakat* (Collecting Distribution and Endowment) Board Law, 2003, this legislation came into force on July 28, 2003, as per Section 2 of Chapter One.

The Commission is empowered to act in accordance with Islamic law when collecting and distributing *zakat* and *waqf* for the sake of justice while simultaneously obligated to avoid discrimination based on gender, sect, culture, or social standing, internally and externally. The principle of Islamic justice dictates equal treatment for all individuals in need, regardless of their socioeconomic status. However, assistance should be provided based on the specific conditions and requirements of the beneficiaries, ensuring that no deserving individual is neglected or left uncared for if adequate resources are available. With legal authorization from the House of Assembly, the Board should utilize *sukuk* transactions to enhance revenue and profitability, facilitating effective support for underprivileged applicants. Section 5 of part II stipulates the Board's duties, encompassing the collection, management, and distribution of *zakat* and endowment funds, subject to the provisions of the law. In addition to these responsibilities, the Board is mandated to:

- i. Coordinate various Board activities, encompassing administrative and financial matters.
- ii. Formulate policies, plans, rules, and regulations essential for the organization's functioning and goal attainment.
- iii. Invest *zakat* and endowment funds or surplus amounts in alignment with the Board's objectives and the intended purposes of *zakat* and endowment.
- iv. Establish policies, guidelines, and procedures for efficient endowment management.
- v. Maintain account(s) with a bank to manage *zakat*, endowment, and other funds.
- vi. The Board possesses the authority to acquire, hold, and divest movable and immovable assets.

¹¹ Section 262 (1) and 272 (2) of the constitution of the Federal Republic of Nigeria, 1999. See also, section 39 (1) of the Land Use Act, Cap.202, LFN 1990.

- vii. To wield any supplementary jurisdiction necessary for the effective execution of its responsibilities in accordance with *Sharia* principles.¹²

Section 5 of the *Zakat* and Endowment Collection Law stipulates that the Commission is authorized to carry out its operations and undertakings in a manner that advances the objectives and missions for which it was established. As such, the commission committee is mandated to abstain from participating in any activities that could potentially contradict or jeopardize the goals of the *Waqf* Foundation. The article explicitly asserts that the board has the right to arrange and invest *zakat* and endowment funds through appropriate and lawful transactions and endeavours. This necessitates and urges all commissions nationwide to involve and redirect certain *waqf* contributions towards the commercialization of *sukuk*, a move that would greatly enhance the livelihoods of underprivileged Muslims.

The introduction of *sukuk* in commercial activities, such as *Musharaka*, *Mudarraba*, *Istina*, *Qard*, and other enterprises, is crucial in supporting *waqf* foundations throughout the country. The responsibility of the commission lies in selling any movable or immovable assets to create space for the board to utilize any donated arable land suitable for agricultural purposes, thus benefiting the commission financially. Furthermore, Section 5 explicitly states that all board functions and activities must comply with *Sharia* principles; hence, the board is obligated to uphold *Sharia* guidelines in all its endeavours. According to scholarly findings, to effectively abide by Islamic laws and principles, a capable and qualified individual must be appointed to oversee and manage the affairs of the *waqf* endowment foundation. Additionally, in alignment with the regulations pertaining to the collection of endowments for *waqf*, section 31 specifies that endowments should originate from individuals or groups professing Islam, residing in the state or elsewhere in the Muslim World, and possessing legal ownership of the property being endowed.¹³

Section 31 of the *zakat* and *waqf* collection and endowment law specifies that individuals who do not adhere to the Islamic faith are ineligible to contribute *zakat* or *waqf* endowments to the board due to their non-Islamic beliefs. These encompass all items that are permissible in accordance with *Sharia* and any associated quantity.

¹² Zakat (collection distribution and endowment) Board Law, 2003, Section 5. (a,e,f,g,i,j, and h).

¹³ Zakat (collection distribution and endowment) Board Law, 2003, Section 31.

1. The State should allocate a monthly endowment equating to 2% of the total revenue obtained by the Board.
2. The Contractor is obligated to endow the Board with 1% of the total value of each contract granted by the State Government.
3. Additional funding origins consist of real properties, agricultural lands, company shares, educational establishments such as schools, libraries, universities, and religious sites like mosques.

Social amenities include wells or boreholes, residences for orphans, a portion of income, and special grants funded by foundations. According to regulations, communal amenities like roads, medical facilities, lost and found services nationwide, inheritance for individuals without heirs, presents, and various forms of *Sadaqa al-Jariyah* are also classified as sources of *waqf* endowment.¹⁴ Given that all actions in Islam are perceived as acts of worship and merit, a belief not shared by non-Muslims, only adherents of Islam are sanctioned to donate to *waqf* endowments, with non-Muslims being prohibited from doing so. Sections 31 and 32 of the legislation, serving as the basis for *waqf* endowments, clearly articulate this restriction.

The essence of this provision lies in the allocation of one percent of each contract awarded by the state government to the endowment board. The issue of whether non-Muslim contractors are obligated to remit 1% of the contract value arises on the basis that only Muslims are deemed eligible to make endowment contributions to the board. This assertion is premised on the notion that all qualified residents of the state are entitled to bid for government contracts, irrespective of their religious beliefs, gender, or social standing, as long as they meet the stipulated criteria for securing state contracts. Section 33 stipulates that once earmarked for endowment, the property ceases to be under the ownership of the donor and:

1. No one is permitted to inherit, give away, or trade such endowments except for their enhancement.
2. Documentation proving the relinquishing of ownership must involve a witness and an official certificate.

¹⁴ Zakat (collection distribution and endowment) Board Law, 2003. Section 32 (1-3).

3. The department overseeing endowments and the Board act as trustees, entrusted with managing the properties in a manner that serves the public or the beneficiaries of the endowment.¹⁵

It should be emphasized that solid evidence in the form of a sealed certificate, letter, or official document endorsed by the relevant authority is essential to demonstrate that the donor of the gifted property willingly contributed it for *waqf* purposes to assist the most impoverished members of society. Once signed and sealed, this formal agreement signifies the donor's abandonment of any legal recourse to reclaim the donated property. Additionally, their attestation and signature on the documentation are required to ensure the preservation of the waqf endowment's rights over all donated assets, including those gifted by the donor's eldest child. The legal framework governing *zakat* and *waqf* endowments serves as a basis and regulatory foundation for the committee's implementation of proposed initiatives and operations. However, the existing regulations lack substantial provisions for addressing violations of *zakat* and *waqf* endowment laws by committee members, particularly in cases involving corruption, fraud, mistreatment of applicants, or other criminal offences.

To enlighten and guide *zakat* and *waqf* committee members on their responsibilities, explicit penalties for contravening the regulations must be stipulated and enforced. Upholding the integrity and reputation of the commission and society necessitates curbing illicit activities through the imposition of fines or penalties, given the organization's financial dealings and asset management, which demand transparency and reliability. Integrity is a prerequisite for holding a position within the commission, as it is indispensable for fulfilling the objectives of the *Waqf Endowment Commission*; failure to uphold this standard jeopardizes the commission's mission and perpetuates the financial struggles of underprivileged individuals due to escalating corruption within the organization.

3.3.4 Who Can Establish Waqf?

Waqf's origins trace back to the tradition of the Prophet (p.b.u.h), transmitted successively through Ibn Awf, Nafa, and Ibn Umar. Umar's acquisition of land in the

¹⁵ Zakat (collection distribution and endowment) Board Law, 2003. Section 33 (a,b, and c).

Khaybar canton prompted him to seek guidance from the Prophet Muhammad (p.b.u.h), who advised:

“The principal property should be tied up, with the benefits allocated to individuals; it must not be sold, gifted, or inherited. Offer the proceeds in the name of Allah to your children, relatives, and the less fortunate.”¹⁶

In accordance with the aforementioned hadith, parents are obligated by their faith to sustain and assist their children’s relatives and provide financial aid to those in need within their community. Apart from supporting one’s kin, one should extend financial assistance to those lacking resources. The orphaned siblings who donated the land declined compensation as *waqf*, believing in a divine reward for their altruism. This act led to the establishment of the Prophetic Mosque, or *Masjid al-Nabawi*. Undoubtedly, Umar bin Khattab dedicated the farmland to *Khaybar*. Caliph Uthman bin Affan personally acquired a well and donated it to assist the less privileged with access to potable water. Addressing the nationwide challenge, the *Waqf* Commission and contributors must acknowledge Nigeria’s increasing lack of potable water. Additional wells should be drilled nationwide, while mosques require updated water and sanitation facilities for the convenience of worshippers.

Acquiring a tract of land for multiple wells benefiting the less privileged nationwide is feasible. Given Nigeria's pervasive poverty and inequity, establishing a *waqf* commission independently is daunting. However, wealthy or philanthropic individuals at the household, community, local, and state levels should strategize on aiding disadvantaged neighbours rather than solely relying on governmental intervention. As part of their electoral promises, certain Nigerian state governments have instituted *waqf* commissions to combat poverty within their jurisdictions and nationwide.¹⁷

Only the responsibility for providing essential support to needy individuals can be fully assumed by the government, as the commission or foundation requires substantial financial resources to operate and carry out *waqf* activities, as well as to cater to the needs of underprivileged individuals within and outside the state. Nonetheless, affluent individuals or groups can contribute to this cause individually or by establishing

¹⁶ Shahih Al-Bukhari and IV Vol, "the Book of wasaya," *Lahor, Pakistan: Kazi publication*; Al-Bukhari and Vol, "the Book of wasaya."

¹⁷ Nurudeen Abubakar Zauro, "The determinants of intention to accept Islamic finance products in Nigeria: The Moderating effects of financial inclusion," *UUM PhD Thesis* (2017).

their own *waqf* commissions to support the underprivileged within local or state jurisdictions. The establishment of a *waqf* commission in Nigeria can be facilitated through support from international donors, with board members being selected from each state in the country. A state representative would act as the state director, overseeing state initiatives and administrative duties in alignment with the needs of less privileged citizens in each state. This statement is supported by historical instances like Umar, Zubair Ibn Awwam, Abu Bakr, Sa'ad Ibn Abi Waqqas, and Uthman Ibn Affan, all of whom dedicated their *waqf* properties for the welfare of their families or the underprivileged in their era.

It reveals that donations of assets can be made on behalf of biological offspring, parents, or other relatives, provided they adhere to *waqf* principles and do not violate Islamic principles. The concept of *waqf*, known by various names, serves the common purpose of alleviating poverty among Muslims and beyond. It is acceptable for either the state or federal government to oversee the Commission to ensure adherence to regulations and efficiency in board operations and management, especially when it serves the welfare of underprivileged individuals nationwide. Prior to the establishment of a *waqf* commission by an individual, organization, society, or government, certain requirements must be met, such as:

1. The property being donated to the *waqf* foundation must have been owned by the donor at the time of donation.
2. The donor or dedicator must possess the legal capacity to establish a *waqf*.
3. Indivisible shares of *waqf* are permissible as long as they are not designated for a mosque or burial ground.
4. The objectives of the *waqf* must align with Islamic principles.
5. The purpose of the *waqf* must be clearly stated and precisely defined.
6. A *waqf* established during one's illness cannot be implemented without the consent of the heirs if it constitutes more than one-third of the individual's estate.
7. The execution of a *waqf* created through a testament is rendered unfeasible due to the testator's prerogative to alter or annul the testament before its demise, thereby impeding its validity upon the birth of a child to said testator.

3.3.5 The Nigerian Muslim Community and *Waqf*

Nigerians, in general, and particularly Muslims, are impacted by poverty, as are many needy individuals worldwide. Data indicates that more than one billion individuals live on less than one dollar per day, with another billion lacking access to clean water and millions of children succumbing to hunger annually, while a considerable number of youths in developing countries encounter challenges.¹⁸ Despite Nigeria's natural resources, many suffer due to corrupt leadership. Poverty, unemployment, corruption, lack of policies, and selfishness contribute to financial struggles among Muslims, prompting the establishment of *waqf* to support those in need.¹⁹ The aim of the *Waqf* Endowment Commission is to reduce the suffering of those in need by providing different types of support, such as interest-free loans, employment opportunities, and affordable goods. Furthermore, *waqf* can aid students by providing financial support to empower them educationally.²⁰

The institutions of *waqf* play a vital role in poverty alleviation and enhancing the welfare of Muslims in various sectors. The importance of *waqf* as an institution for supporting those in need is emphasized. The committee engages in profitable activities to address financial concerns, such as owning bakeries to provide employment and generate revenue. Staff in such establishments play a key role in meeting the needs of the community, ensuring sustainability and profitability.

Through participation in such endeavours, the *waqf* commission will be afforded the opportunity to employ a multitude of individuals, as some of them will be capable of transporting goods to vendors in various regions. According to scholarly investigation, *waqf* is recognized as a paramount philanthropic entity or establishment that offers essential assistance and contributes significantly to societal, economic, educational, and spiritual advancement.²¹

¹⁸ Ibrahim Nuruddeen Muhammad, "Scholars, merchants and civil society: Imperative for waqf-based participatory poverty alleviation initiatives in Kano, Nigeria," *Humanomics* 26, no. 2 (2010).

¹⁹ Ibid. 286.

²⁰ Ibid. 287.

²¹ Jennifer Bremer, "Islamic philanthropy: Reviving traditional forms for building social justice" (paper presented at the CSID Fifth Annual Conference on "Defining and Establishing Justice in Muslim Societies, 2004), 28-29. See also, Monzer Kahf, "The role of waqf in improving the ummah welfare" (paper presented at the International Seminar on Waqf as a Private Legal Body, 2003).

Bremer contends that historically, trustees were tasked with upholding the infrastructure for public welfare by generating revenue from commercial holdings. The most prosperous *awqaf*'s integration of commercial and communal aims enabled it to operate as an autonomous urban development entity. A forward-thinking *Mutawalli* could revitalize the city centre or even an entire municipality, erecting diverse residences, retail spaces, places of worship, and communal service facilities tailored to contemporary requirements.²²

The *waqf* commission has played a pivotal role in enhancing the livelihoods of numerous underprivileged Muslims nationwide, particularly in Nigeria. This assertion is based on the premise that the *waqf* commission can partake in a broad spectrum of commercial and entrepreneurial endeavours that would be advantageous for Muslims. The boards, comprising the trustees, are obligated to consistently seek out lucrative opportunities and transactions that will enhance Nigeria's *waqf* income. Various initiatives such as educational institutions, medical facilities, dwellings, accommodations, enterprises, and agricultural projects can be supported by *waqf* endowments. At the same time, some of these schemes aim to assist the less fortunate, while others are geared towards fostering profitable business ventures.

3.4 DEVELOPMENT OF WAQF INSTITUTIONS IN NIGERIA

Islamic law was extensively implemented in Nigeria, especially within the country's northern regions, during the reign of two significant Islamic empires, namely the Sokoto Caliphate and the Kanem Bornu Empire, encompassing civil and criminal law dimensions.

"Prior to the year 1900, nearly two-thirds of Nigeria, specifically the entirety of the northern region, was governed by Sharia. However, upon the arrival of colonial authorities, they imposed their own legal framework, thereby relegating Sharia to a subordinate position..."²³

²² Bremer, "Islamic philanthropy: Reviving traditional forms for building social justice." See, also, Nurudeen, 291.

²³ I Umar, "Sharī 'ah," *Social Change & Indiscipline in Nigeria. Shari 'ah as a Means to Solve Modern Problems*, UDUS Press, Sokoto. university of malasiya (1987).

Notwithstanding this historical context, the legal framework and operational mechanisms surrounding *waqf* were not substantially advanced during this era; nonetheless, there exists corroborative evidence indicating the presence of *waqf* properties during the prosperous epoch of the Sokoto Caliphate.

The elite slaves (*mamlūk*) were entrusted with the management of the *waqf* lands. This assertion substantiates the existence of *waqf* properties in the territories governed by Muslims in pre-colonial Nigeria. Regrettably, the incursion of colonial legal structures curtailed or eliminated the applicability of *waqf* law within the quotidian practices of Muslims.²⁴ Consequently, a gradual deterioration was observed in the administration and observance of *waqf* law in Nigeria.

As a result, in the period preceding Nigerian Independence in 1960, the majority of *waqf* properties in Nigeria were administered by private or individual trustees, such as religious figures (*imams*), without any formal administrative protocols or documentation. Consequently, numerous properties became unaccounted for as they were transferred through oral declarations, particularly upon the demise of both the *waqif* and the *muttawalis*.

In a similar vein, since the attainment of independence, contemporary Nigeria lacks specific *waqf* legislation. This implies that there is no extant legal framework in Nigeria that governs the management and administration of *waqf*; the only reference within the Constitution of the Federal Republic of Nigeria 1999 pertains to *waqf*-related issues, which fall under the purview of the Sharia Court of Appeal, as delineated in Section 272 (2c), which states:

*“For the purposes of subsection (1) of this section, the Sharia Court of Appeal shall be competent to decide -(c) Any question of Islamic personal Law regarding a waqf, gift, will or succession where the endower, donor, testator or deceased person is a Muslim.”*²⁵

Nonetheless, several states in northern Nigeria, including Bauchi, Zamfara, Niger, and Sokoto, have enacted legislation concerning *zakat* and *waqf*, with some further establishing boards dedicated to the administration of *zakat* and *waqf*. However, these statutory provisions predominantly emphasize *zakat* rather than *waqf*. For

²⁴ Murray Last, *The Sokoto Caliphate* (Longmans London, 1967).

²⁵ Umar Aimhanosi Oseni, *Towards the effective legal regulation of waqf in Nigeria: problems and prospects* (SSRN, 2014).

instance, Zamfara State, recognized as the pioneering state in the enactment of such laws in the country, initially overlooked issues pertaining to endowment in its *Zakat* and Endowment Board Law of 2000; however, this oversight was subsequently rectified in the amended law of 2003, which included only three sections out of approximately forty (40) sections.²⁶ It is imperative to acknowledge that the majority of Nigerian States that instituted legislation concerning endowments (for instance, Bauchi in 2001 and Niger in 2003) predominantly replicated the text verbatim from the Zamfara State *Zakat* and Endowment Board Law of 2000.²⁷

Despite the aforementioned circumstances, several States have experienced notable achievements in managing waqf properties by establishing these Boards. For instance, in Zamfara State, the *waqf* department has effectively executed numerous projects financed by *waqf* funds, which encompass the construction of seventeen hospitals, the erection and renovation of residences for orphans and economically disadvantaged individuals within the state, in addition to providing quarterly capital grants to the impoverished and underprivileged, thereby fostering their economic self-sufficiency.²⁸

It is noteworthy that, notwithstanding the absence of comprehensive legislation, administration, and documentation regarding *waqf* properties in Nigeria, numerous individuals have established *waqf* properties (in the forms of mosques, educational institutions, and residences) that are managed privately, either by the descendants of the founders or by various Islamic Organizations. A pertinent illustration of such initiatives is the sixty housing units constructed in Kano by Khalifah Ishaq Rabiu.

3.5 MAJOR CHALLENGES FACED BY WAQF INSTITUTIONS IN NIGERIA

As previously stated, the *waqf* institution suffers from inadequate management and regulatory oversight through legislative frameworks at the federal level within Nigeria. Notwithstanding the presence of certain laws governing *waqf* in some selected Nigerian states, *waqf* properties are inadequately administered contrary to the expected

²⁶ Philip Ostien, *Sharia implementation in northern Nigeria 1999-2006: A sourcebook*, vol. 3 (Spectrum Books Ibadan, 2007).

²⁷ Ostien, *Sharia implementation in northern Nigeria 1999-2006: A sourcebook*, 3.

²⁸ Muhammad Jum'at Dasuki, "Prospects of Poverty Alleviation through Zakat and Waqf in Islam: Lessons for Northern Nigeria," *AR-RĀ'IQ* 5, no. 1 (2022).

standards.²⁹ Consequently, despite the numerous benefits the *waqf* institutions have provided society, various challenges hinder the progress of *waqf* institutions in Nigeria. This study examines several issues related to these challenges as outlined below:

3.5.1 Absence of Specialized Legislation Pertaining to *Waqf*

Evidently, there is a lack of comprehensive legislation regarding *waqf* at the federal level in Nigeria; indeed, even the legal provisions available in some northern states are inadequate for this critical social security institution.³⁰ Thus, there exists an imperative for specialized legislation across all tiers of government that would delineate appropriate guidelines and establish a coherent framework for the management and investment of *waqf* in the nation.

3.5.1.1 Lack of Comprehensive Legislation

At the federal level in Nigeria, there is a noticeable gap in comprehensive legislation specifically addressing *waqf*. While some northern states have enacted legal provisions, these are often insufficient to address the complexities and nuances of *waqf* management.³¹ Without a unified legal framework, *waqf* institutions lack clear guidelines on their roles, responsibilities, and operational procedures. This lack of clarity hinders their ability to fulfil their intended objectives. Even in states where some legal provisions exist, they may not adequately cover all aspects of *waqf* administration. These provisions might be outdated, fragmented, or inconsistent. The absence of standardized rules for *waqf* endowments, as well as their registration, governance, and investment limits, create uncertainty and inefficiency.³² It also discourages potential donors from contributing to *waqf* funds.

²⁹ Oluwaseun Sulaiman Saidu, Murat Cizakca, and Rodney Wilson, "Harmonization Is The Only "Game" In Town; Actualizing The Functionality Of Vital Islamic Financial Institutions: A Case Of Waqfs In Nigeria," *Jurnal Syariah* 29, no. 2 (2021).

³⁰ Saidu, Cizakca, and Wilson, "Harmonization Is The Only "Game" In Town; Actualizing The Functionality Of Vital Islamic Financial Institutions: A Case Of Waqfs In Nigeria."

³¹ Syed Nazim Ali and Umar A Oseni, *Waqf development and innovation: Socio-economic and legal perspectives* (Routledge, 2021).

³² Mohamed Al Amine Sano and Salina Kassim, "Waqf governance in the Republic of Guinea: legal framework, issues, challenges and way forward," *ISRA International Journal of Islamic Finance* 13, no. 2 (2021).

3.5.1.2 Challenges in Investment and Management

Waqf properties and assets require effective management to generate sustainable income for charitable purposes. However, the lack of clear legal guidelines makes it difficult for administrators to optimize *waqf* assets. Without proper regulations, *waqf* properties may remain underutilized or mismanaged. This inefficiency directly impacts the beneficiaries who rely on *waqf* for social welfare, education, and healthcare.³³ The absence of federal legislation results in a fragmented approach across different states. Each state may have varying rules, leading to inconsistencies in *waqf* practices. A unified legal framework would harmonize *waqf* administration, ensuring equitable treatment and efficient utilization of resources.³⁴

3.5.1.3 Donors Confidence and Public Trust

Members of the public often lack confidence in *waqf* institutions due to the absence of clear legal protection. This lack of trust affects their willingness to donate or participate in *waqf* initiatives.³⁵ Potential *zakat* payers and *waqf* donors may hesitate to contribute if they perceive a lack of transparency, accountability, or legal safeguards. On the other hand, the involvement of political officeholders in appointing *waqf* administrators can lead to conflicts of interest. Such interference may compromise the institutions' independence and effectiveness.³⁶ Specialized legislation would establish transparent processes for appointing administrators, ensuring merit-based selections.

3.5.1.4 Administrative Knowledge Gap

Administrators often lack adequate managerial and administrative knowledge specific to *waqf* institutions. They may struggle with financial management, investment strategies, and governance. A coherent legal framework would provide guidelines for

³³ Saheed Busari, "Emerging Social Waqf Model for the Welfare of Pandemic Orphans," *IIUM Journal of Religion and Civilisational Studies* 6, no. 2 (2023).

³⁴ Mahadi Ahmad, "An empirical study of the challenges facing zakat and waqf institutions in Northern Nigeria," *ISRA International Journal of Islamic Finance* 11, no. 2 (2019).

³⁵ L Raimi, A Saibu, and MO Shokunbi, "An exploratory study of Zakat and Waqf for financial inclusion in Nigeria," *1st International JIMF* (2015).

³⁶ Ali and Oseni, *Waqf development and innovation: Socio-economic and legal perspectives*.

capacity-building and training programs to enhance administrators' skills.³⁷ In a nutshell, specialized legislation at both federal and state levels is crucial for *waqf* institutions in Nigeria. It would address these challenges, promote transparency, and facilitate effective management, ultimately benefiting the vulnerable populations relying on *waqf* for support and social welfare.

3.5.2 Indifferent Stance of Muslim Leaders Towards *Waqf*

Muslim leaders in Nigeria, particularly those in positions of political authority, have not taken the initiative to implement reforms in *waqf* management. While some may lack awareness of its significance, others perceive *waqf* as inconsequential to state administration, a notion that has been contradicted by the demonstrable economic advantages of *waqf* in various economies within the Muslim world, along with its potential for poverty alleviation. Therefore, it is imperative that Muslim leaders adopt a proactive approach to fostering appropriate legislative measures concerning *waqf* management.³⁸ Certainly, to explore the challenge posed by the indifferent stance of Muslim leaders in Nigeria towards *waqf* institutions, whereby lack of proactive engagement has significant implications for the effective management and development of *waqf*:

3.5.2.1 Insufficient Awareness and Comprehension

Some Muslim leaders may not fully comprehend the historical and contemporary significance of *waqf*. They might view it as a peripheral issue rather than a critical component of social welfare and economic development. Without awareness, these leaders are unlikely to prioritize reforms or advocate for policies that strengthen *waqf* institutions.³⁹ When leaders show indifference, it affects public perception. Potential donors and beneficiaries may lose trust in *waqf* institutions. Proactive leadership can restore confidence, encouraging more people to contribute to *waqf* endowments. Muslim leaders in Nigeria need to recognize the importance of *waqf* and actively engage

³⁷ Busari, "Emerging Social Waqf Model for the Welfare of Pandemic Orphans."

³⁸ Busari, "Emerging Social Waqf Model for the Welfare of Pandemic Orphans."

³⁹ Muftau Abdul Rauph and Rafiu I Adebayo, "Waqf Practices in Nigeria: Benefits, Challenges and Prospects," *Journal of Islamic Banking & Finance* 39, no. 2 (2022).

in fostering appropriate legislative measures.⁴⁰ Their proactive approach can unlock the full potential of *waqf* for societal benefit and economic growth.

3.5.2.2 Perception of Inconsequence

Some leaders perceive *waqf* as inconsequential to state administration. They may prioritize other matters such as infrastructure, security, and economic growth. However, this perception overlooks the substantial economic benefits that *waqf* can bring.⁴¹ *Waqf* endowments contribute to community development, education, healthcare, and poverty alleviation. Similarly, demonstrable economic advantages of *waqf* exist in various Muslim-majority economies. These include job creation, sustainable income generation, and support for marginalized populations.⁴² By neglecting *waqf*, Nigerian leaders miss out on opportunities to boost local economies and enhance social well-being.

3.5.2.3 Potential for Poverty Alleviation

Waqf plays a crucial role in poverty alleviation. It provides resources for education, healthcare, and social safety nets. Muslim leaders should recognize that *waqf* can directly impact the lives of vulnerable citizens, lifting them out of poverty and improving overall societal resilience.⁴³ The lack of proactive legislative measures concerning *waqf* management stems from indifference. Leaders may not prioritize drafting or amending laws related to *waqf*. Without appropriate legal frameworks, *waqf* institutions struggle to operate efficiently and fulfil their intended purposes.⁴⁴

⁴⁰ Sheriff Muhammad Ibrahim, "Towards Institutionalizing Zakat Management In Kano State, Nigeria: An Exposition" (Doctoral dissertation, Universiti Sains Islam Malaysia). Retrieved from ..., 2017).

⁴¹ Busari, "Emerging Social Waqf Model for the Welfare of Pandemic Orphans."

⁴² Bridget Suzanne Kustin, "Islamic (micro) finance and the possibility of social justice" (Johns Hopkins University, 2017).

⁴³ Busari, "Emerging Social Waqf Model for the Welfare of Pandemic Orphans."

⁴⁴ Muhammad Bashir Alkali and Ahmad Hidayat Buang, "Legal Aspects of Islamic Banking and Finance in Nigeria," *Jurnal Syariah* 25, no. 2 (2017).

3.5.3 Unregistered Waqf Properties

As previously indicated, numerous *waqf* properties remain underutilized in Nigeria, especially in the northern region where Muslims constitute a significant majority; however, a substantial proportion of these properties lack official recognition, even in states that have enacted legislation concerning *zakat* and *waqf*. Therefore, formal registration of all *waqf* properties is a pressing necessity to facilitate effective management.⁴⁵ Certainly! Let's delve into the challenge posed by unregistered *waqf* properties in Nigeria. The lack of formal recognition for these properties has significant implications for effective *waqf* management:

3.5.3.1 Insufficient Utilization of Waqf Assets

Despite the abundance of *waqf* properties, many remain underutilized. These properties could serve as valuable resources for community development, education, healthcare, and poverty alleviation. Unregistered properties often lack clear ownership and purpose, leading to inefficiencies and missed opportunities.⁴⁶ Even in states that have enacted legislation related to *zakat* and *waqf*, a substantial proportion of *waqf* properties lack official recognition. Without formal registration, these properties operate in a legally grey area, hindering their effective management and utilization.⁴⁷

3.5.3.2 Challenges in Governance and Accountability

Unregistered properties face governance challenges. There is no established framework for their administration, decision-making, or accountability. Administrators may struggle to maintain transparency, track income, and allocate resources without proper documentation.⁴⁸ Unregistered *waqf* properties are vulnerable to encroachment, illegal occupation, and land disputes. Lack of recognition makes it difficult to protect these assets from unauthorized use or sale. Formal registration enables *waqf* institutions to

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⁴⁶ Jaafar Saad, Dahiru Inuwa Ibrahim, and Ahmad Abubakar, "Zakat and Waqf as alternatives for Eradicating Poverty in Northern Nigeria."

⁴⁷ Muhammad Usman, "Waqf Financing, Investment and Development of Higher Educational Institutions: A Study of Pakistan and Malaysia" (University of Malaya (Malaysia), 2019).

⁴⁸ Taiwo A Olaiya, "Governance and constitutional issues in the Nigerian local governments," *J. Pol. & L.* 9 (2016).

invest strategically in property development, maintenance, and income-generating projects.⁴⁹ Unregistered properties miss out on potential revenue streams, limiting their impact on social welfare.

3.5.4 The Impact of Maliki Jurisprudence on *Waqf*

One of the impediments to the advancement of *waqf* institutions in Nigeria arises from the jurisprudential perspective of the Maliki School of jurisprudence, which is predominantly adhered to in Nigeria.⁵⁰ According to Maliki principles, only the beneficial interest of endowed property is conferred upon the *mawqūf alayhim*, while the legal title of the property remains with the endower despite the existence of a *waqf* deed. Consequently, properties designated as *waqf* may be rescinded at any moment by the endower. Instances exist wherein an individual has designated a specific mosque or parcel of land as *waqf*, yet subsequent generations have appropriated the property as a hereditary estate. In this context, a nuanced interpretation of *waqf* law derived from classical sources is requisite for effective *waqf* management in Nigeria.

Absolutely, to explore the impact of Maliki jurisprudence on *waqf* institutions in Nigeria, the Maliki School of jurisprudence, which holds significant influence in Nigeria, shapes the understanding and practice of *waqf* in the country. Here are the key points:

3.5.4.1 Maliki Perspective on *Waqf* Ownership

According to Maliki principles, *waqf* (endowment) involves conferring only the beneficial interest (usufruct) of the endowed property upon the *mawqūf alayhim* (beneficiaries). The legal title of the property remains with the endower (*waqif*), even after creating a *waqf* deed. This differs from other schools of jurisprudence where ownership is fully transferred to the *waqf*.⁵¹ The distinction between beneficial interest and legal title creates complexities. While beneficiaries can benefit from the property,

⁴⁹ Mohammed Obaidullah, "Islamic Financial Services, Islamic Economics Research Center, King Abdulaziz University Jeddah," *Sabiq, S.*(1983). *Fiqh Al-Sunnah*. Dar Al-Fikr: Lebanon (2006).

⁵⁰ Oseni, *Towards the effective legal regulation of waqf in Nigeria: problems and prospects*.

⁵¹ Mohammad Abdullah, "Classical waqf, juristic analogy and framework of awqāf doctrines," *ISRA International Journal of Islamic Finance* 12, no. 2 (2020).

they do not have full ownership rights. This dual ownership structure can lead to challenges in managing and administering *waqf* properties effectively.

3.5.4.2 Risk of Rescission by the Endower

Under Maliki jurisprudence, the endower retains the authority to revoke the *waqf* at any time. If the endower decides, the property designated as *waqf* can be taken back. This risk undermines the stability and continuity of *waqf* institutions. Beneficiaries may lose their rights unexpectedly. Instances exist where an individual designates a mosque, land, or other assets as *waqf*. However, subsequent generations may treat it as a hereditary estate.⁵² Instead of serving the intended charitable purpose, such properties become family-owned, defeating the original *waqf* objective.

3.5.4.3 Legal Framework and Regulation

Nigeria lacks a comprehensive federal law specifically regulating *waqf*. Existing laws are inadequate, and the jurisdiction of Sharia courts is limited. Effective legal regulation is crucial to harnessing the economic benefits of *waqf* and preventing misuse.⁵³ Harmonizing Maliki jurisprudence with practical considerations is vital for effective *waqf* management in Nigeria. Balancing the rights of endowers with the broader community's welfare will contribute to the sustainable development of *waqf* institutions.

3.5.5 Limited Financial Resources and Income Generation

Waqf institutions in Nigeria, like in many other countries, face significant financial constraints that limit their ability to carry out their intended charitable and social roles. The idea behind *waqf* is to create a sustainable charitable endowment where the proceeds from *waqf* assets can fund social welfare initiatives continuously.⁵⁴ However, many Nigerian *waqf* institutions are unable to generate adequate income, which

⁵² Abdullah, "Classical *waqf*, juristic analogy and framework of *awqāf* doctrines."

⁵³ Oseni, *Towards the effective legal regulation of waqf in Nigeria: problems and prospects*.

⁵⁴ Zauro et al., "Integration of *Waqf* towards enhancing financial inclusion and socio-economic justice in Nigeria."

hampers their ability to sustain their operations, maintain *waqf* assets, or support long-term social programs. Several factors contribute to this limitation, including underutilization of assets, poor management of *waqf* properties, lack of investment opportunities, and limited access to capital markets.

3.5.5.1 Insufficient Utilization of Waqf Assets

One of the key reasons for the limited financial resources of *waqf* institutions in Nigeria is the underutilization of *waqf* assets, particularly land and real estate. *Waqf* properties, especially in urban areas, often remain idle or undeveloped due to insufficient funds or expertise.⁵⁵ Many *waqf* institutions in Nigeria own large parcels of land that are either vacant or used for low-income-generating purposes. These *waqf* lands could potentially generate significant revenue if developed into commercial or residential properties, but they often remain unproductive due to a lack of investment or proper planning. In Nigerian cities such as Lagos, Kano, and Abuja, where land values are high, underdeveloped *waqf* properties represent missed opportunities for income generation. With proper investment and development, these *waqf* lands could generate rents or lease payments that would provide a steady income stream for the *waqf* institution.

3.5.5.2 Poor Management of Waqf Assets

Many *waqf* institutions in Nigeria suffer from poor asset management, which significantly limits their income-generating potential. This problem stems from a lack of expertise, inadequate training of *waqf* managers, and inefficient financial management practices.⁵⁶ *Waqf* institutions often rely on volunteers or religious leaders to manage *waqf* assets, many of whom may lack the necessary expertise in real estate management, finance, or investment. This results in suboptimal decisions regarding the development and use of *waqf* properties. In contrast, in countries like Turkey, *waqf* asset

⁵⁵ Mohsin et al., "Financing the development of old Waqf properties."

⁵⁶ Muhammad Aminu Haruna, Habibu Ayuba, and Nassarawa Ahmadu Bello Way, "SUBTHEME: Integrating Zakah and Waqf with Islamic Microfinance in Kano State, Nigeria."

management is handled by professionals who specialize in property development and investment.⁵⁷

3.5.5.3 Low Donations and Weak Fundraising Strategies

The limited financial resources of *waqf* institutions in Nigeria are also linked to low levels of donations and weak fundraising strategies. Unlike *zakat* (almsgiving), which is well-understood and widely practiced, *waqf* does not receive the same level of attention from potential donors in Nigeria.⁵⁸ Many *waqf* institutions do not have structured donor engagement programs to encourage individuals, families, or businesses to create new *waqf* endowments. This results in a limited number of new *waqf* properties or funds being created, which in turn limits the institution's financial capacity.

3.5.5.4 Weak Marketing and Fundraising Campaigns

In contrast to other forms of charity, *waqf* institutions in Nigeria often lack effective marketing strategies to promote *waqf* and engage with potential donors. In countries like Turkey, *waqf* institutions have implemented modern marketing strategies, including online fundraising campaigns, to attract both local and international donors.⁵⁹ Like digital fundraising, in an increasingly digital world, *waqf* institutions in Nigeria could benefit from adopting digital fundraising tools. Many charitable organizations in other countries use crowdfunding platforms to raise funds for *waqf* projects. Digital platforms allow *waqf* institutions to reach a wider audience, including the younger, tech-savvy generation and diaspora communities who may want to contribute.⁶⁰

⁵⁷ Ibid.

⁵⁸ Ibraheem Alani Abdulkareem et al., "Establishment of waqf to alleviate poverty among muslims in Oyo State South-West, Nigeria: test of theory of planned behaviour," *Li Falah: Jurnal Studi Ekonomi dan Bisnis Islam* 5, no. 2 (2020).

⁵⁹ Ibrahim Nuruddeen Muhammad, "Correlates of waqf based philanthropy in the north west zone, Nigeria: Implications for community development theory and practice," *Nigeria: Implications for Community Development Theory and Practice (March 10, 2016)* (2016).

⁶⁰ Mohamed Asmy Bin Mohd Thas Thaker and Anwar Allah Pitchay, "Developing waqf land through crowdfunding-waqf model (CWM): the case of Malaysia," *Journal of Islamic Accounting and Business Research* 9, no. 3 (2018).

3.5.5.5 Inefficient Financial Planning

Waqf institutions in Nigeria often lack proper financial planning, which leads to inefficient use of *waqf* assets and funds. Without clear financial strategies, *waqf* institutions struggle to generate sufficient income or manage their assets effectively.⁶¹ Many *waqf* institutions operate without consistent revenue streams, relying on irregular donations or income from unproductive *waqf* assets.⁶² This financial instability makes it difficult for *waqf* institutions to meet their operational needs or support long-term projects.

3.5.6 Matters Related to Trust and Assurance

One of the primary challenges faced by *waqf* institutions in Nigeria, particularly in the northern regions, revolves around trust and confidence. These two factors are critical in determining the level of public support and engagement with *waqf* institutions such as state *zakat* and endowment boards and commissions. When trust in these institutions is undermined, it can have a ripple effect, limiting the institution's ability to collect, manage, and distribute resources effectively, ultimately affecting their impact on poverty alleviation.⁶³

3.5.6.1 Public Distrust in Zakat and Waqf Institutions

In northern Nigeria, there is a growing sentiment of public distrust toward state-run *zakat* and *waqf* boards. People question the transparency, accountability, and integrity of these institutions, which has led to a reduction in public donations and participation. This lack of trust is a central reason behind the failure of these institutions to achieve their poverty reduction objectives.⁶⁴

⁶¹ Ahmad, "An empirical study of the challenges facing zakat and waqf institutions in Northern Nigeria."

⁶² Mohammed Obaidullah and Tariqullah Khan, "Islamic microfinance development: Challenges and initiatives," *Islamic Research & Training institute Policy Dialogue Paper*, no. 2 (2008).

⁶³ Mahadi Ahmad, "An empirical study of the challenges facing zakat and waqf institutions in Northern Nigeria," *ISRA International Journal of Islamic Finance* 11, no. 2 (2019).

⁶⁴ Habeebah Simisola Fa-Yusuf, Saheed Abdullahi Busari, and Bilkis Lawal Shuaibu, "Waqf effectiveness in Nigeria: Problems and solutions," *Journal of Islamic Finance* 10, no. 2 (2021).

3.5.6.2 Perception of Government Interference

A major source of this distrust is the belief that government involvement compromises the independence of *waqf* institutions. Many view the state's role in managing *zakat* and *waqf* as politicized, leading to the perception that resources are not being used in accordance with Islamic principles. The interference of government officials in the appointment of board members, resource allocation, and decision-making processes creates suspicion among the public, who often believe that *waqf* assets are being mismanaged or diverted for political or personal gain.⁶⁵

3.5.6.3 Lack of Transparency

Transparency is another critical issue that exacerbates the trust deficit. *Waqf* institutions in northern Nigeria often lack clear systems for reporting how funds are collected and distributed, leading to suspicions of corruption and misappropriation.⁶⁶ Without proper audits and public disclosure of their activities, it is difficult for the public to ascertain whether *waqf* resources are being used for their intended charitable purposes.

3.5.6.4 Dwindling Public Support

The general public in Zamfara State, as in other northern regions, has grown uncomfortable with the state's management of *zakat* and *waqf*. This discomfort stems from widespread perceptions that the board lacks integrity and does not manage *waqf* resources effectively.⁶⁷ As a result, many people are reluctant to contribute to these institutions, opting instead to give directly to individuals or private charities, further weakening the role of the *waqf* institution.

⁶⁵ Monzer Kahf, "Financing the development of awqaf property," *American Journal of Islam and Society* 16, no. 4 (1999).

⁶⁶ Fa-Yusuf, Busari, and Shuaibu, "Waqf effectiveness in Nigeria: Problems and solutions."

⁶⁷ Fa-Yusuf, Busari, and Shuaibu, "Waqf effectiveness in Nigeria: Problems and solutions."

3.5.6.5 Accountability Challenges

The lack of an effective monitoring and evaluation system has further eroded trust. Without proper oversight, there have been cases of delayed or misdirected distribution of *waqf* funds, leaving the public to believe that their contributions are not being used optimally.⁶⁸ Additionally, there is little to no information on how decisions are made regarding the allocation of *waqf* resources, fueling public skepticism.

3.5.6.6 Legal and Bureaucratic Challenges

In Nigeria, legal and bureaucratic obstacles often hinder the optimal use of *waqf* properties. These include unclear property ownership, disputes over land tenure, and complicated legal procedures for land development.⁶⁹ *Waqf* properties are sometimes entangled in ownership disputes, particularly in regions where land tenure systems are complex. These disputes can prevent *waqf* institutions from developing the land or leasing it out, leading to the underutilization of valuable resources.⁷⁰ Even when *waqf* institutions have clear ownership of properties, bureaucratic hurdles can delay or prevent the development of these assets. Complex and time-consuming legal procedures may be required to obtain permits for construction or renovation, discouraging efforts to fully utilize *waqf* properties.

3.5.6.7 Lack of Infrastructure Development

The lack of infrastructure in many areas where *waqf* properties are located contributes to their underutilization. Without access to basic infrastructure, such as roads, electricity, water, and sanitation, *waqf* properties cannot be developed into viable commercial or residential assets.⁷¹ Many *waqf* properties in Nigeria are located in rural or semi-urban areas where infrastructure development is lacking. These properties have the potential to be used for agricultural purposes or housing, but the absence of roads,

⁶⁸ Magda Ismail Abdel Mohsin et al., "Financing the development of old Waqf properties," *New York: Palgrave Macmillan US*. Retrieved March 27 (2016).

⁶⁹ Mohsin et al., "Financing the development of old Waqf properties."

⁷⁰ Syamsul Bachri and Imron Rosyadi, "The Potential and Challenges of Waqf in Overcoming Economic Crises and Recessions," *al-Afkar, Journal For Islamic Studies* 7, no. 1 (2024).

⁷¹ Mohsin et al., "Financing the development of old Waqf properties."

irrigation systems, or access to markets reduces their utility.⁷² In urban areas, *waqf* properties may be located in underdeveloped neighbourhoods that lack sufficient infrastructure to support commercial activity. For example, a *waqf* building may be well-located but remain vacant because the surrounding area does not have reliable electricity or water supplies.

3.5.6.8 Limited Access to Financial Resources for Development

Waqf institutions often lack the financial resources needed to invest in the development of their properties. Without access to funding, these properties remain underutilized and fail to generate the income necessary to support the *waqf*'s charitable objectives.⁷³ Developing *waqf* land or renovating *waqf* buildings can be costly, particularly in regions where construction materials and labour are expensive. Many *waqf* institutions in Nigeria do not have the financial capacity to cover these costs.⁷⁴ Due to the nature of *waqf* properties, which are considered religious endowments, it is often difficult for *waqf* institutions to secure loans or attract investments. Banks and financial institutions may be reluctant to provide financing for *waqf* projects because the properties cannot be sold or mortgaged under Islamic law. This creates a significant barrier to the full utilization of *waqf* assets.⁷⁵

3.5.6.9 Absence of Innovative Utilization Models

Many *waqf* institutions in Nigeria are not utilizing innovative models for *waqf* property development, such as public-private partnerships, leasehold agreements, or joint ventures with private developers.⁷⁶ Some *waqf* institutions around the world have entered into public-private partnerships (PPPs) to develop *waqf* properties. In these arrangements, the *waqf* institution partners with a private company or government agency to develop the land, share revenue, and ensure that the property generates

⁷² Philip Woodhouse, "New investment, old challenges. Land deals and the water constraint in African agriculture," in *The New Enclosures: Critical Perspectives on Corporate Land Deals* (Routledge, 2013).

⁷³ Mohsin et al., "Financing the development of old Waqf properties."

⁷⁴ Developing waqf land or renovating waqf buildings can be costly, particularly in regions where construction materials and labour are expensive.

⁷⁵ Mohsin et al., "Financing the development of old Waqf properties."

⁷⁶ Umar and Aliyu, "Sukuk: A veritable tool for effective waqf fund management in Nigeria."

income for the *waqf*. However, such models are not yet widely adopted in Nigeria.⁷⁷ *Waqf* institutions can enter into long-term leasehold agreements or joint ventures with private developers to maximize the use of *waqf* properties. For example, a *waqf* property in a prime location could be leased to a developer who constructs a shopping mall or residential complex, with a portion of the profits going to the *waqf* institution. Unfortunately, these models are underutilized in Nigeria, where *waqf* institutions often prefer to manage properties directly despite their lack of expertise.⁷⁸

3.5.7 Lack of Public Awareness Regarding the Significance of *Waqf*

A considerable portion of the Muslim populace in Nigeria lacks fundamental comprehension of the *waqf* institution and its pivotal role in fostering social security and mitigating poverty within the society, in addition to its burgeoning economic advantages prevalent across numerous economies within the Muslim world.⁷⁹ This phenomenon may be essentially linked to the observation that Nigerian Muslim Scholars, particularly those adhering to classical teachings, have not been sufficiently advocating for the importance of *waqf* and its socio-economic potential; thus, there exists an exigent need for enhanced public awareness concerning *waqf*. Certainly! Let's delve into the challenge posed by the lack of public awareness regarding the significance of *waqf* in Nigeria. This lack of awareness has several implications for effective *waqf* management:

3.5.7.1 Fundamental Comprehension Gap

A significant portion of Nigeria's Muslim population lacks a basic understanding of the *waqf* institution. Many are unaware of its historical context, purpose, and potential impact.⁸⁰ Without awareness, individuals may not appreciate the role *waqf* plays in social security, poverty alleviation, and community development. Potential donors may

⁷⁷ Adam Muhammad Abubakar, "Enhancing Waqf properties through Islamic investment techniques in Nigeria," (2015).

⁷⁸ Umar and Aliyu, "Sukuk: A veritable tool for effective waqf fund management in Nigeria."

⁷⁹ H Abdullahi, YZ Abdullah, and Y Mohammed, "Youth participation, unemployment and poverty in a democratic Nigeria: Towards a policy response for sustainable national security and economic development," *Journal of Economics and Sustainable Development* 4 10 (2013).

⁸⁰ Ahmad, "An empirical study of the challenges facing zakat and waqf institutions in Northern Nigeria."

not fully understand the long-term benefits of *waqf* compared to one-time charitable donations. *Waqf* creates a perpetual source of funding for charitable causes, whereas donations are typically used for immediate needs. This lack of understanding results in fewer individuals choosing to donate to *waqf* institutions.

3.5.7.2 Underestimation of Socio-Economic Benefits

Waqf has substantial economic advantages, as seen in various Muslim-majority economies. It contributes to job creation, sustainable income, and support for vulnerable populations. The lack of awareness prevents potential donors and beneficiaries from fully recognizing the socio-economic benefits of *waqf*.⁸¹ Nigerian Muslim scholars, particularly those adhering to classical teachings, have not sufficiently emphasized the importance of *waqf*. Advocacy is crucial for dispelling misconceptions, promoting transparency, and encouraging active participation in *waqf* initiatives.

3.5.7.3 Link to Historical Context

The decline of *waqf* awareness may be linked to historical factors. Nigeria's once flourishing *waqf* institutions during the Sokoto Caliphate have faced challenges over time. Scholars can bridge this gap by contextualizing *waqf* within Nigeria's history and emphasizing its relevance today.⁸² Public awareness campaigns, educational programs, and community outreach are essential. These efforts can highlight *waqf*'s role in education, healthcare, and poverty reduction. Mosques, schools, and community centres can serve as platforms for disseminating information about *waqf*.⁸³

3.5.7.4 Trust and Confidence Building

When people lack awareness, they may hesitate to donate or participate in *waqf* activities. Trust and confidence are crucial for successful *waqf* institutions. Scholars can

⁸¹ Nurudeen Abubakar Zauro et al., "Integration of Waqf towards enhancing financial inclusion and socio-economic justice in Nigeria," *International Journal of Ethics and Systems* 36, no. 4 (2020).

⁸² Ibrahim Nuruddeen Muhammad, "Scholars, merchants and civil society: Imperative for waqf-based participatory poverty alleviation initiatives in Kano, Nigeria," *Humanomics* 26, no. 2 (2010).

⁸³ Shafinar Ismail, M Hassan, and Suharni Rahmat, "The role of waqf in sustainable economic development," in *Islamic Social Finance* (Edward Elgar Publishing, 2023).

play a pivotal role in building trust by educating the public about *waqf*'s positive impact.⁸⁴ Enhancing public awareness about *waqf* is vital. By empowering individuals with knowledge, Nigeria can unlock the full potential of *waqf* endowments for the benefit of its citizens and society at large.

3.6 CONCLUSION

The chapter discusses the establishment and implementation of *waqf* institutions in Nigeria, the administration of *waqf*, and the issues and challenges of *waqf* management. The overview of the development of *waqf*, different policies, and programs, which were tailored towards youth empowerment, poverty alleviation, security measures, and sustainable human development in the country, these policies have not yielded positive results because of the political will, injustice, and corrupt practices. Although successive governments have made substantial investments in employment and economic empowerment programs, both youth unemployment and levels of insecurity continue to grow in Nigeria, casting doubt on their effectiveness. Some of the challenges that hinder the successful implementation of *waqf* institutions are the absence of political will from the side of the government, the lack of better planning, lack of awareness and underutilization of *waqf* funds, limited financial resource and income generation, improper funding, accurate information of running the affairs of *waqf*, and lack of trust and accountability. On the other hand, *waqf* institutions, as an Islamic form of charity, can benefit the whole society, regardless of individual religion, tribe, and political background. *Waqf* differs from various forms of charity as it is "*Sadaqa Jariyah*," a continual charity that has the characteristics of perpetuity, which lasts forever. It generates limitless benefits and rewards for the beneficiaries and the donors. Hence, perpetual *waqf* charity provides a long-lasting impact on the community. The benefits go beyond immediate usage; they benefit future generations with their perpetuity, which gives the beneficiaries a feeling of security because the services provided by the institution of *waqf* guarantee the solutions to existing and upcoming problems. This research argued that *waqf* had become a source of sustainable human development and plays a better role in providing youth empowerment for the teeming

⁸⁴ Rusni Hassan, Syed Musa Bin Syed Jaafar Alhabshi, and Adnan Yusoff, "Towards providing the best Shari'ah Governance practices for Waqf Based Institutions," *Al-Shajarah: Journal of the International Institute of Islamic Thought and Civilization (ISTAC)* (2017).

youth, appointing competent people to run the affairs of *waqf* institutions, which will lead to the actualization of it as the mandate.



CHAPTER FOUR

THE ROLE OF WAQF INSTITUTIONS TOWARDS YOUTH EMPOWERMENT FOR SUSTAINABLE DEVELOPMENT GOALS IN YOBE STATE, NIGERIA

4.1 INTRODUCTION

The chapter focuses on the role of *waqf* institutions in addressing the challenges of youth empowerment for sustainable development. It has also focused on the potential of *waqf* and connections with youth empowerment projects in the state to attain five sustainable development goals: education, employment, poverty alleviation (vocational skills), health care services, social activities, and business (entrepreneurship). *Waqf* is a kind of charitable Islamic endowment that has the potential to empower Yobe people's youth. The aim of *waqf* charity is to reduce poverty and empower the community to make them financially and economically independent.

4.2 THE POTENTIAL ROLE OF WAQF IN YOUTH EMPOWERMENT, PEACE AND SECURITY IN YOBE STATE

4.2.1 The Experience of Yobe State

Yobe State, as one of the states located in the northeastern region of the country, experiences a comparable situation regarding youth empowerment to the ongoing national efforts in promoting youth employment and empowerment. The concepts of peace and security are closely intertwined, and it is imperative for every nation to prioritize security concerns. The level of security within a country serves as an indication of its progress in development. Inequalities, corruption, mismanagement, autocracy, and unemployment invariably exert a detrimental influence on the development of a nation. These factors can breed discontent, impede progress, and lead to instances of violence and outbursts, ultimately resulting in crises and insecurity within a country.¹ The failure of national leaders to address the developmental

¹ Davies-Vengoechea Ximena, "A positive concept of peace," in *Keeping the Peace* (Routledge, 2004).

challenges, equitable distribution of the nation's resources, youth empowerment, justice, and equitable leadership has resulted in ethnic and religious conflict.²

In Yobe State, the involvement of thugs known as "*Yandaba*" in various disruptive actions and health-compromising activities, particularly the use of psychoactive substances, has created a long-lasting societal problem that requires the attention and necessary actions of the authorities. Although there is no specific definition for *Yandaba*, they are generally described as a group of armed unemployed youth, illiterates, and criminals who roam the streets of cities to commit criminal activities such as theft, bag snatching, armed robbery, and rape. These thugs are mostly found in the cities of northern Nigeria.³ These young men mostly come from poor families and families with lower economic status, as well as broken homes, among other factors.⁴ The issue of school dropout in Yobe has existed for decades, and it has been a persistent challenge that continues to plague the country's education system even before the arrival of the British colonial masters. Prior to that, the problem of school dropout had already taken hold in the Nigerian educational structure. These *Yandaba* are largely a product of school dropouts.

Interviewees were asked how *waqf* can help address unemployment, insecurity, and social vices among the youth in Yobe State. They responded by stating that *waqf* can be a platform that provides job opportunities and reduces youth idleness. If *waqf* is structured in a way that facilitates employment, it can also help address insecurity and social vices, as poverty and idleness among the youth contribute to negative indoctrination that can lead to social vices and, subsequently, insecurity (R10:D U.12).⁵ Another interviewee described the causes of unemployment, insecurity, and social vices among the youth in Yobe State, Nigeria. There are numerous causes, with a major focus on injustice from the governing authorities. In order to minimize the rates of unemployment, insecurity, and social vices, justice must be upheld. The *waqf* institution

² Beshiru Salawu, "Ethno-religious conflicts in Nigeria: Causal analysis and proposals for new management strategies," *European journal of social sciences* 13, no. 3 (2010).

³ Jonathan Matusitz and Michael Repass, "Gangs in Nigeria: an updated examination," *Crime, law and social change* 52 (2009).

⁴ Abee O Salaam, "Yandaba on the streets of Kano: Social conditions and criminality," *Vulnerable Children and Youth Studies* 6, no. 1 (2011).

⁵ RES 10. Interview conducted on 3rd August 2023, at their office of Zakat and Waqf Tikau Emirate Council, Sabon Garin Nangere, Yobe State. 3:45 pm to 4:40 pm.

can also play a role by providing job opportunities in various sectors (R2:D U.12).⁶ Additionally, interviewees expressed their concern over the causes of unemployment in Yobe State, Nigeria. They linked the causes to the shortage of available positions in the state public service compared to the large number of educated individuals seeking white-collar jobs. Furthermore, unemployment and poverty are the main factors contributing to youth restiveness, drug abuse, and, ultimately, insecurity (R1:D U.12).⁷

4.3 SOCIAL ISSUES AND CHALLENGES OF UNEMPLOYMENT IN YOBE STATE, NIGERIA

Youth unemployment results in a variety of societal challenges, including insecurity, poverty, and other social issues. The causes attributed to the prevalent problems of unemployment and insecurity among the youth in Yobe State are numerous; in summary, these issues can be outlined as follows:

4.3.1 Lack of Incentives in the Agricultural Sector

The importance of harnessing the potential of youths in the agricultural sector has not been adequately emphasized by the state authorities. Although the agricultural industry has the capability to provide employment opportunities for a significant number of youths, this potential remains untapped due to a lack of financial support from the government. An interview with a government official revealed that the government's inability to assist the youth in adopting modern agricultural practices like horticulture, poultry, and fish farming has emerged as a major area of concern, contributing to the escalating rate of unemployment among the youth in the state (R1:D.U.2).⁸

Yobe State significantly contributes to the agricultural sector, with Nigeria grappling with challenges stemming from limited access to natural and human resources. Notably, in Yobe, 40% of the state's land is currently under cultivation, while 75% of the land is suitable for agricultural purposes. This underscores the immense

⁶ RES 2. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 10:01am to 11:015 am.

⁷ RES 1. The interview was carried out on the 22nd of June 2023, at the office located in the Ministry of Youth and Sport in Damaturu, Yobe State, from 2:15 pm to 3:05 pm.

⁸ Ibid.

potential of the state to enhance the agricultural sector, thereby addressing the issues of unemployment, agriculture, and food security in the region.

Within Yobe State, groundnut, millet, and guinea corn farming have historically been the primary economic activities, serving as the main source of employment for thousands of youths involved in various aspects such as farming, harvesting, processing, and selling. The reluctance of people to invest in the agricultural sector also contributes to youth unemployment, particularly affecting those lacking formal education. A respondent highlighted that previously, youth empowerment was not a significant issue as agriculture served as the primary source of employment; however, the neglect of agriculture has led people to shift their focus to governance or the public sector, which, being limited in scope, fails to accommodate a large number of job seekers (R4:D.U.3).⁹

4.3.2 Lack of Experience and Proficiencies

A significant portion of employers lack the essential competencies sought after by employers and also lack the entrepreneurial abilities necessary for self-employment. In the African context, the competencies possessed by job seekers often do not align with the requirements of employers.¹⁰ Data provided by the National Bureau of Statistics (NBS) highlights a worrisome figure of unemployed individuals who possess post-secondary qualifications, including graduates and those without formal education.¹¹ This discrepancy is closely linked to the mismatch between the skills, education, and qualifications of graduates and the job opportunities available¹². One interviewee highlighted the adverse effects of the lack of experience and skills. Within the cohort of university graduates, deficiencies in interpersonal skills, decision-making, critical thinking, and computer literacy are observed due to shortcomings in the education

⁹ RES 4. Interview conducted on 20th July 2023, at his office, Registry Department, Federal University Gashua, Yobe State. 2:58 pm to 3:17 pm.

¹⁰ David W Kent and Paul SD Mushi, *The Education and Training of Artisans for the Informal Sector in Tanzania. Education Research. Serial No. 18* (ERIC, 1995).

¹¹ Labour Force Statistics, "Nigerian Bureau of Statistics. 2010," (Retrieved, 2015).

¹² Alarudeen Aminu, "Characterising graduate unemployment in Nigeria as education-job mismatch problem," *African Journal of Economic Review* 7, no. 2 (2019).

system, rendering them less competitive for roles in ICT or computer-based fields such as financial institutions and private enterprises (R10:D.U.4).¹³

4.3.3 Defective Educational System in Nigeria

As of Q4 2020, Nigeria's unemployment rate was recorded at 33.3 percent. However, recent data from the National Bureau of Statistics (NBS) shows a decline in unemployment rates to 5.3 percent (Q4 2022) and 4.1 percent (Q1 2023) following the release of the new Nigeria Labour Force Survey (NLFS)¹⁴. An interviewee expressed concerns about the inadequate quality of education in Nigeria, attributing it to insufficient government funding and poor management across all levels of education, from primary to tertiary institutions and universities. The lack of conducive learning environments, modern facilities, incentives, and continuous training for educators were highlighted as major challenges (R4:D.U.5).¹⁵

Insufficient financial support from the federal government towards the educational sector reflects the substandard quality of education in the nation. With education receiving less than 20% of the total budget and the majority of the expenditure being recurrent, the inadequacy of funding is apparent.¹⁶ In the 2017 budget, only 7.04% was allocated to the educational sector, covering both capital and recurrent expenses.¹⁷ This allocation falls significantly below UNESCO's recommended benchmarks of 26% of the national budget and 6% of the GDP for education funding. Nigeria has consistently earmarked around 6% of the national budget for education, indicating a substantial gap in meeting international standards.¹⁸

¹³ RES 10. Interview conducted on 3rd August 2023, at their office of Zakat and Waqf Tikau Emirate Council, Sabon Garin Nangere, Yobe State. 3:45 pm to 4:40 pm.

¹⁴ Statistics, "Nigerian Bureau of Statistics. 2010."

¹⁵ RES 4. Interview conducted on 20th July 2023, at his office, Registry Department, Federal University Gashua, Yobe State. 2:58 pm to 3:17 pm.

¹⁶ Musa N Dumbuya, "The Impact of Funding Sources on Working Capital Management by Small and Medium Enterprises in Nairobi's Central Business District" (United States International University-Africa, 2019).

¹⁷ Comfort R Etor, Ekpenyong E Ekanem, and Mary A Sule, "Access and Resource Allocation to Education in Nigeria," *International Education Studies* 13, no. 3 (2020).

¹⁸ EC Nduche, OI Inyama, and UB Ugwuanyi, "Government Expenditure on Primary Welfare Sector and Economic Growth of Nigeria: A Correlation Analysis," *European Review in Accounting and Finance*, 6 (2), 38-52. DOI: <https://doi.org/10.5281/zenodo.7339097> (2022).

Some of the developed nations are adequately financing their educational sector, for example, Lesotho with 35.33% of the GDP, Cuba with 32.21%, Saudi Arabia with 30.0%, and Oman with 27.44%, while Nigeria allocates only 5.94% of the GDP (World Bank).¹⁹ The practice of assigning less than 5 percent of the GDP to the educational sector poses a threat to the advancement and quality of the country's educational framework.²⁰ A participant disclosed that insufficiencies in government funding for the education sector have led to substandard infrastructure, inadequately trained educators, and administrative personnel across all levels of education (R11:D.U.6).²¹ Insufficient funding in the local educational sector results in inadequate school facilities, leading to a situation where over 100 students are assigned to a single teacher, contrary to the UNESCO standard of 35 students per teacher skills²². Annually, numerous graduates are produced by the country's higher education institutions, many of whom lack employable skills.²³ Reflecting on this issue, another participant highlighted that university curricula often do not align with practical job requirements, necessitating additional training by organizations, such as banks, to bridge the skills gap. If suitable candidates are not readily available, these organizations resort to hiring graduates and providing them with the necessary training (R6:D.U.7).²⁴

Universities in Nigeria have not effectively updated their curricula to align with the contemporary demands of the labour market, particularly in terms of the skills essential for graduates to excel and contribute meaningfully to their professions.²⁵ The National Universities Commission established the minimum academic standards for all programs offered in Nigerian universities in 1989. Subsequently, in 2001, the commission commenced a curriculum review process to address the evolving needs of the labour market. Hence, there is a critical need to modernize the curriculum.²⁶ The

¹⁹ World Bank, *World development report 2019: The changing nature of work* (The World Bank, 2018).

²⁰ Dumbuya, "The Impact of Funding Sources on Working Capital Management by Small and Medium Enterprises in Nairobi's Central Business District."

²¹ RES 11. Interview conducted on 22nd June 2023, at his office at Yobe Islamic Mosque Damaturu Yobe State. 2:00 pm to 3:00 pm.

²² Moses W Ngware, Moses Oketch, and Alex C Ezech, "Quality of primary education inputs in urban schools: Evidence from Nairobi," *Education and Urban Society* 43, no. 1 (2011).

²³ Augustus N Gbosi, *The Dynamics of Managing Chronic Unemployment in Nigeria's Depressed Economy: An Inaugural Lecture* (University of Port Harcourt Press, 2005).

²⁴ RES 6. An online interview was conducted on July 9, 2023, with the participant situated in Nguru, Yobe State.

²⁵ Oluyomi Susan Pitan, "Graduate employees' generic skills and training needs," *Higher Education, Skills and Work-Based Learning* 7, no. 3 (2017).

²⁶ Pitan, "Graduate employees' generic skills and training needs."

education imparted to undergraduate students must encompass not only theoretical knowledge but also practical skills to equip them for the workforce. There is a perception that the competencies acquired by graduates during their academic pursuits often fall short of job requirements, necessitating employers to provide additional training at their expense.²⁷

4.3.4 Corruption

Corruption pertains to the conduct of both public and private individuals who illicitly enrich themselves and encourage others to do so through the exploitation of their entrusted positions. Systemic corruption is commonly perceived as deeply rooted corruption, occurring when bribery (monetary or otherwise) is offered within a dishonest association.²⁸ Bureaucratic corruption represents a form of corruption prevalent in governmental administration, manifesting in the routine operations of entities such as schools, hospitals, police departments, and other public and private organizations. This type of corruption is often labelled as petty corruption and resembles the corruption of necessity, where individuals acquire business advantages from the public or private sector through inappropriate means.²⁹ Various factors have been pinpointed as underlying causes of significant corruption in Nigeria, including the nation's political-economic state, feeble governmental establishments, and widespread poverty. The failure to enforce regulations and ethical codes, along with biased judgments, has led a substantial portion of the Nigerian populace to engage in corrupt activities. Corruption stands as a major obstacle hindering the youth's access to employment opportunities and empowerment initiatives.³⁰

In accordance with the aforementioned points, some participants in the interviews expressed that owing to the insufficient number of secondary schools and universities capable of accommodating the vast pool of applicants within the state, parents, and guardians are resorting to unconventional methods to influence the

²⁷ Ibid.

²⁸ Victor E Dike, "Corruption in Nigeria: A new paradigm for effective control," *Africa economic analysis* 24, no. 08 (2005).

²⁹ Leslie Holmes, *Corruption: a very short introduction*, vol. 426 (Oxford University Press, USA, 2015).

³⁰ Muhammad Abdullahi and Bemshima Saka, "Youth Unemployment As A Challenge To Democratic Consolidation In Nigeria," *Zamfara Journal of Politics and Development* 4, no. 1 (2023).

enrolment of their children in federal government secondary schools, even securing admission for higher education. Offspring of wealthy individuals are granted preferential treatment in securing admissions, particularly in competitive fields like medicine, law, and engineering, leaving less economically individuals with limited prospects (R8:D.U.8).³¹ Merit and competence no longer serve as determining factors for youth employment, as considerations such as religious affiliation, regional origin, and tribal ties take precedence. Individuals from wealthy backgrounds or high social status are more likely to secure employment opportunities compared to those hailing from less privileged family backgrounds (R15:DU8).³²

4.3.5 Youth Engagement in Political Thuggery in Yobe State

The involvement of youths in acts of thuggery within the nation has been attributed to the political elite. Ruffians interpret thuggery as misconduct or violent behaviour. Thuggery is closely linked to violence, with actions including killing, theft, intimidation, robbery, and hooliganism falling under this category.³³ Political thuggery involves the illegal and coercive methods employed to gain or retain a political position, often utilizing armed youths to disrupt elections or intimidate voters.³⁴ The effects of youths' participation in political thuggery will not be over-emphasized, as highlighted by a respondent. Youths are often enlisted by aspiring politicians in a state of desperation, resorting to violent tactics to seize power or hold onto their positions by any means necessary. Consequently, these politicians may recruit certain youths, offering them monetary incentives and intoxicants to disturb the peace within the region (R2:DU9).³⁵ The rise in the population of unemployed youths, illiterate individuals, and substance abusers in the state, coupled with an increase in poverty levels, leaves many vulnerable to manipulation by unscrupulous politicians. These individuals can be

³¹ RES 8. Interview conducted on 15th July 2023, at his office at the Yetim Care Foundation, Damaturu, Yobe State. 9:05 am to 10:11 am.

³² RES 15. Interview conducted on 6th June 2023, at his office at the Ministry of Religious Affairs, Damaturu Yobe State. 2:50 pm to 3:46 pm.

³³ Chris Baldick, *The concise Oxford dictionary of literary terms* (Oxford university press, 1996).

³⁴ R Howell, "Political thuggery in vogue," *Chicago: L and T press Ltd* (2004).

³⁵ RES 2. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 10:01am to 11:015 am.

easily influenced and compensated by corrupt politicians to incite chaos, intimidate voters, disrupt peace, and manipulate election results (R10:D.U.9).³⁶

As outlined in an interview with a respondent, the socio-economic circumstances of youths are exploited by politicians who provide minimal financial incentives to encourage violence, destruction, and even loss of life in pursuit of their political goals. The acts of violence and thuggery prevalent in Yobe State are predominantly carried out by the youths who are openly recruited, funded, and occasionally armed by government officials, politicians, party members, and their proxies (R15:D.U.9).³⁷

4.3.6 Youth's Inability to Continue with their Studies (School Dropout)

The importance of education in both personal development and national progress cannot be overstated. Education serves as a crucial foundation for any society, facilitating technological advancements, human capital growth, and economic prosperity.³⁸ The escalation of violence, crime, and insecurity is often linked to youths who prematurely drop out of school. The respondent in the interview reiterates this viewpoint, emphasizing that the rise in violence, criminal activities, and insecurity can be attributed to youths who discontinue their education prematurely (R2:D.U.10).³⁹ In Nigeria, possessing a certificate from higher education institutions such as a bachelor's degree, diploma, or national school certificate is typically a minimum requirement for employment across various roles. Consequently, individuals who leave school without obtaining such qualifications face challenges, jeopardizing their social well-being (R8:D.U.10).⁴⁰

Illiteracy in Nigeria in the year 2022 is reported to be at a rate of 31% (of the estimated total population). As indicated by the Ministry of Education, this figure shows

³⁶ RES 10. Interview conducted on 3rd August 2023, at their office of Zakat and Waqf Tikau Emirate Council, Sabon Garin Nangere, Yobe State. 3:45 pm to 4:40 pm.

³⁷ RES 15. Interview conducted on 6th June 2023, at his office at the Ministry of Religious Affairs, Damaturu Yobe State. 2:50 pm to 3:46 pm.

³⁸ AB Fafunwa, "Dropout in the Nigeria education system," *Nigeria Education Trends and Issues. Ile Ife: University of Ife Press, Nig. Ltd* (1983).

³⁹ RES 2. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 10:01am to 11:015 am.

⁴⁰ RES 8. Interview conducted on 15th July 2023, at his office at the Yetim Care Foundation, Damaturu, Yobe State. 9:05 am to 10:11 am.

a decline from the corresponding rate in 2015, which was 38%. Consequently, it can be deduced that the literacy rate in Nigeria is expected to be approximately 69% in the year 2022.⁴¹ Despite the fact that some of the youths attended the *Tsangaya Qur'anic* schools, they were still classified by the government as being out of the educational system. A respondent has provided a comprehensive overview of the consequences of students who discontinue their education within the community. In the Yobe region, a considerable number of children abandon their schooling annually for various reasons such as financial constraints, health issues, family breakdowns, negative teacher attitudes, societal pressures, and other factors. The presence of these out-of-school children poses a serious threat to the peace and stability of the community. Nevertheless, these children often resort to engaging in unlawful behaviours like theft, robbery, violence, and other undesirable activities within society; eventually, a majority of them find themselves incarcerated for committing various crimes (R14:D.U.11).⁴²

4.4 THE POTENTIAL ROLE OF WAQF IN YOUTH EMPOWERMENT FOR SUSTAINABLE DEVELOPMENT IN YOBE STATE

Waqf, youth empowerment, and sustainable development have important roles to play in Yobe State. *Waqf* was considered a vital economic institution that helped develop peaceful coexistence in society, providing empowerment to teaming youth, enhancing economic growth, and generating income to attain the sustainability of human development.⁴³ From the Islamic economics point of view, *waqf* can be considered as an investment fund asset for revenue generation instead of just expenditures. Therefore, *waqf* is an investment as well as a savings option. As a result of the perpetual nature of *waqf* that can be neither sold nor disposed of based on the donations of *waqf* properties, the investment is increasing, and job opportunities and the generation of more income are certain. There are a number of *waqf* activities that boost youth empowerment, especially in matters relating to entrepreneurship, skill acquisition programs, etc. Interview with a participant from the government has shown that there is a need for

⁴¹ Ronke Ogunmakin, "Quality and Inclusive Education in the Context of Education for Sustainable Development in Nigeria," *International Journal of Education, Library and Information Communication Technology* 1, no. 1 (2022).

⁴² RES 14. Interview conducted on 5th August 2023, at his office at Chiroma Ibrahim Memorial Tahfiz School Potiskum, Yobe State. 8:30 am to 9:20 am.

⁴³ Mohamad Suhaimi, Ab Rahman, and Marican, "The role of share waqf in the socio-economic development of the Muslim community: The Malaysian experience."

strong collaboration between *Waqf Institutions* Ministry of Youth Empowerment and other ministries and agencies to reduce the rate of unemployment in the state. A government official has shed more light on the efforts by the government despite the high number of unemployed youths in Yobe State.

Currently, the establishment of a symbolic relationship or synergy remains unresolved. Nevertheless, there is an optimistic expectation that individuals will raise awareness to encourage governmental action. The administration led by the Executive Governor of Yobe State, the Honourable Mai Mala Buni, is diligently striving to address issues related to youth unemployment and poverty. Collaboratively, the Ministry of Women Affairs and the Ministry of Humanitarian Affairs and Disaster Management are working as partners to alleviate youth unemployment (RES 1:D.U.1).⁴⁴

The Sustainable Development Goals (SDGs) encompass a set of seventeen interconnected objectives formulated to function as a "shared blueprint for peace and prosperity for people and the planet, now and into the future." These objectives include eradicating poverty, ensuring zero hunger, promoting good health and well-being, and facilitating quality education. Sustainable development involves leveraging the educational systems worldwide to contribute to a more sustainable future. It is important to view sustainability as a long-term objective, while sustainable development encompasses various processes and avenues to attain this goal.

4.5 THE ROLE OF WAQF INSTITUTIONS TOWARDS YOUTH EMPOWERMENT IN YOBE STATE

Waqf institutions play a multifaceted role in youth empowerment by providing educational opportunities, financial support, healthcare services, entrepreneurship initiatives, social welfare programs, community development projects, and cultural/religious education. Through these contributions, *waqf* institutions contribute to the holistic development of youth and empower them to realize their potential and contribute positively to society.

⁴⁴ RES 1. The interview was carried out on the 22nd of June 2023, at the office located in the Ministry of Youth and Sport in Damaturu, Yobe State, from 2:15 pm to 3:05 pm.

4.5.1 The Role of *Waqf* to Attain Quality Education for Sustainable Development in Yobe State

Higher education's focus on empowerment functions as a mechanism for individual growth.⁴⁵ It cultivates an individual's capacity for empowerment, success, and cognitive advancement. The primary and most crucial mechanism for instigating socio-political and economic transformations has been education. The facilitation of empowerment necessitates the provision of adequate training for all children, especially young females.⁴⁶ The governmental directive stipulated that every state within the federation is entitled to a minimum of one Federal University, Polytechnic, and College of Education.

In addition, the state administrations nationwide have established and financially supported state-run Universities, Polytechnics, and Colleges of Education. Yobe's population is approximately 3.7 million individuals, based on estimations for the year 2022. Consequently, the two Universities are insufficient to meet the populace's demands, as the institutions' resources are strained due to high teacher-student ratios and intense competition for admission.

The establishment of one primary school in every ward throughout all local government areas of Yobe State was initiated by the state government. The insufficiency of primary or secondary educational institutions within specific wards due to the high population density has led to issues of overcrowding and, subsequently, a decline in educational quality, thereby deviating from the prescribed student-teacher ratio policy. Insights gained from an interview with a participant highlighted the presence of renowned *waqf*-based educational institutions in Yobe, such as Chiroma Ibrahim Memorial Tahfiz School Potiskum, Ya Zahra Orphanage Foundation Potiskum, Al-Istiqamah Foundation Damaturu, Yetim Care Foundation Damaturu, Nurul Awlad Model School Nguru, Arabic and Islamic College of Education (JIBWIS) Potiskum, and various other *awqaf* schools in the state. This initiative has significantly contributed

⁴⁵ Mark Burton and Carolyn Kagan, "Rethinking empowerment: Shared action against powerlessness," *Psychology and society: Radical theory and practice* (1996).

⁴⁶ Shuaibu Umar Gokaru and Mohd Roslan Mohd Nor, "Ottoman Civilization and Its Impact in Contemporary Malaysia: An Evaluation," *Journal of Al-Tamaddun* 18, no. 1 (2023).

to the generation of employment opportunities for the youth residing in the area (R9:D.U.13).⁴⁷

Some of the participants reiterated the role of *waqf* in youth empowerment in education. Some of the higher institutions of learning that operate under *waqf* foundations, foundations provide various post-secondary education in different areas of specialization, for example, Arabic and Islamic College of Education Potiskum (R9:D.U.13).⁴⁸ There is quite a number of humanitarians who devoted part of their wealth for helping the less privileged youth who secure admission into any higher institutions of learning including abroad. They could not afford the tuition fees or any other school expenses. Among the philanthropists are Senator Ibrahim Mohammed Bomo, the late Alhaji Barau Potiskum, and many more (R14:D.U.13).⁴⁹ Alhaji Muhammad Umar Baradan Potiskum is among the Yobe-based philanthropists who have contributed immensely towards the development of education in various capacities in the state particularly in Yobe South. He has built a school as *waqf*, which currently enrolls more than 1000 students in enhancing education in the area (R4:D.U.13).⁵⁰ The concept of empowerment in the tertiary educational system is an instrument of self-improvement.⁵¹ It also helps to increase a person's intellectual ability, achievement, and empowerment potential. Education has been considered as the absolute and most important instrument of social, economic, and political change.⁵²

“The most important thing is that they (the youth) need to be given free and compulsory education so as to make them aware of the rights and duties and possible free legal aid so that they can fight their cases without spending money.”⁵³

Education is very significant for human life, and it is considered a long-term investment that can produce a better society with good moral upbringing, such as productive leaders, preachers, and scholars, which society will be proud of in future generations.

⁴⁷ RES 9. Interview conducted on 25th July 2023, at his office at the Ya Zahra Orphanage Potiskum, Yobe State. 4:00 pm to 5:00 pm.

⁴⁸ Ibid.

⁴⁹ RES 14. Interview conducted on 5th August 2023, at his office at Chiroma Ibrahim Memorial Tahfiz School Potiskum, Yobe State. 8:30 am to 9:20 am.

⁵⁰ RES 4. Interview conducted on 20th July 2023, at his office, Registry Department, Federal University Gashua, Yobe State. 2:58 pm to 3:17 pm.

⁵¹ Burton and Kagan, "Rethinking empowerment: Shared action against powerlessness."

⁵² Robert Adams, *Empowerment, participation and social work* (Bloomsbury Publishing, 2017).

⁵³ Kapur Promilla, "Empowering the Indian women," *Publication division, Ministry of Information and Broadcasting, Government of India* (2001).

Yobe state, in particular, *waqf* can play a significant role in providing quality education to the youth by the utilization of *waqf* funds. Interviews with participants have expressed divergent views regarding the subject matter as follows:

If the *waqf* endowment is allocated to enhance the educational system in Yobe State, particularly in the northern region of the country, it is imperative for the founders of the *waqf* to channel their resources toward establishing *Tahfiz* primary and secondary schools. These institutions should offer a curriculum that integrates both Islamic and Western education, eventually paving the way for the development of universities that cater to a wide array of educational disciplines (R.10:D.U.13).⁵⁴ Numerous institutions of higher learning operating under the auspices of *waqf* foundations have successfully provided various post-secondary educational opportunities in fields such as Arabic and Islamic education, as evidenced by establishments like the Arabic and Islamic College of Education in Potiskum and the Annur Institute of Islamic Education branch in Potiskum (R.14:D.U.13).⁵⁵

Efforts to determine the exact number of *waqf*-based schools in Yobe State have been inconclusive due to instances where individuals and organizations have made donations without formal notification to the relevant authorities, thus remaining unregistered. During interviews, divergent views were expressed on the subject matter. *Waqf*-based institutions were initially intended to alleviate the hardships faced by underprivileged members of society. Moreover, empowering the youth through the educational sector has been identified as a key strategy to address issues such as insurgency, socio-economic challenges, and political instability at a national level. For example, reintegrating school dropouts into *waqf*-based educational facilities where they can receive education either free of charge or at a subsidized rate can be a significant step in this direction (R.14:D.U.13).⁵⁶ The concept of cash *waqf* plays a crucial role in the economic development of society, involving the private sector and

⁵⁴ RES 10. Interview conducted on 3rd August 2023, at their office of Zakat and Waqf Tikau Emirate Council, Sabon Garin Nangere, Yobe State. 3:45 pm to 4:40 pm.

⁵⁵ RES 14. Interview conducted on 5th August 2023, at his office at Chiroma Ibrahim Memorial Tahfiz School Potiskum, Yobe State. 8:30 am to 9:20 am.

⁵⁶ RES 14. Interview conducted on 5th August 2023, at his office at Chiroma Ibrahim Memorial Tahfiz School Potiskum, Yobe State. 8:30 am to 9:20 am.

profit-oriented entities responsible for promoting societal welfare in areas such as healthcare, education, social services, and environmental conservation (R.7:D.U.13).⁵⁷

The utilization of cash *waqf* for educational advancement in various nations has demonstrated numerous achievements not solely within the educational domain but also in fostering economic growth, promoting peace, and fostering harmony. In the early stages of Islamic history, *waqf* funds were utilized to sponsor educational initiatives, typically involving libraries, books, educators, salaries, student stipends, and other pertinent programs. The Yobe community necessitates a *waqf* foundation to empower educational establishments, a move that would significantly benefit underprivileged youth striving to acquire knowledge to realize their goals. This sentiment is reflected in a respondent's feedback. The exact number of *waqf*-funded primary and secondary schools in Yobe State remains unknown, yet numerous students are reaping substantial benefits from these institutions, with many being employed by the schools either as educators or in other roles. Many of these schools feature business facilities on their premises that are leased out, serving as a significant income source (R8:D.U.13).⁵⁸ Furthermore, a contributor expounded on this matter by emphasizing the importance of enhancing educational standards and cultivating productive individuals in Yobe State. A philanthropist such as Senator Ibrahim Mohammed Bomo has established a *waqf*-funded school in Potiskum, which is set to be inaugurated soon. This institution is anticipated to offer science-based subjects, equipping students to pursue further studies in diverse fields at colleges of education or universities (R14:D.U.13).⁵⁹ Several affluent individuals in Yobe have instituted foundations, with one notable example being the Yetim Care Foundation in Damaturu, the state capital. These foundations have significantly supported the advancement of *waqf*-based institutions, contributing to the construction of classrooms or libraries, and providing scholarships and financial aid to deserving students pursuing higher education at various Nigerian tertiary institutions (R8:D.U.13).⁶⁰

⁵⁷ RES 7. Interview conducted on 18th August 2023, at his office at the Yetim Care Foundation, Damaturu, Yobe State. 5:00 pm to 6:00 pm.

⁵⁸ RES 8. Interview conducted on 15th July 2023, at his office at the Yetim Care Foundation, Damaturu, Yobe State. 9:05 am to 10:11 am.

⁵⁹ RES 14. Interview conducted on 5th August 2023, at his office at Chiroma Ibrahim Memorial Tahfiz School Potiskum, Yobe State. 8:30 am to 9:20 am.

⁶⁰ RES 8. Interview conducted on 15th July 2023, at his office at the Yetim Care Foundation, Damaturu, Yobe State. 9:05 am to 10:11 am.

In Yobe State, certain individuals have established endowments to provide financial assistance to their immediate family members, particularly the youth, who aspire to pursue higher education at tertiary institutions. Some have allocated their resources, such as vehicles for commercial use and funds to sponsor the education of their close relatives. An interview with a respondent underscored this very issue. It is imperative to encourage philanthropists, individuals, and private entities to collectively engage in establishing and overseeing school operations, covering tuition fees, procuring educational resources, and similar endeavours through the contribution of cash *waqf* by the populace (R5:D.U.13).⁶¹

Some participants underscored the significance of cash *waqf* in promoting education empowerment, stating that cash *waqf* has the potential for investment in both low and high-risk ventures. It is essential for cash *waqf* initiatives to adhere to sharia principles, and the funds collected can be channelled into the educational sector through the establishment of *waqf*-based universities. These universities aim to educate and provide job opportunities to the youth, contributing to the expansion of the nation's economy (R6:D.U.13).⁶² Currently, Jama'atu Izalatil Bid'ah Wa Iqamatis Sunnah (JIBWIS) has initiated the establishment of a *waqf*-based Islamic University in Hadejia, Jigawa State. The envisioned university will offer diverse disciplines that blend Islamic values with Western education, ultimately benefiting many young individuals and addressing societal unemployment challenges (R4:D.U.13).⁶³ It is recommended that *waqf* funds be strategically invested in profitable commercial ventures, with generated income supporting youth through scholarships for local and international studies or procurement of educational resources for schools (R10:D.U.13).⁶⁴ Moreover, a participant proposed the establishment of a *waqf* bank in Yobe, where public deposits could be utilized to provide interest-free loans to students for educational expenses. Scholarships, vocational training, and youth development projects should also be prioritized to support deserving individuals (R3:D.U.13).⁶⁵ Another participant

⁶¹ RES 5. Interview conducted on 8th September 2023, at his office, Department of Islamic Studies, Federal University Gashua, Yobe State. 2:47 pm to 3:40 pm.

⁶² RES 6. An online interview was conducted on July 9, 2023, with the participant situated in Nguru, Yobe State.

⁶³ RES 4. Interview conducted on 20th July 2023, at his office, Registry Department, Federal University Gashua, Yobe State. 2:58 pm to 3:17 pm.

⁶⁴ RES 10. Interview conducted on 3rd August 2023, at their office of Zakat and Waqf Tikau Emirate Council, Sabon Garin Nangere, Yobe State. 3:45 pm to 4:40 pm.

⁶⁵ RES 3. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 3:00 pm to 4:00 pm.

suggested entrusting the cash *waqf* bank with investment deposits to engage in sharia-compliant income-generating activities. This approach allows for investments in educational institutions such as schools or universities, offering quality education at affordable rates to students (R6:D.U.13).⁶⁶ The establishment of a *waqf* bank is expected to benefit individuals, society, and *waqf* institutions at large. Educational institutions supported by the *Waqf* Bank can empower youth through education, employment opportunities, income generation, and overall state economic development (R6:D.U.13).⁶⁷

4.5.2 The Role of *Waqf* in the Provision of Good Healthcare Services for Sustainable Development in Yobe State

Health serves as a crucial metric utilized for the evaluation of societal progress and welfare. The advancement of any given community hinges on its capacity to secure optimal resources and essential healthcare amenities. However, a significant issue in Yobe State pertains to the financial aspect of the healthcare sector. The escalation of healthcare service expenses poses a notable challenge, potentially burdening the populace, particularly those lacking insurance coverage or individuals from impoverished and low-income brackets, with the burden of healthcare costs or even leading them to disregard untreated illnesses, consequently risking their employability (WHO 2013). A key gauge for assessing the efficacy of healthcare service provision is the count of available inpatient beds in public hospitals, considered a fundamental indicator. This metric is calculated by dividing the overall population by the number of inpatient beds, followed by multiplication. During the Islamic era, a large proportion of hospitals were sustained through *waqf* revenues. *Waqf* funds were allocated for strategic social endeavours', including healthcare, encompassing patient expenses, staffing of physicians and trainees, and infrastructure development.

The Yobe State administration has instituted primary healthcare units or dispensaries in every ward, local hospitals in each administrative district, general hospitals, and various specialized medical facilities at the state level. However, given the current population size in the state, these healthcare services prove insufficient to

⁶⁶ RES 6. An online interview was conducted on July 9, 2023, with the participant situated in Nguru, Yobe State.

⁶⁷ Ibid.

adequately address the healthcare needs of the populace. Various stakeholders have shared perspectives on the influence of *waqf* on healthcare services. Strengthening healthcare services will facilitate broader engagement of healthcare service beneficiaries, enabling them to comprehend the implications on their health status (R3:D.U.14).⁶⁸ Situated in Fika town, Sunnah Clinic Fika stands as a *waqf*-based medical facility in Yobe, catering to numerous individuals in the vicinity. The clinic attends an average of 10 to 15 patients each day, with a staff of seven members who receive monthly remuneration (R4:D.U.14).⁶⁹

The branch of Jamaatu Izalatul Bid'ah Wa Iqamatis Sunnah in Potiskum has initiated a medical facility at Rugar Fulani Potiskum aimed at serving the community, particularly the youth, impoverished individuals, women, and those less privileged. This healthcare center offers medical services to various groups, with a focus on youth, children, and women. Reports indicate that the clinic caters to a minimum of 20 to 30 patients daily and is staffed by approximately nine individuals. (R4:D.U.14).⁷⁰ Additionally, it has been revealed that the Islamic Medical Association of Nigeria (IMAN) Yobe chapter is providing financial aid to underprivileged patients in certain state hospitals, with plans to establish a theatre and diagnostic complex at the specialist hospital in Damaturu. This initiative is expected to benefit the residents of Yobe by reducing mortality rates and minimizing the need to seek medical attention in neighboring states. (R4:D.U.14).⁷¹ Several foundations in Yobe State also offer financial support to indigent individuals unable to cover their medical expenses, with some benefactors contributing substantial sums to hospitals such as Sadaqat al-Jariya to assist patients in need (R9:D.U.14).⁷²

Due to the significant population size of Yobe State, many residents struggle to afford the high costs associated with private healthcare facilities. Therefore, there is a pressing requirement to establish *waqf*-based hospitals that can alleviate the healthcare challenges faced by the populace, offer affordable medical services, create job

⁶⁸ RES 3. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 3:00 pm to 4:00 pm.

⁶⁹ RES 4. Interview conducted on 20th July 2023, at his office, Registry Department, Federal University Gashua, Yobe State. 2:58 pm to 3:17 pm.

⁷⁰ Ibid

⁷¹ Ibid

⁷² RES 9. Interview conducted on 25th July 2023, at his office at the Ya Zahra Orphanage Potiskum, Yobe State. 4:00 pm to 5:00 pm.

opportunities for the youth, and contribute to the overall economic progress of the state. Historically, hospitals in the Islamic world were often funded through revenues generated by *waqfs*, which were utilized for various social purposes such as healthcare services, including patient care, physician provision, training, and hospital construction.⁷³ Emphasizing the significance of wealth distribution through the establishment of *waqf*-based clinics in Islam, respondents expressed concern that affluent individuals, philanthropists, and stakeholders should establish more of these clinics in Yobe State to enhance healthcare accessibility, particularly for vulnerable groups like children, women, and the elderly. (R10:D.U.14).⁷⁴ Although the number of *waqf* institutions in Yobe State is limited, their impact on the local population is substantial. For example, the Yobe State Contributory Health Care Agency (YSCHMA) has implemented a system of fair healthcare service delivery for all state residents, where contributing members donate as *waqf* to support other vulnerable individuals. (R4:D.U.14).⁷⁵

The institution of *waqf* exerts a significant influence on both the healthcare and educational sectors, thereby contributing to the socioeconomic development of the region. Yobe's historical background reveals a scarcity of *waqf*-funded medical facilities. Evidence suggests that *waqf* possesses the capacity to serve as an alternative financial resource for healthcare institutions within the state. Consequently, it is advisable for philanthropists, affluent individuals, and stakeholders to consider establishing and supporting *waqf*-based healthcare facilities in the region. Wealthy benefactors should prioritize the registration of their *waqf*-funded clinics with the appropriate *waqf* regulatory body in Yobe to ensure proper documentation. This endeavour not only offers employment prospects for the local populace but also aids in addressing healthcare challenges effectively (R3:D.U.14).⁷⁶ Various organizations in Yobe extend monetary assistance to underprivileged individuals who struggle to afford medical expenses, with some benefactors endowing substantial sums to clinics and

⁷³ Mohammed Abattouy and Salim T S Al-Hassani, "The role of awqāf in developing Islamic civilisation: Definition, history, functions and articulations with society," *Article Contributed by the Foundation for Science* (2013).

⁷⁴ RES 10. Interview conducted on 3rd August 2023, at their office of Zakat and Waqf Tikau Emirate Council, Sabon Garin Nangere, Yobe State. 3:45 pm to 4:40 pm.

⁷⁵ RES 4. Interview conducted on 20th July 2023, at his office, Registry Department, Federal University Gashua, Yobe State. 2:58 pm to 3:17 pm.

⁷⁶ RES 3. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 3:00 pm to 4:00 pm.

hospitals as a perpetual charity (*Sadaqah al-Jariyah*) to benefit disadvantaged patients (R4:D.U.14).⁷⁷ Notably, Senator Ibrahim Mohammed Bomo's empowerment programs have allocated resources towards tackling healthcare issues, particularly targeting the youth, children, and women across select primary healthcare centres in Zone 'B' of Yobe state (R4:D.U.14).⁷⁸ Numerous associations in Yobe engage in fundraising through cash *Waqf* to support impoverished individuals seeking medical treatment, with the collected funds allocated specifically to cover hospital expenses. Examples include the Association of Muslim Medical Practitioners of Nigeria and the Islamic Medical Association of Nigeria (IMAN) in Yobe state (R10:D.U.14).

4.5.3 The Role of *Waqf* in the Provision of Vocational Skills for Sustainable Development in Yobe State

Skill acquisition and vocational skills are fundamental components for the creation of employment opportunities, wealth generation, meeting market demands, and enhancing the economy. "Skill acquisition refers to a scientific comprehension that empowers individuals to use their hands and/or machinery for the purpose of production, maintenance, and self-sufficiency."⁷⁹ As per the insights gathered from discussions with the respondents, it is evident that besides financial assistance, individuals in need require skills, capacity development, training, and skill refinement to attain self-sufficiency, ensure social stability, and overcome poverty and adversity (R1:D.U.15).⁸⁰ Yobe has a significant population of illiterate and out-of-school young individuals. Therefore, there should be a heightened focus on vocational and technical skills training for the youth by *waqf* institutions, encompassing activities like furniture crafting, soap production, leatherworking, tailoring, and various others. This initiative will enable young people to become self-employed, fostering a tranquil and prosperous environment in Yobe State (R10:D. U.15).⁸¹

⁷⁷ RES 4. Interview conducted on 20th July 2023, at his office, Registry Department, Federal University Gashua, Yobe State. 2:58 pm to 3:17 pm.

⁷⁸ Ibid.

⁷⁹ DB Fakae, "Technical education: an overview of the learning process" (paper presented at the Capacity Building of Workshop for Lecturers of Polytechnics and Monotechnics in Nigeria for Higher Competence and Productivity Education Trust Fund, 2005).

⁸⁰ RES 1. The interview was carried out on the 22nd of June 2023, at the office located in the Ministry of Youth and Sport in Damaturu, Yobe State, from 2:15 pm to 3:05 pm.

⁸¹ RES 10. Interview conducted on 3rd August 2023, at their office of Zakat and Waqf Tikau Emirate Council, Sabon Garin Nangere, Yobe State. 3:45 pm to 4:40 pm.

Waqf entities can foster youth empowerment through investments in education, vocational training, sustainable development projects, job creation, and overall youth welfare enhancement. Similarly, participants emphasized that philanthropists in Yobe State have established multiple canter dedicated to educating and training young individuals in diverse vocational skills. Upon completion of their training, the individuals receive financial support to establish their own enterprises. These vocational training programs cover disciplines such as carpentry, welding, and tailoring, among others (R11:D.U.15).⁸²

Vocational education serves as a pivotal mechanism for cultivating a skilled workforce. Through the effective implementation of vocational education, there is a positive outlook that youth will acquire the necessary skills and competencies for human capital advancement, fostering self-sufficiency and societal harmony. Vocational education has significantly contributed to enhancing human capital development. Consequently, there is a pressing need to establish *waqf*-based vocational and technical education canter that address the skill requirements of young individuals in Yobe, spanning both secondary and tertiary education levels. A respondent highlighted that the Business and Engineering Skill Acquisition Centres in Yobe, operated by the state government, are pivotal in training youth in various skills like carpentry, bag making, plumbing, tailoring, and leather craftsmanship annually (R17:D.U.15)⁸³. Moreover, a non-governmental organization has empowered numerous youths in diverse vocational skills such as welding, tailoring, motor mechanics, tricycle repairs, air conditioning and refrigerator maintenance, carpentry, masonry, GSM repairs, electrical installations, and satellite installations. This initiative is significantly contributing to the well-being of the youth and the peace of the Yobe community (R8:D.U.15).⁸⁴

The Yobe Chapter of the Federation of Muslim Women Association of Nigeria (FOMWAN) has instituted a *waqf*-centred endowment aimed at supporting women. They have made significant strides in the empowerment of women and youth by

⁸² RES 11. Interview conducted on 22nd June 2023, at his office at Yobe Islamic Mosque Damaturu Yobe State. 2:00 pm to 3:00 pm.

⁸³ RES 17. Interview conducted on Online 19th September 2023, at 4:00 pm to 2:20 pm

⁸⁴ RES 8. Interview conducted on 15th July 2023, at his office at the Yetim Care Foundation, Damaturu, Yobe State. 9:05 am to 10:11 am.

imparting various vocational skills such as salon management, tailoring, soap production, and pomade making, among others (R7:D.U.15).⁸⁵

Several factors contribute to the high levels of unemployment in Nigeria, including the neglect of the agricultural sector, mass migration from rural to urban areas, lack of focus on vocational training institutions, widespread corruption, political favouritism, nepotism, low investment rates, and rapid population growth. A respondent emphasized that in Yobe, it is crucial for *awqaf* organizations or institutions to create conducive learning environments that facilitate effective skill acquisition among the youth. This can help reduce unemployment and deter young individuals from engaging in social vices (R10:D.U.15).⁸⁶ Rich individuals in Yobe State should prioritize the establishment of *waqf*-based learning, training, and vocational centres to benefit out-of-school young adults. These centres can offer training in various skills such as soap making, furniture craftsmanship, leatherwork, and more, enabling the youth to become self-reliant (R2:D.U.15).⁸⁷ The socio-economic impact of *waqf* in Yobe State revolves around poverty alleviation, reduction of social vices, creation of job opportunities, and enhancement of the youth's socio-economic status. Interviewees noted that training youth in diverse skills has effectively directed their energies towards productive endeavours', thereby enhancing their quality of life and contributing positively to society. Programs focusing on skills acquisition and entrepreneurship development in trades like tailoring, carpentry, plumbing, electrical work, GSM repair, shoemaking, POP production, interlocking, cosmetology, etc., have significantly influenced the lives of young people across the state (R1:D.U.15).⁸⁸ *Waqf* can play a crucial role in empowering youth in Yobe State, depending on its nature. For example, job opportunities may arise concerning the management of the *waqf* itself, leading to employment for individuals responsible for various tasks within the organization (R5:D.U.15).⁸⁹

⁸⁵ RES 7. Interview conducted on 18th August 2023, at his office at the Yetim Care Foundation, Damaturu, Yobe State. 5:00 pm to 6:00 pm.

⁸⁶ RES 10. Interview conducted on 3rd August 2023, at their office of Zakat and Waqf Tikau Emirate Council, Sabon Garin Nangere, Yobe State. 3:45 pm to 4:40 pm.

⁸⁷ RES 2. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 10:01am to 11:015 am.

⁸⁸ RES 1. The interview was carried out on the 22nd of June 2023, at the office located in the Ministry of Youth and Sport in Damaturu, Yobe State, from 2:15 pm to 3:05 pm.

⁸⁹ RES 5. Interview conducted on 8th September 2023, at his office, Department of Islamic Studies, Federal University Gashua, Yobe State. 2:47 pm to 3:40 pm.

4.5.4 The Role of *Waqf* in Agriculture for Sustainable Development in Yobe State

The contribution of the agricultural sector to Nigeria's GDP surpasses that of other sectors, accounting for over 50%, with export earnings reaching approximately 70% and more than 75% of the population residing in rural areas, primarily engaged in farming activities. Research indicates that Islamic Microfinance plays a crucial role in empowering young individuals by leveraging collective efforts to enhance human capital through the adoption of agricultural innovations, thereby increasing income levels for peace and sustainable development within the realm of Islamic World Studies (IWS).⁹⁰ The contemporary agricultural landscape has significantly boosted youth employment in Nigeria, standing at 35.21% as of 2021, encompassing sectors such as poultry, horticulture, cash crops, and food crop cultivation, among others. Historically, the agricultural sector has been a key employer, constituting over 60% of the Nigerian workforce during the 1960s and 1970s.⁹¹

Feedback from participants reveals that in Yobe State, agriculture remains a primary economic activity, offering substantial employment opportunities to thousands of youths engaged in farming, harvesting, processing, and selling agricultural products, particularly groundnut oil, thereby bolstering youth employment rates. However, the rise of petroleum resources and subsequent neglect of the agricultural sector have led to a surge in unemployment rates, posing a significant threat to national security (R10:D.U.16).⁹² The practice of donating lands as *waqf* for farming purposes has proven beneficial, with a portion of the agricultural produce shared between farmers and *waqf* institutions, creating employment prospects for youth and fostering economic growth within the state (R17:D.U.16).⁹³ The socio-economic impact of *waqf* initiatives in Yobe State is evident in the alleviation of poverty, reduction of social issues, and the generation of job opportunities through various *waqf*-based farming activities, ultimately elevating the socio-economic status of the youth (R2:D.U.16).⁹⁴ Numerous policymakers and public officials implement empowerment schemes tailored towards

⁹⁰ Abul Hassan, "The challenge in poverty alleviation: role of Islamic microfinance and social capital," *Humanomics* 30, no. 1 (2014).

⁹¹ Olubukola S Adesina, "Unemployment and security challenges in Nigeria," *International Journal of Humanities and Social Science* 3, no. 7 (2013).

⁹² RES 10. Interview conducted on 3rd August 2023, at their office of Zakat and Waqf Tikau Emirate Council, Sabon Garin Nangere, Yobe State. 3:45 pm to 4:40 pm.

⁹³ RES 17. Interview conducted on Online 19th September 2023, at 4:00 pm to 2:20 pm

⁹⁴ RES 2. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 10:01am to 11:015 am.

the youth, particularly focusing on the agricultural sector, including ventures such as poultry farming, fish cultivation, and cash crop production, thereby opening up avenues for youth employment in these regions.

4.5.5 The Role of *Waqf* in Entrepreneur for Sustainable Development in Yobe State

The primary aim of *waqf* is to achieve both social and economic objectives for the betterment of society. *Waqf* can function as a mechanism for entrepreneurial endeavours in pursuit of the aforementioned goal. Cash *waqf*, through partnerships (*mudharabah*), can be utilized to realize the socio-economic goals of the community by offering financial aid to entrepreneurs.⁹⁵ *Waqf*, characterized as a charitable Islamic endowment, holds the potential to empower young individuals and enhance the welfare of the Yobe populace. The fundamental goal of *waqf* charity is to alleviate poverty and enable communities to attain financial autonomy. Similarly, the adoption of cash *waqf* to finance small and medium enterprises in Nigeria is recommended.⁹⁶ *Waqf* can effectively address the challenges related to youth empowerment, thereby fostering increased security and economic stability.

4.5.5.1 Provision of Capital

Establishing capital has proven to be a significant challenge for many trained youths in Yobe. The lack of financial support has impeded their ability to start small businesses. By implementing *musharakah* and *Mudarabah* modes, cash *waqf* can provide youths with the necessary capital to initiate businesses, promote peace in the region, and achieve economic prosperity.⁹⁷ Two respondents share a similar perspective, suggesting that cash *waqf* from *mudaraba* funds, facilitated by the *waqf* institution, can assist youth in Yobe in launching small-scale enterprises. The profit-sharing arrangements will be mutually agreed upon. Subsequently, the *waqf* institution may sell its partnership shares

⁹⁵ Murat Cizakca, "Cash waqf as alternative to NBFIs Bank" (paper presented at the International Seminar on Nonbank Financial Institutions: Islamic Alternatives, 2004).

⁹⁶ Lahsasna, "The role of cash waqf in financing micro and medium sized enterprises (MMEs)."

⁹⁷ Monzer Kahf, "Role of Zakat and Awqaf in Reducing Poverty: a Case for Zakat-Awqaf based Institutional Setting of Micro-Finance" (paper presented at the The Conference on Poverty Reduction in the Muslim Countries. Dhaka, Nov, 2006).

to aid in the growth of the business and eventual full ownership by the youth (R5:D.U.17).⁹⁸ *Mudharaba* funding can offer capital to trained youth seeking to establish small businesses, fostering financial independence and security. Profit distribution will be based on the agreed ratio between the youth and the provider (*waqf* institution) (R6:D.U.17).⁹⁹ Youth empowerment initiatives address these challenges by offering training, mentorship, and financial backing for education and entrepreneurship, with the aim of equipping young individuals with the necessary skills and resources for sustainable livelihoods, as mentioned by a respondent. Through a *musharakah* partnership, young entrepreneurs can kick-start small business ventures by accessing business capital. In cases where aspiring entrepreneurs lack the means to commence a business, the cash *waqf* fund can play a significant role by providing initial funding for a partnership. The distribution of business profits will adhere to the predetermined ratio based on the capital contributions made (R6:D.U.17).

Waqf funds can be utilized to help impoverished communities access productive goods for their everyday necessities. An illustration of a productive *waqf* is a *waqf* involving land. By and large, land *waqf* is allocated for communal and religious purposes, such as the utilization of land for constructing mosques. Economically speaking, *waqf* can be described as channelling funds and resources away from current consumption towards investing in assets with potential, which in turn generate profits for future consumption by individuals or the broader society. In cases where a young individual lacks capital but possesses certain equipment, said equipment can be viewed as their input towards initiating a small enterprise. The youth contribute to the *musharakah* through equipment, while the *waqf* institution furnishes the necessary capital. The predetermined ratio is utilized to distribute the realized profits of the business. Gradually, the *waqf* dissolves the partnership, leaving the young person as the sole owner of the enterprise (R3:D.U.17).¹⁰⁰ Alhaji Aliko Dangote, a renowned philanthropist, introduced a scheme in 2017 aimed at offering \$62 million in grants to disadvantaged women and children nationwide. Specifically, this initiative encourages beneficiaries to establish their own businesses to achieve financial independence for

⁹⁸ Ibid.

⁹⁹ RES 6. An online interview was conducted on July 9, 2023, with the participant situated in Nguru, Yobe State.

¹⁰⁰ RES 3. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 3:00 pm to 4:00 pm.

themselves and their immediate families. This benevolent act has significantly impacted numerous young individuals and women from various regions of the country, including Yobe, Kano, Katsina, Jigawa, Bauchi, and other areas (R3:D.U.17).¹⁰¹

4.5.5.2 Access to Credit Facility

Murabahah financing is a viable option to fulfil credit requirements (without the need for collateral and at a lower financing rate compared to traditional banks).¹⁰² Through the acquisition of essential items, which might have been financially burdensome for young individuals, cash *waqf* holds the potential to offer credit opportunities for training the youth in financing a desired business using the *murabahah* financing mode. This entails an agreement where payments will be structured in instalments or deferred to a later date. Unlike mainstream banks that impose higher interest rates, focusing on philanthropy and the youths' capacity to repay loans effortlessly while advancing their businesses, the profit margin levied will be minimal (R4:D.U.17).¹⁰³

4.5.5.3 Qard al-Hassan

The concept of *Qard-al-Hasan* finds its roots in the Qur'an through various verses such as "... and loan to Allah a beautiful loan ..." (73:20) and "... if you loan to Allah a beautiful loan, He will multiply it for you and forgive you for Allah is Oft Giving, Forbearing" (64:17). Introducing *waqf* into the *Qard al-Hassan* concept, an interest-free loan, offers a financial resource for those requiring funds when unable to access bank loans to establish their enterprises. Hence, the proposal for the establishment of a *Qard al-Hassan* Bank as a financial intermediary, with its capital sourced from donations provided as cash *waqf*.¹⁰⁴ "*Qard al-Hasan*, on its own, does not yield advantageous outcomes on the loan; therefore, it can be supported by alternative revenue streams." Presently, *Qard al-Hassan* can be financed through monetary *waqf*.

¹⁰¹ Ibid.

¹⁰² YJ Amuda, DA Razak, and AA Ahmed, "Application of cash Waqf in the empowerment of widows in Malaysia," *Journal of Advanced Management Science* 4, no. 3 (2016).

¹⁰³ RES 4. Interview conducted on 20th July 2023, at his office, Registry Department, Federal University Gashua, Yobe State. 2:58 pm to 3:17 pm.

¹⁰⁴ Omar Ahmad Kachkar, "Towards the establishment of cash waqf microfinance fund for refugees," *ISRA International Journal of Islamic Finance* 9, no. 1 (2017).

Contemporary approaches encompass utilizing technology for educational purposes, fostering innovative entrepreneurship, and collaborating with various entities to devise comprehensive initiatives addressing the diverse challenges encountered by young individuals. *Waqf* entities may consider implementing *Qard al-Hassan* for entrepreneurial ventures if they are able to secure interest-free loans from alternate sources; the borrowed funds will be repaid (R6:D.U.17).¹⁰⁵

4.5.5.4 Equity Investments

The primary goal of *waqf* asset investment is to optimize profits by expanding capital assets, aiming to benefit society in alignment with Islamic principles. Investing in equity is essential for the sustainability of cash *waqf*, whereby a portion of cash donations should be directed towards Islamic-based equity groups. Diversification of the equity portfolio into various productive sharia-compliant investments is crucial. While expanding capital assets serves to support society based on Islamic values, the main objective of *waqf* asset investment remains profit maximization. Allocating an appropriate sum of cash donations to an Islamic-based equity group is necessary to ensure the sustainability of *waqf*. Diversifying the stock portfolio across profitable sharia-compliant investments is imperative.¹⁰⁶ A respondent addressed these points by stating that *waqf* investments can greatly contribute to empowering the youth in Yobe. Profits from equity investments can be channelled into financing new ventures that young individuals in the state could initiate with funds from the *waqf* through microfinance. This initiative could create employment opportunities by engaging youth in managerial and administrative positions (R6:D.U.17).¹⁰⁷

The establishment of *waqf* dates back to the Prophet Muhammad (p.b.u.h) in Islamic history, with Muslims upholding the tradition by investing in community donations and utilizing the proceeds for noble causes. Over time, *waqf* has played a vital role in funding hospitals, mosques, schools, universities, and scientific institutions

¹⁰⁵ RES 6. An online interview was conducted on July 9, 2023, with the participant situated in Nguru, Yobe State.

¹⁰⁶ Mohd Umar Mohd Marzuki et al., "Tackling poverty: A look at cash waqf," *PROSIDING PERKEM VII, JILID 2 (2012) 1611–1623* ISSN: 2231-962X *EJIF–European Journal of Islamic Finance Editorial Team* (2012).

¹⁰⁷ RES 6. An online interview was conducted on July 9, 2023, with the participant situated in Nguru, Yobe State.

globally, covering associated costs like student housing and educators' salaries. As per the respondent, Yobe state houses several *waqf* mosques and schools, many of which are linked to shops and commercial centres. These properties are leased for advertising, and the generated income is used for various purposes (R5:D.U.17).¹⁰⁸ Profits from selling equity shares can be directed towards supporting diverse ventures such as commercial centres, brick and soap industries, and employment prospects for the youth (R6:D.U.17).¹⁰⁹

Wealthy individuals have the capacity to endorse *waqf* through the provision of financial assets, promotion of awareness, and active involvement in projects that advance agriculture, education, economic progress, and social unity, thus fostering harmonious cohabitation in Yobe State. This perspective was strongly supported by respondents. A considerable number of individuals donate land for *waqf* purposes, primarily for agricultural and crop cultivation. A segment of agricultural produce is divided between the farmers and *waqf* establishments, thereby enhancing the state's economy and creating employment opportunities for the youth. (R10:D.U.17).¹¹⁰ Affluent individuals and benefactors in Yobe state should comprehend the significance of investing in and establishing *waqf* in a manner that would facilitate the empowerment of many young individuals in the state and reinforce the state's economy. (R2:D.U.17).¹¹¹ Administrators of *waqf* should allocate the funds from *waqf* into alternative productive ventures, such as constructing infrastructures, renting out shops or buildings to the youth for empowerment, or leasing agricultural land for crop cultivation. (R5:D.U.17).¹¹²

The commendable efforts made by the government to train and empower the youth in the state are noteworthy despite the considerable number of youths and the limited resources available, as highlighted by an interviewee. The high number of youths in the state, coupled with financial challenges, makes the training and

¹⁰⁸ RES 5. Interview conducted on 8th September 2023, at his office, Department of Islamic Studies, Federal University Gashua, Yobe State. 2:47 pm to 3:40 pm.

¹⁰⁹ RES 6. An online interview was conducted on July 9, 2023, with the participant situated in Nguru, Yobe State.

¹¹⁰ RES 10. Interview conducted on 3rd August 2023, at their office of Zakat and Waqf Tikau Emirate Council, Sabon Garin Nangere, Yobe State. 3:45 pm to 4:40 pm.

¹¹¹ RES 2. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 10:01am to 11:015 am.

¹¹² RES 5. Interview conducted on 8th September 2023, at his office, Department of Islamic Studies, Federal University Gashua, Yobe State. 2:47 pm to 3:40 pm.

empowerment of the youth a demanding task that necessitates substantial financial and material resources. Nevertheless, with the constrained resources accessible to the state government, a significant number of unemployed youths have been trained over the years (R1:D.U.17).¹¹³ The department responsible for youth development has organized programs for training and empowering unemployed youths. Moreover, various governmental ministries and agencies are engaged in similar initiatives. For instance, the creation of an entire ministry known as the Ministry of Wealth Creation Empowerment and Employment Generation was initiated by His Excellency, the Executive Governor of Yobe state (R1:D.U.17).¹¹⁴ *Waqf* represents a sustainable and continuous charitable fund, embodying the concept of *Sadaqah Jariyah* - the perpetual act of giving towards charitable causes that continue to benefit others. It underscores the significance of *zakat* as a fundamental aspect of Islam, emphasizing the duty of charitable giving. Although not explicitly outlined in the *Qur'an*, *waqf* has been extensively utilized throughout Islamic history to support and uplift communities.

4.5.6 The Role of *Waqf* on Poverty Alleviation for Sustainable Development in Yobe State

The role of *waqf* (Islamic endowment) in poverty alleviation for sustainable development in Yobe State can be a multifaceted and impactful initiative. *Waqf*, deeply rooted in Islamic tradition, involves the dedication of assets or resources for specific charitable purposes, with the aim of generating perpetual benefits for society.¹¹⁵ In the context of poverty alleviation and sustainable development in Yobe State, *waqf* can play several key roles:

4.5.6.1 Resource Mobilization

Waqf serves as a mechanism for pooling resources from individuals, communities, and institutions to address poverty. These resources can include land, buildings, financial

¹¹³ RES 1. The interview was carried out on the 22nd of June 2023, at the office located in the Ministry of Youth and Sport in Damaturu, Yobe State, from 2:15 pm to 3:05 pm.

¹¹⁴ Ibid.

¹¹⁵ Shafinar Ismail, M Hassan, and Suharni Rahmat, "The concept of waqf," in *Islamic Social Finance* (Edward Elgar Publishing, 2023).

assets, and other forms of wealth that are dedicated to initiatives aimed at poverty alleviation.¹¹⁶

4.5.6.2 Provision of Social Services

Through *waqf*, assets can be allocated to establish and maintain social services essential for poverty alleviation, such as healthcare facilities, schools, vocational training centres, and community development projects.¹¹⁷ These services not only directly address the immediate needs of the impoverished but also contribute to long-term sustainable development by empowering individuals and communities.

4.5.6.3 Economic Empowerment

Waqf can be utilized to support economic initiatives that uplift the socio-economic status of disadvantaged individuals and communities.¹¹⁸ This may involve establishing microfinance programs, providing interest-free loans for small businesses, or funding skills development and entrepreneurship training programs.

4.5.6.4 Infrastructure Development

Investment in infrastructure projects through *waqf* can enhance the socio-economic environment of Yobe State, creating opportunities for employment, trade, and improved living standards. Infrastructure development initiatives may include the construction of roads, bridges, irrigation systems, and other essential facilities that facilitate economic growth and poverty reduction.¹¹⁹

¹¹⁶ AY Sanyinna, Muhammad Farihal Osman, and Hydulkifli Hashim Omar, "Sustainable poverty alleviation through integration of waqf and microfinance: a case study of Sokoto State, Nigeria," *International Journal of Business and Technopreneurship* 7, no. 3 (2017).

¹¹⁷ Nasim Shah Shirazi, "The significance of waqf and the experience of charitable organizations in socio-economic development," in *Waqf Development and Innovation* (Routledge, 2021).

¹¹⁸ Ibid.

¹¹⁹ B Srinivasu and P Srinivasa Rao, "Infrastructure development and economic growth: Prospects and perspective," *Journal of business management and Social sciences research* 2, no. 1 (2013).

4.5.6.5 Social Welfare Programs

Waqf can also support social welfare programs targeted at vulnerable populations, such as orphans, widows, and the disabled.¹²⁰ By providing financial assistance, healthcare services, education, and other forms of support, *waqf* can help alleviate the hardships faced by marginalized groups and promote social inclusivity and cohesion.¹²¹

4.5.6.6 Community Development Initiatives

Waqf initiatives can catalyze community-driven development projects that empower local residents to actively participate in addressing poverty within their own communities.¹²² This participatory approach fosters a sense of ownership and responsibility among community members, leading to more sustainable and impactful poverty alleviation efforts.¹²³ The commendable effort by the government in the state to train and empower the youth is noteworthy despite the challenges posed by limited resources, as highlighted by a participant in the interview. The state accommodates a significant number of young individuals, along with financial constraints. The endeavour to train and empower these youths is a demanding task that necessitates substantial financial and material resources. Nevertheless, with the constrained resources available to the state government, a considerable number of unemployed youths have been successfully trained over the years, aiming to alleviate poverty within society (R1:D.U.17).¹²⁴ Overall, the effective utilization of *waqf* in poverty alleviation for sustainable development in Yobe State requires strategic planning, transparent governance, and active community engagement. By harnessing the principles of generosity, solidarity, and social responsibility inherent in *waqf*, stakeholders can work together to create positive and lasting change in the lives of the impoverished while advancing the broader goals of sustainable development.

¹²⁰ Saheed Busari, "Emerging Social Waqf Model for the Welfare of Pandemic Orphans," *IJUM Journal of Religion and Civilisational Studies* 6, no. 2 (2023).

¹²¹ Nurudeen Abubakar Zauro et al., "Integration of Waqf towards enhancing financial inclusion and socio-economic justice in Nigeria," *International Journal of Ethics and Systems* 36, no. 4 (2020).

¹²² Adi Syahid et al., "Entrepreneurial Human Capital On The Empowerment Of Asnaf Entrepreneurs Planning In The State Of Selangor," *Planning Malaysia* 22 (2024).

¹²³ Sophia Labadi et al., "Heritage and the sustainable development goals: Policy guidance for heritage and development actors," *International Journal of Heritage Studies* (2021).

¹²⁴ RES 1. The interview was carried out on the 22nd of June 2023, at the office located in the Ministry of Youth and Sport in Damaturu, Yobe State, from 2:15 pm to 3:05 pm.

4.5.7 The Role of *Waqf* in the Provision of Societal Well-being for Sustainable Development in Yobe State

The role of *waqf* in the provision of societal well-being for sustainable development in Yobe State is a critical aspect of community development and poverty alleviation. *Waqf* institutions, deeply rooted in Islamic tradition, are entities responsible for managing and administering *waqf* assets and initiatives.¹²⁵ In the context of Yobe State, where poverty and socio-economic challenges persist, *waqf* institutions can play a significant role in promoting societal well-being and fostering sustainable development through various means:

4.5.7.1 Social Services Provision

Waqf institutions can allocate *waqf* assets towards the establishment and maintenance of essential social services, such as healthcare facilities, schools, orphanages, and shelters for the homeless.¹²⁶ By ensuring access to basic services, these institutions contribute to improving the overall well-being and quality of life for residents, particularly the marginalized and vulnerable segments of society.

4.5.7.2 Poverty Alleviation Programs

Waqf institutions can design and implement targeted poverty alleviation programs aimed at addressing the root causes of poverty and empowering individuals and communities to achieve economic self-sufficiency.¹²⁷ This may involve providing vocational training, microfinance support, and entrepreneurship development initiatives to enable sustainable livelihoods and income generation opportunities.

¹²⁵ Muhammad Shulthoni et al., "Waqf fundraising management: A proposal for a sustainable finance of the waqf institutions," *Journal of Islamic Monetary Economics and Finance* 3 (2018).

¹²⁶ Busari, "Emerging Social Waqf Model for the Welfare of Pandemic Orphans."

¹²⁷ Kinan Salim et al., "Zakat-based urban farming: A tool for poverty alleviation, community empowerment, financial inclusion, and food security," *Review of Islamic Social Finance and Entrepreneurship* (2024).

4.5.7.3 Infrastructure Development

Through strategic investment of *waqf* funds, institutions can support infrastructure development projects that enhance the socio-economic environment of Yobe State. This includes the construction of roads, bridges, water supply systems, and other critical infrastructure necessary for economic growth, social mobility, and improved living standards.

4.5.7.4 Education and Capacity Building

Waqf institutions can prioritize investments in education and capacity-building initiatives to equip individuals with the knowledge, skills, and capabilities needed to thrive in a rapidly changing world.¹²⁸ This may involve funding scholarships, educational institutions, vocational training centres, and adult literacy programs to promote lifelong learning and human capital development.

4.5.7.5 Healthcare Initiatives

Recognizing the importance of health in societal well-being, *waqf* institutions can support healthcare initiatives aimed at improving access to quality healthcare services for all residents of Yobe State. This may include funding hospitals, clinics, medical equipment, and public health programs focused on disease prevention, maternal and child health, and nutrition.

4.5.7.6 Community Empowerment and Participation

Waqf institutions can engage communities in the decision-making process and empower them to take ownership of development initiatives that directly impact their well-

¹²⁸ Abdullahi Abubakar Lamido and Mohamed Aslam Haneef, "Shifting the paradigms in *waqf* economics: towards renewed focus on socioeconomic development," *Islamic Economic Studies* 29, no. 1 (2021).

being.¹²⁹ By fostering community participation and collaboration, these institutions promote social cohesion, solidarity, and collective action towards common goals.

4.5.7.7 Environmental Sustainability

In alignment with the principles of sustainable development, *waqf* institutions can promote environmental conservation and sustainability initiatives that safeguard natural resources and protect the ecosystem for future generations.¹³⁰ This may involve funding reforestation projects, renewable energy initiatives, and environmental education programs to promote eco-friendly practices and mitigate the adverse effects of climate change.

The role of *waqf* institutions in the provision of societal well-being for sustainable development in Yobe State encompasses a range of interventions aimed at addressing socio-economic challenges, promoting human dignity, and fostering inclusive growth. Through effective governance, strategic planning, and collaboration with stakeholders, *waqf* institutions can leverage their resources and expertise to create positive and lasting impacts on the lives of the people in Yobe State while advancing the broader goals of sustainable development.

4.5.8 The Role of *Waqf* to Attain Social Economic Development for Sustainable Development in Yobe State

The role of *waqf* institutions in attaining economic growth for sustainable development in Yobe State is pivotal, offering a unique avenue for leveraging resources towards fostering economic prosperity and social well-being.¹³¹ *Waqf* institutions, rooted in Islamic principles of charitable endowment, can play a multifaceted role in driving economic growth through various initiatives:

¹²⁹ Siti Nadiyah Mohd Ali et al., "Synergizing Community Empowerment: Unveiling the Holistic Framework of Waqf Zakat and Infaq-Funded Agricultural Mosque Projects," *Environment-Behaviour Proceedings Journal* 8, no. 26 (2023).

¹³⁰ Mohamad Akram Laldin and Fares Djafri, "The role of Islamic finance in achieving sustainable development goals (SDGs)," *Islamic finance and sustainable development: A sustainable economic framework for muslim and non-muslim countries* (2021).

¹³¹ Ed Diener and Martin EP Seligman, "Beyond money: Toward an economy of well-being," *Psychological science in the public interest* 5, no. 1 (2004).

4.5.8.1 Investment in Productive Assets

Waqf institutions can strategically invest *waqf* funds in productive assets such as agricultural land, commercial real estate, and small to medium-sized enterprises (SMEs).¹³² By generating returns from these investments, *waqf* institutions can contribute to economic growth while simultaneously fulfilling their charitable objectives.

4.5.8.2 Support for Entrepreneurship

Waqf institutions can provide financial support, business incubation services, and mentorship programs to aspiring entrepreneurs, particularly those from disadvantaged backgrounds.¹³³ By fostering entrepreneurship, *waqf* institutions stimulate innovation, job creation, and economic diversification, thereby driving sustainable economic growth.

4.5.8.3 Infrastructure Development

Waqf funds can be directed towards infrastructure projects that facilitate economic activities and improve the business environment in Yobe State. This includes investments in transportation networks, energy infrastructure, telecommunications, and industrial parks, which are essential for attracting investment, enhancing productivity, and fostering trade.¹³⁴

4.5.8.4 Access to Finance

Waqf funds can establish microfinance institutions or participate in Islamic banking systems to provide access to finance for small-scale entrepreneurs and marginalized

¹³² Sanyinna, Hashim, and Osman, "Cash waqf as an effective tool of financing MSMEs for sustainable poverty alleviation: A Nigerian perspective."

¹³³ Mohamed Asmy Mohd Thas Thaker et al., "Cash waqf model for micro enterprises' human capital development," *ISRA International Journal of Islamic Finance* 13, no. 1 (2020).

¹³⁴ Chukwuebuka Bernard Azolibe and Jisike Jude Okonkwo, "Infrastructure development and industrial sector productivity in Sub-Saharan Africa," *Journal of Economics and Development* 22, no. 1 (2020).

communities.¹³⁵ By offering Sharia-compliant financial products and services, *waqf* institutions promote financial inclusion and empower individuals to invest in income-generating activities, thereby contributing to economic growth and poverty reduction.¹³⁶

4.5.8.5 Development and Training Skills

Waqf institutions can allocate resources towards skills development programs, vocational training, and capacity-building initiatives aimed at enhancing the employability of the workforce in Yobe State.¹³⁷ By investing in human capital development, *waqf* institutions equip individuals with the skills and competencies needed to participate effectively in the labour market and contribute to economic growth.¹³⁸

4.5.8.6 Promotion of Trade and Commerce

Waqf institutions can support initiatives that promote trade, commerce, and entrepreneurship within Yobe State and beyond.¹³⁹ This may involve organizing trade fairs, providing market access for local producers, and facilitating business networking opportunities to stimulate economic activity and create employment opportunities.

4.5.8.7 Support for Agribusiness

Given the significance of agriculture in Yobe State's economy, *waqf* institutions can focus on supporting agribusiness initiatives aimed at increasing productivity, value

¹³⁵ Mohamed Hamza Ghaouri, Salina Kassim, and Hamid Rashid, "Waqf-Linked Islamic Fintech Microfinance as a Business Enabler in Post-pandemic Economy: The Experience of Hal Microfinance, Kenya," in *From Industry 4.0 to Industry 5.0: Mapping the Transitions* (Springer, 2023).

¹³⁶ Abdul Hai, Salina Kassim, and Mohammed Meeran Jasir Mohtesham, "An Innovative Sukuk-Waqf for Islamic Microfinance Institutions: Integrating Maqasid Al-Shariah, SDGs and Waqf," *Tazkia Islamic Finance and Business Review* 15, no. 1 (2021).

¹³⁷ Abdulqudus Gbolahan Sanni, "Impact of Islamic Entrepreneurship on Poverty Alleviation: The Case of Nigeria" (Hamad Bin Khalifa University (Qatar), 2023).

¹³⁸ Gwadabe Nura Abubakar and Asmak Ab Rahman, "Waqf as an Instrument for Youth Empowerment to Attain the High Level of Human Capital for Peaceful Coexistence in Kano," *Journal of Islamic, Social, Economics and Development (JISED)* 6, no. 35 (2021).

¹³⁹ Adamu Abubakar Muhammad et al., "Strengthening Zakat and Waqf Institutions for The Development of MSMEs in Nigeria," *International Journal of Small and Medium Enterprises and Business Sustainability* 8, no. 1 (2023).

addition, and market access for smallholder farmers.¹⁴⁰ This may include providing agricultural inputs, extension services, and market linkages to empower farmers and enhance the resilience of rural communities.

4.5.8.8 Social Investment

Waqf institutions can prioritize social investment projects that address pressing socio-economic challenges faced by vulnerable populations.¹⁴¹ This may include funding education, healthcare, housing, and poverty alleviation programs to enhance social welfare and create an enabling environment for economic growth and development. *Waqf* investments have the potential to make a substantial contribution to youth empowerment in Yobe. The returns generated from equity investments could be utilized to support new business initiatives that young individuals in the state could establish using funds from the *waqf*, particularly through microfinance. This initiative could create employment opportunities by engaging youths in managerial and administrative positions (R6:D.U.17).¹⁴²

The role of *waqf* institutions in attaining economic growth for sustainable development in Yobe State is characterized by their ability to mobilize resources, promote entrepreneurship, build infrastructure, and empower communities. By aligning their activities with the principles of Islamic finance and social responsibility, *waqf* institutions can play a transformative role in driving inclusive and sustainable economic development that benefits all segments of society.

4.6 DISCUSSION OF MAJOR FINDINGS ON THE RESPONDENTS' RESPONSES

According to the interviews, the findings highlight a distinct need for the revitalization of *waqf* institutions within the Muslim community in Nigeria. It is universally believed

¹⁴⁰ Norfaridah Ali Azizan et al., "Revitalising Waqf (endowment) lands for agribusiness: potentials of the anchor company models," *Journal of Agribusiness in Developing and Emerging Economies* 12, no. 3 (2022).

¹⁴¹ Iskandar Iskandar, Anis Kurlillah, and Munadiati Munadiati, "Roles of Waqf in Supporting Economy Recovery Post Covid-19 Pandemic," *ZISWAF: Jurnal Zakat Dan Wakaf* 10, no. 01 (2023).

¹⁴² RES 6. An online interview was conducted on July 9, 2023, with the participant situated in Nguru, Yobe State.

that *waqf* holds the potential to positively impact the lives of many individuals through financial aid. While there were divergent opinions among the respondents, their disagreements revolved around the role of *waqf* in empowering the youth contributing to the achievement of sustainable development objectives like education quality, poverty reduction, healthcare provisions, decent work opportunities, and economic advancement. The primary focus of the participants is on the effective administration and utilization of *waqf* institutions, particularly within Nigeria as a whole and specifically in Yobe. The management of *waqf* assets should prioritize revenue generation to adequately cater to the needs of the less privileged individuals among Muslim youths in Yobe.

The appointment of capable personnel to oversee *waqf* operations, alongside a commitment to transparency and accountability, is crucial for the successful implementation of *waqf* initiatives and the realization of their goals. Furthermore, insights from the respondents underscore the significance of empowering young individuals through *waqf*, which can substantially contribute to education funding, skills development initiatives, economic stability promotion, and community cohesion enhancement, thereby addressing the underlying causes of joblessness, insecurity, and social misconduct. Some participants highlighted that the prevalent issues of unemployment, insecurity, and social challenges among the youth in Yobe State stem from factors such as limited educational access, economic hardships, inadequate skills training, and regional instability. Conversely, other contributors emphasized the potential of *waqf* in mitigating youth unemployment and driving youth empowerment in Yobe State through the financing of educational endeavours, skill-building projects, and entrepreneurial schemes. Such backing has the capacity to bolster the competencies of young individuals, fostering self-sufficiency and sustainable development.

4.7 CONCLUSION

The significance of *waqf* institutions in the Muslim community, particularly in Yobe State, cannot be overstated. Throughout the course of Islamic history, these institutions have significantly influenced the socioeconomic well-being of various societies. These organizations are further bolstered by government assistance in the form of complimentary basic services. In order to promote peace and social cohesion within the

state, the establishment of *waqf* institutions is essential to cater to the societal needs of youth empowerment. The absence of job programs for unemployed youth in areas such as education, healthcare, vocational training, entrepreneurship, and agriculture, among others, has led to a myriad of societal challenges, including drug abuse, prostitution, school dropouts turning to drug trade, as well as high rates of unemployment.



CHAPTER FIVE

AN EVALUATION ON THE UTILIZATION OF WAQF PROPERTIES IN MANAGING YOUTH EMPOWERMENT PROJECTS IN YOBE STATE, NIGERIA

5.1 INTRODUCTION

The chapter aimed to assess and evaluate the utilization of *waqf* properties to attain youth empowerment initiatives in Yobe State, Nigeria. *Waqf*, as a form of charitable endowment in Islamic tradition, holds significant potential for supporting community development projects. The evaluation delves into the effectiveness of utilizing *waqf* properties specifically for youth empowerment initiatives in Yobe State. The research investigates the establishment, management, and impact of *waqf* properties in the context of youth empowerment. It might analyze how these endowments contribute to educational, vocational, and skill development programs for the youth in the region. Additionally, the study could assess the sustainability and long-term benefits of using *waqf* properties as a funding mechanism for such projects. Considerations may include the legal and regulatory framework governing *Waqf* properties in Nigeria, as well as any challenges faced in the implementation process. The socio-economic and cultural factors influencing the success of youth empowerment projects through *waqf* properties may also be explored. In conclusion, this evaluation is to provide insights into the feasibility and effectiveness of utilizing *waqf* properties in managing youth empowerment projects in Yobe State. It could offer valuable recommendations for optimizing the use of *waqf* endowments to enhance the well-being and prospects of the youth in the region.

5.2 5.1 A REVIEW OF SELECTED WAQF ENTITIES IN YOBE STATE, NIGERIA

5.2.1 Ya Zahra Orphanage Foundation Potiskum

The Ya Zahra Orphanage Foundation Potiskum was established in 2018 by His Excellency Engr. Abubakar D. Aliyu, the former Deputy Governor of Yobe State and former Honourable Minister of Power. Initially, the foundation as *waqf* commenced

with 25 pupils hailing from Fika, Fune, Potiskum, and Nangere local government areas. Currently, the foundation accommodates a total of 48 students, all of whom are orphans. Notably, 22 students have been enrolled at El-Kanemi College of Islamic Theology in Maiduguri, while one student is attending Mori Memorial School in Potiskum. At present, there are 25 students residing at the Orphanage Home in Potiskum. The founder, His Excellency Abubakar D. Aliyu, has funded the school's operational expenses, including the salaries of four teaching and five non-teaching staff members. Moreover, the foundation is dedicated to furnishing orphans with a high standard of education, accommodation, and a conducive living environment.¹

5.2.2 Ciroma Ibrahim Memorial Islamic School Potiskum

The Institution was founded by the late Malam Adamu Ciroma, who established Ciroma Ibrahim Memorial Islamic School in 2004. The school was named Ciroma Ibrahim Primary School in honour of his grandfather, the late Ciroma of Fika Emirate Council, due to his exceptional dedication to the advancement of formal education in the council. In 2004, the Founder acquired a nearby residence and transformed it into a *waqf* institution, a facility comprising seven classrooms, a headmistress office, a staff office, and restrooms. On October 30, 2004, the governing council was formed, with members including Mal. Muhammadu Alkali, the former Chairman of the Teaching Service Board, Damaturu, serving as Chairman. Hajiya Inna Ciroma, the former Minister of Women Affairs, late Sheikh Abubakar Turaita, late Mal. Madu Aya, and Alhaji Habule Disa as the School Director. Hajiya Inna Ciroma generously provided all the necessary materials and equipment for the establishment of the school.²

The institution commenced operations with ten (10) staff members and ninety (90) pupils enrolled in the primary one. For each academic year, the school provides slots for the enrolment of new students into various classes. By the time the first batch of students graduated, the school had accommodated five hundred pupils from primary one to primary six. Due to the rapid expansion, the school management approached the Founder requesting the employment of additional teaching staff and the transformation

¹ RES 9. Interview conducted on 25th July 2023, at his office at the Ya Zahra Orphanage Potiskum, Yobe State. 4:00 pm to 5:00 pm.

² RES 14. Interview conducted on 5th August 2023, at his office at Chiroma Ibrahim Memorial Tahfiz School Potiskum, Yobe State. 8:30 am to 9:20 am.

of the institution from a primary to a secondary school. Subsequently, fourteen (14) classrooms, four (4) laboratories, and extra offices were constructed to enhance the educational process. The headmistress, Hajiya Fastuma Mamu, was promoted to the position of principal in recognition of her outstanding contributions to the institution's development. Thirty (30) teaching staff members were recruited to oversee the junior secondary section. After three academic sessions, the school transitioned to a senior secondary school with two (2) specialized units: Science and Arts. The institution also hired educators specializing in sciences and humanities. Responding to high demand, a commercial studies unit/department was established. In 2014, the school received accreditation and was authorized to participate in national examinations such as the West African Examination Council (WAEC), National Examination Council (NECO), and National Board for Arabic and Islamic Studies (NBAIS). The Founder covered the WAEC registration fees for the inaugural graduating class of 2015. The school administration is unable to provide exact figures on the number of graduates who furthered their education in universities, colleges, or other institutions, as well as those who successfully obtained their undergraduate degrees.³

5.2.2.1 The School Sources of Fund

The educational institution benefits from two primary channels of financial support, with a significant portion of the funding allocated towards the remuneration of its workforce and the upkeep of its physical infrastructure being provided by the generous endowment from the deceased Madaki of Fika Mal, Adamu Ciroma of Nigeria. The remainder of the financial backing is sourced from the fees paid by the students attending the school. Following the passing of the school's benefactor in July 2018, challenges arose, which prompted a collaborative effort between the school management and Parent-Teacher Association (P.T.A) members to address the issues surrounding the maintenance and continuity of the institution. Subsequently, a decision was made to augment the tuition fees from ₦ 5000 to ₦9,500 per academic session for each student. Furthermore, during the discussions, Hajiya Inna Ciroma made a

³ Ibid.

substantial deposit of twelve million naira (₦12,000,000.00) to cover the salaries and other incidental expenses.

5.2.3 Al-Istiqamah Foundation Damaturu

The establishment of the Al-Istiqamah Community Development Foundation took place in 2005. This foundation was initiated and established by a distinguished academician, namely Associate Professor Tukur Alhaji Musa, alongside other key executive members. Its formation aims at encompassing a variety of initiatives that impact human lives in diverse aspects. Recognition is given to all relevant entities involved in the creation of non-governmental organizations within the nation. Functioning as a non-profit entity, it focuses on supplementing governmental and individual efforts in providing services to vulnerable individuals. Situated on Gujba Road, behind the Ministry of Environment in Damaturu, Yobe State, the foundation operates from well-equipped offices staffed with individuals from various professional backgrounds.⁴ The operational endeavours of the foundation align with its predefined goals. These endeavours encompass the following activities:

- i. Offering social welfare services to vulnerable individuals
- ii. Providing care for orphans at the foundation's orphanage
- iii. Establishing educational institutions
- iv. Sponsoring education for orphans
- v. Facilitating the enrolment of out-of-school children
- vi. Installing boreholes in numerous communities across Yobe and other Nigerian states
- vii. Constructing mosques
- viii. Building shelters for widows and the less privileged in society
- ix. Supplying furniture and financial aid for the weddings of female orphans

The primary sources of income for the organization predominantly consist of individual contributions and governmental support.

⁴ RES 3. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 3:00 pm to 4:00 pm.

5.2.4 Yetim Care Foundation Damaturu

Yetim Care Foundation was established and registered in 2001 with the Federal Government of Nigeria, having corporate registration number 16121, and is aimed at mobilizing resources and garnering support for setting up and maintaining orphan care facilities like orphanages and schools with dual-curricular (Islamic and Conventional Education), Its objectives include:

- i. Providing childcare and educational needs for indigent orphans.
- ii. Providing a formal educational experience and environment that is in harmony with the cultural and parental background of the children and ensures that the orphans have memorized the whole or most of the Qur'an by the end of their Primary Education and encourage them to pursue their education beyond the Secondary School.
- iii. Soliciting for scholarship awards for the educational advancement of orphans.
- iv. Participating in advocacy, sensitization, and promotional programs and activities intended for the general advancement of the cause of orphans, their welfare, and education.
- v. Collaborating with other national and international organizations and philanthropists to attain the previously mentioned objectives.
- vi. From its establishment in January 2002 to date, the foundation has set up the following two orphanages.

5.2.4.1 Dr. Lawan Memorial Orphanage in Maiduguri, Borno State

Initially, the Orphanage took off on a structure donated by (Dr. Lawan) in January 2002. It was renovated and comprised of classrooms, dormitories, offices, and other facilities. Later, in 2006, additional classrooms were constructed and donated by the late Governor of Yobe State, Senator Mamman Bello Ali. The Orphanage has the following:

- i. Boarding Orphanage has 54 children, all of whom have gained admission into different tertiary institutions within and outside the country.
- ii. 70-day pupils, 30 at the junior secondary school level, and 40 at the elementary school level.

iii. 17 at Higher Institutions of Learning.

The total number of orphans is 141. Their medical care, uniforms, and other educational materials are all provided for both categories.

5.2.4.2 Damaturu Orphanage in Damaturu, Yobe State

A second Orphanage commenced operation in 2005 at Damaturu on two (2) classrooms and an office structure, initially donated by Senator Usman Albishir. Then later, dormitories, additional classrooms, wall fencing, and other facilities were constructed with donations from the Yobe State Agency for Poverty Reduction Programme (YSAPRP). A Mosque that contains about 300 worshippers was constructed by the International Islamic Relief Organization (IIRO) of the Kingdom of Saudi Arabia. Presently, the late Senator (Dr.) Bukar Abba Ibrahim (FNIQS) has constructed a block of three (3) classrooms, an office, and a store that includes furniture. The Damaturu Orphanage presently has the following facilities:

- i. A Boarding orphanage with 55 children.
- ii. The number of students who are off campus is 101. The total number for both stood at 156.

The total number of orphans being catered for in both centres stand at 300 as of February 2020. The total average annual expenditure of one hundred and sixty-nine million, eight hundred and eighteen thousand naira (₦168, 199,820.00) is the running cost of the two Orphanages. Going by the present number of orphans being catered for, the total annual expenditure per head stands approximately at ₦566,060.00.

5.2.4.3 Staff Strength

The Foundation has 49 staff members comprising both teaching and non-teaching for the two orphanages. Besides each of the orphanages having its own backup electric power source and Boreholes donated by former Minister of Agriculture and Deputy Governor of Sokoto State Alhaji Mukhtari Shehu Shagari, there are school utility buses, medical clinics with full-time nurses and medical doctors on retainer ships. Both schools are equipped with the necessary educational materials and teaching aids, including

desktop PCs. There are also facilities for games, recreation, and extracurricular activities, such as satellite television sets and an equipped playground. The Foundation has a board of trustees who are people of high integrity with the hope that they will elevate the status of the foundation to a greater height and achieve its aims and objectives (*fisabilillah*). Yetim Care Foundation has special programs that are designed to broaden the knowledge of orphans enrich and increase their intellect in all aspects of Islamic religion and western education as embedded in its curriculum. The Foundation is a fountain of knowledge and aspiration for instilling moral/Islamic conduct in the orphans and for giving them a sense of belonging not as orphans but as humans so that they may aspire for greater heights and attain them. The vision and mission of the foundations are: first, to be an oriented orphanage centre driven by determination, moral, and financial support. Second, to provide for the social, psychological, spiritual, moral, economic, and educational needs of orphans in order to ensure that they become useful to themselves and society. The fund is sourced from all stakeholders, including *fisabilillah*.⁵

5.2.4.4 Aims and Objectives

- i. To provide for welfare needs, care, and support for the orphans from the Borno and Yobe states in an orphanage home.
- ii. To impart knowledge based on Islamic and western school curricula to the orphans.
- iii. To ensure that the orphans have memorized the whole or most of the *Qur'an* by the end of their primary education and encourage them to pursue their education beyond secondary school.
- iv. To encourage the orphans to build aspirations to attain professional excellence.
- v. To work in collaboration with other national and international organizations and philanthropists to improve the status of orphans.
- vi. To conduct seminars and symposia to sensitize the public about the needs of orphans and the benefits of taking good care of them.

⁵ RES 7. Interview conducted on 18th August 2023, at his office at the Yetim Care Foundation, Damaturu, Yobe State. 5:00 pm to 6:00 pm.

- vii. Introducing/organizing awards in recognition of services to orphans.
- viii. Promoting and engaging in educational sponsorships for orphans through the support and assistance of well-meaning Nigerians and donor agencies within and outside the country.

5.2.4.5 The Foundation's Major Achievements

Since the establishment of the Yetim Care Foundation, some major achievements have been recorded thus:

- i. Structural facilities were provided *fitabilillah* for the take-off of the centre by Her Excellency Hajja (Dr.) Maryam Bukar Abba Ibrahim.
- ii. Boarding, Recreational facilities, furniture, and other essential equipment for an averagely comfortable environment.
- iii. In the area of educational development, the foundation has provided instructional materials and teaching aids for all the orphans. It has provided motivational trends for knowledge and skill acquisition for the orphans in the community.
- iv. Promotion of Islamic religious values and teachings has been a priority of the foundation, with its ability to influence the memorization of various parts of the *Qur'an* and groom the orphans towards being future *Huffaz*.
- v. Teaching, health, administrative, and supporting staff have been employed
- vi. Health facilities, feeding, and clothing have also been provided for the orphanage.
- vii. As an NGO, the foundation complements the efforts of the government with regard to the socio-economic/welfare incentives it offers the community by educating the orphans and providing them with a much-needed good moral upbringing in order that they become good ambassadors in the community.
- viii. Since the inception of the foundation, it has been commended as an NGO that touches the lives of many orphans positively within Borno and Yobe states.

- ix. Owing to the staff's commitment and the student's willingness to learn, the foundation has been able to provide a fusion of both Islamic and Western education to the orphans within a shorter period than expected.

5.2.5 Nurul Awlad Model School Nguru

Nurul Awlad Model School Nguru was established in 2019 as a charitable endowment by the women's forum in Nguru in collaboration with some government officials. Initially, the school admitted 20 orphans as the pioneer students, and it was called Nurul Islam by then. At that time, it comprised only one classroom, where weekly meals were provided to the students alongside nominal remuneration for the teachers. In 2022, the esteemed figure in Nguru town, Alhaji Jinjiri Abubakar, assumed the responsibility of catering to the nutritional needs of the students as their numbers swelled to 120. Similarly, another benefactor generously contributed a substantial sum towards the construction of the entire school as an ongoing charitable endowment (*Sadaqah Jariyah*) dedicated to his mother in 2021. This donation facilitated the erection of numerous classrooms, accommodation facilities, administrative premises, and conference halls. Presently, the institution accommodates two cohorts of students who undertook the Junior Secondary Certificate Examination (JSCE), totalling over 40 individuals, subsequently being allocated to different secondary schools under the auspices of Nurul Awlad Model School Nguru. The academic staff, comprising 12 individuals encompassing teaching and non-teaching personnel, operates under the leadership of Mallam Khamisu Ya'u.⁶

5.2.6 Imam Muhammad Saleh *Tahfizul Qur'an* Gashua

The establishment of the old *Talbari Tahfizul Qur'an* in 2007 by the deceased Grand Kadi of Yobe State, Muhammad Saleh Abubakar, as a *waqf* signifies a significant historical event. Commencing in 2007, the construction of the school was successfully finalized in 2009, marking a crucial milestone in its development. The utilization of a parcel of land inherited from the late Alkali Saleh Gashua added a profound sense of

⁶ RES 6. An online interview was conducted on July 9, 2023, with the participant situated in Nguru, Yobe State.

legacy to the institution. Noteworthy committees, namely the Board of Trustees and Management, were instituted during the school's inauguration. The Board of Trustees was composed of esteemed individuals, including the late Muhammad Saleh Abubakar, the late Alhaji Usman Idriss Walin Bade, Alkali Abbah, and Mallam. Similarly, the Board of Management featured distinguished figures such as Mallam Saleh Garba Suleiman (Sultan), Mallam Muhammad Ahmad Talba, Addurrahman Danladi, late Mallam Gishiwa, and Barrister Ibrahim Usman. The initial enrolment of 50 students was supported by Alhaji Ado Isyaku, who generously paid the school fees as *Sadaqah Jariyah* in honour of his late mother. Moreover, Mallam Suleiman Suleiman took on the responsibility of covering the teacher's salaries for a period of six months, which was later continued by Mallam Saleh Garba Suleiman (Sultan).⁷

The gradual progress of the school over time has been commendable, culminating in the graduation of 20 memorizers of the glorious *Qur'an* from *Talbari Tahfizul*. Presently, the institution is actively preparing for the upcoming graduation ceremony to commemorate the fourth set of students. Subsequent to the demise of the founder, the late Grand Kadi Muhammad Saleh Abubakar, a pivotal decision was made by the school's management to alter its name from *Talbari Tafizul Qur'an* to Kadi Muhammad Saleh *Tahfizul Qur'an*, symbolizing a new chapter in its legacy.⁸

5.2.7 Asas Nursery, Primary and Secondary School of (JIBWIS) Fika

The establishment of the school in 2004 was initiated by the Community-based poverty reduction project, which was a part of the World Bank Project under the umbrella of the "Gonta Koyi Community Development Association Fika." Following this, in 2005, the school was officially inaugurated by the Former Governor of Yobe State, the Late Bukar Abba Ibrahim. He specifically instructed the Education Secretary of the Local Education Authority (LEA) in Fika to allocate staff members and extend support to the community volunteers involved in the project. The members of the aforementioned association took it upon themselves to enroll their children in the school, ensuring that operations began smoothly and offering free education to those willing to enroll their

⁷ RES 13. Interview conducted on 25th June 2023, at his resident at Gashua, Yobe State. 6:00 pm to 7:00 pm.

⁸ Ibid.

children. Initially, the school commenced with Nursery one and Primary one classes, consisting of 26 students. Presently, the nursery section caters to a total of 175 students, while the primary section, from grades one to six, accommodates 358 students. Concurrently, the school currently employs a total of 31 staff members, comprising both teaching and non-teaching personnel.⁹

5.2.8 Arabic and Islamic College of Education (JIBWIS)

The decision to establish the Arabic and Islamic College of Education (JIBWIS) Potiskum came as a result of the yearning and aspiration of the general public, particularly the parents and husbands of the graduates of the school for Higher Islamic Studies and Senior Secondary Certificate (SSCE) students who are willing to continue their studies in the field of Arabic and Islamic studies. The proprietors of the School for Higher Islamic Studies are fully aware that the Yobe State Government, in their effort to meet the demands of our secondary school graduates and its equivalent students, should further their studies at tertiary institutions. As a result, the state government established a College of Education at Gashua. As time goes on, sequel to the increased population in the area, the demand for establishing tertiary institutions is increasing beyond estimation, therefore, since teaching and preaching are the primary priority of (JIBWIS). The Potiskum local government branch decided to establish a high-powered committee of seventeen men under the leadership of Alhaji Muhammad Kolo Kori in 2009, with the following terms and references.¹⁰

- i. Look into the possibility of establishing an institution that would cater/take care of the community yearning for aspiration towards Arabic and Islamic College of Education in Potiskum.
- ii. Contact sister tertiary institutions and get advice from the stakeholders in the state.
- iii. Seeking suggestions and advice from the stakeholders in education.
- iv. Design all the expected financial implications, including human and material resources.
- v. Secure operational permission from the relevant authority (NCCE).

⁹ RES 19. Interview conducted online on 16th April 2024, at 4:04 pm to 4:40 pm.

¹⁰ RES 20. Interview conducted online on 26th February 2024, at 12:24 pm to 12:39 pm.

5.2.9 Fika *Sunnah* Medical Clinic

The establishment of the clinic and facility occurred within the framework of the "Community-based Poverty Reduction Project" in 2005 as part of World Bank initiatives. This project received additional financial support from members of Jama'atu Izalatil Bid'ah Wa Iqamatis Sunnah (JIBWIS) National Headquarters Jos, Fika Branch, showcasing a collaborative effort to fulfil specific requirements. Subsequently, in 2009, MDGs carried out renovations. Commencing its operations in 2006, the facility initially operated with a modest staff of 7 individuals, encompassing both technical and non-technical roles. This initiative received backing from the Primary Health Care Centre (PHCC) Department of Fika local government, offering services for a limited duration of 2 hours daily. At present, the clinic has extended its operational hours to 24 hours, catering not only to Fika and its surroundings but also to neighbouring localities like Bauchi and Gombe states. In addition to its roster of staff, the clinic hosts a medical team from the Federal Teaching Hospital Gombe on a weekly basis, comprising various professionals such as doctors, nurses, Radiologists, technicians, and pharmacists. The influx of patients seeking medical attention peaks on Thursdays, Fridays, Saturdays, and Sundays, aligning with the weekly visits of the medical team. Since 2020, the Fika Sunnah Medical Clinic has attended to a total of 8,956 patients.

The distribution of patients' outcomes is as follows: 70% were treated and discharged, 15% were referred to other healthcare facilities, 5% resulted in fatalities, and the remaining 10% are currently undergoing treatment. The clinic's registration was completed under the purview of the Yobe State Ministry of Health, with an obligatory annual renewal process in place. Currently, the clinic is undergoing a comprehensive screening process as part of the checklist conducted by the newly established Agency mandated by the Yobe state governor, known as "YOFIHMA."¹¹

5.2.10 Potiskum *Sunnah* Clinic

The Potiskum Sunnah Clinic was established in 2015 by the Jama'atu Izalatil Bid'ah Wa Iqamatis Sunnah (JIBWIS) National Headquarters Jos, Potiskum Branch, in partnership with the Primary Health Care Potiskum local government. The inauguration

¹¹ RES 19. Interview conducted online on 16th April 2024, at 4:04 pm to 4:40 pm.

of the clinic was officiated by the leaders of JIBWIS and several local government dignitaries. Initially, the clinic was located behind Alhaji Adamu Bazuwa's residence, but it later relocated to the Gishiwa Dabuwa district in Potiskum in 2017. Commencing its operations in 2017, the clinic operated with a team of 8 personnel, receiving assistance from the Primary Health Care (PHC) Department of Potiskum local government. The clinic served the community for 12 hours daily, catering to the healthcare needs of Potiskum and its environment, as well as neighbouring local government areas. In addition to its regular staff, the clinic hosted a medical team from Federal Medical Centre Nguru, Azare, and Damaturu Specialist Hospital on a weekly basis, comprising physicians, nurses, radiographers, technicians, and pharmacists. Between 2019 and 2022, the Potiskum Sunnah Medical Clinic successfully attended 5,231 patients. Patients treated and discharged accounted for 85%, those referred to another facility stood at 10%, while there were no records of deaths or patients currently under treatment. The clinic was duly registered under the Yobe State Ministry of Health, ensuring the renewal of its registration on an annual basis.¹²

5.2.11 Yobe Islamic Centre Damaturu

In 1992, the Yobe Islamic Centre was established as a *waqf* dedicated to social welfare, with the primary aim of promoting and preserving Islamic and cultural values. Its mission is to deliver high-quality education to Muslims, fostering their understanding of their role as Allah's vicegerents on earth and equipping them to fulfil this responsibility effectively. This initiative has made a significant contribution to the moral development of the people of Yobe State and has had a wider impact on the nation and humanity as a whole. The Centre provides education at the nursery, primary, secondary, and tertiary levels, as well as orientation programs that raise public awareness through conferences, seminars, workshops, and lectures. These initiatives aim to enhance understanding and invite people to follow the path of Allah. The Centre's educational institutions strive to integrate Islamic and Western education, ensuring that students receive a strong Islamic foundation in any field of study without compromising their Islamic identity.

¹² RES 18. Interview conducted online on 13th March 2024, at 7:22 pm to 7:53 pm.



Table 5.1. Evaluation of the Usage of *Waqf* Properties for Youth Empowerment in Yobe State

S/N	WAQF INSTITUTIONS	PROJECTS	EMPOWERMENT	BENEFITS
1	Ya Zahra Orphanage Foundation Potiskum	<i>Waqf</i> Based Primary School	Youth Empowerment in Education	The foundation started with 25 pupils from Fika, Fune, Potiskum, and Nangere Local Government area. Presently, the foundation has a total number of 48 students. All are orphans. The school has sent 22 students to El-Kanemi College of Islamic Theology Maiduguri. Similarly, it provides orphans quality education, shelter, and a healthy environment.
2	Ciroma Ibrahim Memorial Islamic School Potiskum	<i>Waqf</i> Based Primary and Secondary School	Youth Empowerment in Education and Job Opportunity.	The school began with ten (10) staff and (90) ninety pupils were enrolled in primary one. In every academic session, the school provides room for the enrolment of new pupils into various classes. Before the graduation of the first set, the school accommodated five hundred pupils from primary one to primary six. The school was expanded from primary school to secondary school. Shortly after, fourteen (14) classes, four (4) laboratories, and additional offices were built to advance the teaching and learning process. The school also offered employment to teaching staff who specialized in sciences and humanities.

S/N	WAQF INSTITUTIONS	PROJECTS	EMPOWERMENT	BENEFITS
3	Yetim Care Foundation Damaturu	Orphan care facilities like orphanages and schools with dual curricular (Islamic and Conventional Education),	Youth Empowerment in Education	Providing childcare and educational needs for indigent orphans. Providing formal educational experience and environment which is in harmony with the cultural and parental background of the children and ensures that the orphans have memorized the whole or most of the Qur'an by the end of their Primary Education and encourage them to pursue their education beyond the Secondary School. Fifty-four graduated and have all gained admission into different tertiary institutions within and outside the country. Presently, there are 70 pupils, 30 at the junior secondary school level and 40 at the elementary school level.
4	Al-Istiqamah Foundation Damaturu	An oriented orphanage centre is driven by determination, morale, and financial support.	Youth Empowerment in Education and Health Care Services	i. In the area of educational development, the foundation has provided instructional materials. Teaching aids for all the orphans and motivational trends for knowledge and skill acquisition for the orphans in the community. ii. Promotion of Islamic religious values and teachings has been a priority of the foundation, with its ability to influence the memorization of various parts of the Holy <i>Qur'an</i> and groom the orphans towards being future <i>Huffaz</i>.

S/N	WAQF INSTITUTIONS	PROJECTS	EMPOWERMENT	BENEFITS
				iii. Teaching, health, administrative, and supporting staff have been employed. iv. Health facilities, feeding, and clothing have also been provided for the orphanage. v. As an NGO, the foundation complements the efforts of the government with regard to the socio-economic/welfare incentives it offers the community by educating the orphans and providing them with a much-needed good moral upbringing in order that they become good ambassadors in the community. vi. Owing to the staff's commitment and the students' willingness to learn, the Foundation has been able to have a fusion of both the Islamic and Western education imparted to the orphans within a shorter period than expected.
5	Arabic and Islamic College of Education (JIBWIS)	Waqf Based Higher Institution of Learning	Youth Empowerment in Education	Train the students in the areas of Arabic and Islamic Studies and obtain the certificates of National Education Certificate NCE. From 2015 to 2020, the College graduated 1017 students. The graduates of this school were employed as primary school teachers in the state. The institution provides employment opportunities for many, including teachers,

S/N	WAQF INSTITUTIONS	PROJECTS	EMPOWERMENT	BENEFITS
				administrative staff, cleaners, security personnel, and others. Currently, the institution has 56 teaching and non-teaching staff.
6	Fika Sunnah Medical Clinic	Waqf Based Health Care Providers (Clinic)	Youth Empowerment in Health Care Services	The flow of patients patronizing the facility on Thursday, Friday, Saturday & Sunday are of higher numbers than other days because of the medical team coming weekly. From 2020 to date, the clinic has been able to provide services to 08956 patients. i. Treated & discharge - 70% ii. Referred to other facilities - 15% iii. Death records - 5% iv. Currently on treatment - 10% The Clinic serve as an employment opportunity to many, including: i. Doctors ii. Nurses iii. Radiographer iv. Anaesthetics v. Dental technicians vi. Pharmacy tech.

S/N	WAQF INSTITUTIONS	PROJECTS	EMPOWERMENT	BENEFITS
7	Nurul Awlad Model School Nguru	Waqf Based Orphanage and Primary School	Youth Empowerment in Education	The school admitted 20 orphans as the pioneer students, and it was called Nurul Islam by then Nurul Islam. At that time, it comprised only one classroom, where weekly meals were provided to the students alongside nominal remuneration for the teachers. The institution accommodates two cohorts of students who undertook the Junior Secondary Certificate Examination (JSCE), totalling over 40 individuals, subsequently being allocated to different secondary schools under the auspices of Nurul Awlad Model School Nguru. The academic staff, comprising 12 individuals, encompassing teaching and non-teaching personnel
8	Imam Muhammad Saleh Tahfizul Qur'an Gashua	Waqf Based Primary and Tahfiz School	Youth Empowerment in Education	The gradual progress of the school over time has been commendable, culminating in the graduation of 20 memorizers of the glorious <i>Qur'an</i> from <i>Talbari Tahfizul</i>. Presently, the institution is actively preparing for the upcoming graduation ceremony to commemorate the fourth set of students.
9	Asasul Islam Nursery, Primary and Secondary	Waqf Based Primary and Secondary School	Youth Empowerment in Education	The school offered free education to those willing to enrol their children. Initially, the school commenced with Nursery one and Primary one classes, consisting of 26 students. Presently, the nursery section caters to a total of 175 students, while the primary section, from grades one to six,

S/N	WAQF INSTITUTIONS	PROJECTS	EMPOWERMENT	BENEFITS
	School of (JIBWIS) Fika			accommodates 358 students. Concurrently, the school currently employs a total of 31 staff members, comprising both teaching and non-teaching personnel.
10	Potiskum Sunnah Clinic	Waqf Based Clinic	Youth Empowerment in Health Care Services	The clinic operated with a team of 8 personnel, receiving assistance from the Primary Health Care (PHC) Department of Potiskum local government. The clinic served the community for 12 hours daily, catering to the healthcare needs of Potiskum and its environment, as well as neighbouring local government areas. In addition to its regular staff, the clinic hosted a medical team from Federal Medical Centre Nguru, Azare, and Damaturu Specialist Hospital on a weekly basis, comprising physicians, nurses, radiographers, technicians, and pharmacists. Between 2019 and 2022, the Potiskum Sunnah Medical Clinic successfully attended 5,231 patients. Patients treated and discharged accounted for 85%, those referred to another facility stood at 10%, while there were no records of deaths or patients currently under treatment.
11	Yobe Islamic Centre Damaturu	Waqf Based Primary and Secondary School	Youth Empowerment in Education	The centre offers education at various levels, including nursery, primary, secondary, and tertiary education. They train the students in the areas of Arabic Islamic Studies, which leads to obtaining the Diploma certificate. Since its inception, the centre has graduated many students. The

S/N	WAQF INSTITUTIONS	PROJECTS	EMPOWERMENT	BENEFITS
				graduates of this school were employed as primary school teachers in the state. The institution serves as an employment opportunity for many, including teachers, administrative staff, cleaners, security personnel, and others. Currently, the institution has more than 60 teaching and non-teaching staff.

5.3 ANALYSING THE EFFECTIVENESS OF SOME SELECTIVE WAQF INSTITUTIONS TO ATTAIN SOCIAL DEVELOPMENT IN YOBE STATE

In Yobe State, the establishment of a *Zakat* and *Waqf* Management Department under the Ministry of Religious Affairs (MORA) in 2002, following the implementation of *Sharia* law on October 23, 2002, marked a significant step in overseeing and coordinating *zakat* and *waqf*-related activities. This institution aims to improve community welfare and uplift the socio-economic conditions of Muslims by promoting charitable acts and encouraging ongoing community contributions to institutional *waqf*. The Yobe State government has made substantial investments in *waqf* projects, which play a critical role in fostering social welfare and development ¹³. However, despite these efforts, the formalization and expansion of *waqf* practices remain limited, with only a few structured *waqf* institutions currently in place.

Historically, *waqf* institutions have contributed immensely to the development of Muslim societies, and this is evident in Yobe State as well. Socially, these institutions have played a pivotal role in providing assistance to vulnerable groups such as orphans, widows, the disabled, and the elderly, ensuring their access to basic needs and improving their quality of life. One prominent example is the Yobe Islamic Centre, which was established in 1992 as a *waqf* institution for social welfare. The Centre's primary objective is to promote and strengthen Islamic and cultural values while providing high-quality education to Muslims. The Centre's mission extends beyond academic instruction, aiming to foster Muslims' awareness of their role as Allah's vicegerents on earth, thus empowering them to fulfil their responsibilities effectively.¹⁴

5.3.1 Economic and Social Development

The youth employment and teacher training program, supported by *waqf*-based institutions in Yobe State, stands as a vital initiative in fostering both economic and social development. At its core, the program seeks to address the growing challenges faced by youth, including unemployment and negative societal influences such as

¹³ Adam Muhammad Abubakar, "Enhancing Waqf properties through Islamic investment techniques in Nigeria," (2015)

¹⁴ Muhammad S Umar, "Education and Islamic trends in northern Nigeria: 1970s-1990s," *Africa Today* (2001)

substance abuse, idleness, and social unrest. By offering a combination of character development and vocational training, the program targets the holistic growth of the youth ¹⁵. The vocational aspect of the program covers a wide range of trades, including tailoring, carpentry, agriculture, information technology, and other skills that are in demand within local and regional markets. By equipping young people with these skills, the initiative helps reduce the dependence on formal employment opportunities, which are often scarce, particularly in rural areas. This practical training not only fosters self-employment but also creates opportunities for the youth to employ others, thereby generating a ripple effect in local economies.

Furthermore, the program's focus on teacher training enhances the capacity of educators to deliver quality education, ensuring that the younger generation receives a sound foundation in both academic and ethical knowledge. Teachers trained through the program are also well-equipped to serve as role models, promoting values of hard work, discipline, and responsibility. In this way, the program not only addresses immediate economic concerns but also contributes to long-term social cohesion and stability by building a generation of skilled, responsible, and morally grounded citizens. This dual approach of fostering both economic independence and social responsibility highlights the broader role of *waqf* institutions in addressing societal challenges. Through their support of such initiatives, these institutions demonstrate how religious endowments can serve as a sustainable means of addressing modern-day issues while staying true to Islamic principles of charity, education, and community welfare.

5.3.2 Empowerment In Education

The impact of the Yobe Islamic Centre on moral and social development has been profound, not only in Yobe State but also across the nation and beyond. The centre offers education at various levels, including nursery, primary, secondary, and tertiary education. In addition to formal education, the centre organizes orientation programs designed to raise public awareness through conferences, seminars, workshops, and lectures. These programs encourage people to pursue the path of Allah and foster a deeper understanding of Islamic teachings. Furthermore, the Centre's institutions strive

¹⁵ Nurudeen Abubakar Zauro et al., "Integration of Waqf towards enhancing financial inclusion and socio-economic justice in Nigeria," *International Journal of Ethics and Systems* 36, no. 4 (2020).

to integrate Islamic and Western education, ensuring that students receive a solid foundation in any field of study while maintaining their Islamic identity.

Several other *waqf*-based institutions have played a critical role in societal development and youth empowerment. These include the Ya Zahra Orphanage Foundation Potiskum, Ciroma Ibrahim Memorial Islamic School Potiskum, Yetim Care Foundation Damaturu, Al-Istiqamah Foundation Damaturu, Arabic and Islamic College of Education (JIBWIS), Nurul Awlad Model School Nguru, Imam Muhammad Saleh *Tahfizul Qur'an* Gashua, and Asasul Islam Nursery, Primary, and Secondary School of (JIBWIS) Fika. Each of these institutions has contributed to educational empowerment and societal progress in its respective domain. The success of these *waqf*-based institutions in reducing social vices and fostering youth empowerment has been evident, particularly in the areas of education, morality, and overall societal well-being.

5.3.3 Religious Impact

The *Da'wah* program is another essential initiative designed to address social vices such as drug abuse and immoral behaviours. Through a combination of public lectures, roundtable discussions with Islamic faith-based NGOs, unified Friday sermons, and radio programs, the program seeks to educate, mobilize, and raise awareness within the community¹⁶. These efforts have not only led to positive moral transformations but have also contributed to a reduction in social problems in Yobe State. Additionally, guidance and counselling services for recruits and others are provided to ensure continued support and integration into the community. In addition to educational initiatives, many mosques established through *waqf*, including those affiliated with the Yobe Islamic Centre, continue to serve as hubs for weekly educational and *da'wah* (Islamic outreach) activities. Scholars from various Muslim organizations, academic circles, and local religious leaders, such as Chief Imams and their deputies (*Na'ibs*), lead these sessions. They offer lessons in subjects such as the *Qur'an*, *Hadith*, *Fiqh* (Islamic jurisprudence), and the biography of Prophet Muhammad (p.b.u.h). These scholars, supported by

¹⁶ Abubakar Sani and Bilyaminu Muhammad, "The Impact of Faith-Based Organizations on Da'wah and Community Development in Kano State, Nigeria," *Islam Universalia: International Journal of Islamic Studies and Social Sciences* 2, no. 3 (2021).

monthly allowances, ensure that Islamic knowledge and values are continuously imparted to the community.

5.3.4 Health Care Services

Moreover, the Potiskum Sunnah Clinic and Fika Sunnah Medical Clinic, both *waqf*-based health facilities, have also made significant contributions to youth empowerment in the healthcare sector. These clinics provide essential health services, particularly to underprivileged individuals in need of affordable medical care. The clinics play a vital role in addressing gaps in healthcare delivery, offering subsidized services to the less privileged, and contributing to sustainable community development. Through their services, they have enhanced the well-being of the community and made a meaningful impact on the lives of the people they serve. The selected *waqf* institutions in Yobe State have proven to be effective mechanisms for promoting societal development, particularly in the areas of education, healthcare, and moral guidance. Their efforts have empowered youth, reduced social vices, and contributed to the overall betterment of the community, demonstrating the far-reaching potential of *waqf* as a tool for social, health care services, and economic transformation. However, there is still room for improvement, particularly in formalizing and expanding the scope of *waqf* practices to ensure that their benefits reach even more people in the state and beyond.

5.4 WAQF IN THE AREA OF SOCIO-ECONOMIC IMPROVEMENT

The *waqf* implementation of movable and immovable properties, as well as the execution of various schemes, programs, plans, activities, functions, and other relevant matters, are all priorities. In addition, the administration must diligently formulate and secure the necessary approval from the regulatory body for these measures. It is incumbent upon individuals to prioritize the welfare of the *waqf* institution and the underprivileged over their own personal interests.

5.4.1 Transaction

The consensus among participants and interviewees strongly supports the idea that *waqf* has the capability to engage in various profitable ventures, such as farming, poultry farming, cattle rearing, commercial transportation, bakery operations, and other lawful enterprises¹⁷. The *waqf* institution possesses the ability to directly acquire land for agricultural purposes and cultivate products that contribute to the production of affordable and nutritious food for the community, consequently undercutting prevailing market prices¹⁸. For example, *waqf* could establish centres for the production of *Gari* (cassava flour), where this staple food item could be processed and sold at competitive rates. These initiatives not only address concerns regarding food security but also create employment opportunities for unemployed adults, enabling them to support their families. This approach can be replicated across other sectors, such as transportation, bakery operations, and poultry farming.

Furthermore, *waqf* management can expand its activities by taking on the role of a contractor deploying *waqf* personnel to participate in various construction projects, road infrastructure development, consultancy services, and other ventures aimed at increasing *waqf* revenue streams¹⁹. Many individuals with the necessary skills and expertise express a preference for engaging with *waqf* due to its reputation for fair dealings and adherence to ethical standards, which are rooted in religious principles. As a result, *waqf* must consistently demonstrate its commitment to ethical conduct and accountability in the execution of projects, thus enhancing its attractiveness to potential clients and fostering long-term patronage.

5.4.2 Employment of *Waqf* Workers at Various Units as Paid Workers

It has been postulated that the management of *waqf* should devise a comprehensive strategy to ethically and legally generate income for the institution²⁰. In order to enhance

¹⁷ Sheriff Muhammad Ibrahim, "Towards Institutionalizing Zakat Management In Kano State, Nigeria: An Exposition" (Doctoral dissertation, Universiti Sains Islam Malaysia). Retrieved from ..., 2017).

¹⁸ Abdelrahman Elzahi Saaid Ali, *Empowering the Poor through Financial and Social Inclusion in Africa* (Springer, 2022).

¹⁹ Norinah Mohd Ali, "The Practice of Waqf Land Development in Malaysia: A Social Enterprise Business Perspective" (University of Malaya (Malaysia), 2020).

²⁰ Shulthoni et al., "Waqf fundraising management: A proposal for a sustainable finance of the waqf institutions."

the revenue of *waqf* and contribute to the welfare of the less fortunate, the *waqf* authority may contemplate employing proficient and capable professionals, such as carpenters, masons, butchers, and mechanics, who can employ their expertise in their respective domains²¹. In light of the widespread trust in the *waqf* institution among the majority of Nigerian citizens, individuals can confidently engage with these establishments, reassured of their dependability²². Additionally, *waqf* has the potential to secure numerous contracts both domestically and internationally, especially among Nigerian expatriates. Nevertheless, it is imperative to remain vigilant against the prevalent issues of fraud, mismanagement, and deception, particularly in property management, which have led to substantial financial losses for many. The establishment of a specialized housing department within the *waqf* institution in Nigeria could not only tackle these challenges but also create significant employment opportunities.²³

5.4.3 Loaning

Waqf possesses the capacity to extend monetary loans to applicants in a manner that does not entail the imposition of any interest or fees.²⁴ This is facilitated by a dedicated committee or staff that is entrusted with the responsibility of overseeing the utilization of these funds. The proposition put forth involves the implementation of a model for group loans, wherein individuals are required to form a group in order to be eligible for a loan.²⁵ This necessitates a condition that only groups comprising of three to five individuals may apply for a loan. Furthermore, disbursement of loans takes place in a sequential manner, whereby the first individual receives the loan, and subsequent individuals become eligible once the previous borrower has repaid the loan.²⁶ In addition, regular group meetings must be convened to provide updates on the progress

²¹ Trevor Marchand, *Minaret building and apprenticeship in Yemen* (Routledge, 2013).

²² Oluwaseun Sulaiman Saidu, Murat Cizakca, and Rodney Wilson, "Harmonization Is The Only "Game" In Town; Actualizing The Functionality Of Vital Islamic Financial Institutions: A Case Of Waqfs In Nigeria," *Jurnal Syariah* 29, no. 2 (2021).

²³ Oluwaseun Sulaiman Saidu, Murat Cizakca, and Rodney Wilson, "Harmonization Is The Only "Game" In Town; Actualizing The Functionality Of Vital Islamic Financial Institutions: A Case Of Waqfs In Nigeria," *Jurnal Syariah* 29, no. 2 (2021).

²⁴ Murat Cizakca, "Towards a comparative economic history of the waqf system," *Journal al-Sajarah* 2, no. 2 (1997).

²⁵ Sanjay Sinha, "Study of the Functionally Effective Credit Lending Models of Microfinance," *International Journal of Business Insights & Transformation* 13, no. 2 (2020).

²⁶ Taiwo Ala, "Strategies That Small and Medium-Size Business Owners Use to Repay Bank Loan Obligations in Lagos, Nigeria" (Walden University, 2023).

made in utilizing the loan and to ensure adherence to the intended purposes.²⁷ This approach based on groups serves as a protective measure against the misappropriation of funds, as group members collectively oversee the recipients of the loan, recognizing that any failure to repay may have consequences for their own eligibility for future loans.²⁸

5.4.4 Religious Program

Originally, the primary function of *waqf* entailed the preservation and maintenance of mosques.²⁹ Nonetheless, the current circumstances prevailing in Nigeria necessitate the active involvement of the *waqf* institution in providing support to a multitude of mosques through endeavours such as refurbishment, infrastructural advancement, utility disbursements, and potentially extending financial aid towards the remuneration of imams. Numerous mosques in Nigeria exhibit deficiencies in terms of fundamental amenities, thereby necessitating the assistance of entities like *waqf*.³⁰ By extending support to these religious establishments, the overall quality and standards can be augmented, simultaneously affording imams prospects for personal and professional growth. Additionally, *waqf* possesses the capacity to orchestrate a diverse array of initiatives on a daily, weekly, and annual basis, all of which are aimed at fostering religious and moral education within mosque communities, thereby contributing to the broader and holistic enrichment of society.³¹

5.4.5 Education

The *waqf* endowment in Nigeria is expected to utilize all available resources in order to uphold one of its fundamental objectives, which is the promotion and advancement of

²⁷ Stephen A Zeff, "Some obstacles to global financial reporting comparability and convergence at a high level of quality," *The British accounting review* 39, no. 4 (2007).

²⁸ Ahmed, "Waqf-based microfinance: realizing the social role of Islamic finance."

²⁹ Hayatullah Laluddin et al., "Revisiting the concept of waqf: Its maintenance, issues and challenges," *International Journal of Islamic Thought* 20 (2021).

³⁰ Ibraheem Alani AbdulKareem, "The establishment of waqf Institution toward Poverty Alleviation among Muslim Ummah in Oyo State South West Nigeria," *Unpublished master's thesis*. Submitted to Othman Yeop Abdullah Graduate School of Business Universiti Utara Malaysia (2017).

³¹ Nori BM Naseeb, "Organizing Social Voluntary Organizations from Islamic perspective" (University of Wales Trinity Saint David, 2001).

education within Muslim communities.³² Therefore, the management of the *waqf* should carry out a comprehensive assessment to evaluate the educational needs across various public and private schools, with the aim of identifying areas where it can contribute to the development of education. In the event that there is a demand for the establishment of schools, colleges, and universities supported by the *waqf*, strategic planning should be undertaken to ensure that quality education is accessible to those who are less privileged³³. Additionally, the management of the *waqf* may also consider investing in educational institutions as viable ventures, with the income generated being directed towards supporting charitable educational initiatives. Such endeavours have the potential to create employment opportunities and alleviate poverty within Muslim communities.³⁴

5.4.6 Religious Charitable Organizations

From a religious perspective, it has been previously established that all *waqf* endeavours are considered acts of worship as long as they adhere to Islamic principles.³⁵ Within this religious context, *waqf* endowments have the potential to function as collection agencies for *zakat*, given the existing challenges in the administration of *zakat* collection.³⁶ Often, eligible *zakat* payers distribute their contributions to individuals they believe to be in need or entrust Muslim scholars with the task of distributing the collected *zakat*.³⁷ This study argues that *waqf* could establish itself as a credible and efficient institution for *zakat* collection. To achieve this, *waqf* personnel could be stationed at mosques or central mosques to facilitate *zakat* collection, with the collected funds directed to a

³² Ibrahim Nuruddeen Muhammad, "Waqf based philanthropy: A definition and obstacles to Waqf knowledge acquisition in North-Western Nigeria" (paper presented at the 1st Kano Waqf International Conference (KWIC), on the Theme: Waqf Based Philanthropy in Northern Nigeria: Yesterday, Today and Tomorrow, at the Open Air Theatre Bayero University Kano, Kano, Nigeria, on Tuesday November 15th, 2016).

³³ Muhammad Usman and Asmak Ab Rahman, "Funding higher education through waqf: a lesson from Pakistan," *International Journal of Islamic and Middle Eastern Finance and Management* 14, no. 2 (2021).

³⁴ Ari Wibowo, "Enhancing economic growth for the achievement of sustainable development goals through digital era fundraising schemes for sustainable community development: A policy analysis from the Islamic economic perspective" (paper presented at the Proceeding of international conference on Islamic Philanthropy, 2023).

³⁵ Dalila Daud and Rashidah Abdul Rahman, "Straightening the governance of waqf using tawhidic approaches," *Journal of Contemporary Islamic Studies* 4, no. 2 (2018).

³⁶ Amuda, "Empowerment of Nigerian Muslim households through waqf, zakat, sadaqat and public funding."

³⁷ Ziyaad Mahomed, "Zakat in Islamic wealth management," *Islamic Wealth Management* (2017).

dedicated account designated for *zakat* purposes.³⁸ Subsequently, these funds would be distributed in accordance with Islamic principles, thus benefiting society as a whole. A portion of the funds collected could be allocated for transactions or investments aimed at serving the long-term interests of those in need. Furthermore, *waqf* endowments could sponsor and meticulously organize religious programs throughout Nigeria.³⁹ Additionally, other religious organizations could be registered under *waqf* endowments.

From a societal perspective, essential assistance could be provided to the underprivileged segments of society, while Islamic establishments such as restaurants, hotels, and resorts could be established to cater to both citizens and visitors, albeit at nominal and fair fees.⁴⁰ Housing and essential utilities could be developed and provided for the general population, especially those in need. Contractors could be engaged to develop *waqf* land, with ownership eventually transferred to the *waqf* endowment upon project completion, ensuring complete control and ownership of the developed land for the benefit of those in need.⁴¹ Furthermore, *waqf* could take on the responsibility of educating the illiterate by implementing various educational programs targeting both young and elderly illiterates aimed at promoting awareness of technological advancements and global developments.⁴² Educational initiatives could be disseminated through media outlets across the nation, comprising programs tailored for children, youth, and the elderly.⁴³ By facilitating the removal of working children from labour and re-enrolling them in schools, *waqf* institutions would play a crucial role in ensuring proper education, thus embodying an act of worship.

³⁸ L Raimi, A Saibu, and MO Shokunbi, "An exploratory study of Zakat and Waqf for financial inclusion in Nigeria," *1st International JIMF* (2015).

³⁹ Muhammad, "Correlates of waqf based philanthropy in the north west zone, Nigeria: Implications for community development theory and practice."

⁴⁰ Faegheh Shirazi, *Brand Islam: The marketing and commodification of piety* (University of Texas Press, 2016).

⁴¹ Mohsin et al., "Financing the development of old Waqf properties."

⁴² Eiman Ahmad Mohammad Khaleel Al Hashmi, "Waqf as a financing tool and its role in achieving SDGs and foreseeing the future," in *Wealth Management and Investment in Islamic Settings: Opportunities and Challenges* (Springer, 2022).

⁴³ Matthew R Sanders and James N Kirby, "Consumer engagement and the development, evaluation, and dissemination of evidence-based parenting programs," *Behavior therapy* 43, no. 2 (2012).

5.5 ISSUES AND CHALLENGES OF WAQF MANAGEMENT IN YOBE STATE

Several factors are responsible for the obstacle in the use of *waqf* management in Nigeria, Yobe State inclusive, even though the citizens of the state are dominantly Muslims. Although *waqf* was enacted in state legislation in 2003, its practice still has many challenges. Below are some reasons that hinder the utilization of *waqf* and its management in the nation and Yobe in particular.

5.5.1 Narrow Understanding of the Application of *Waqf*

The establishment of *waqf* entities has not received significant attention from numerous philanthropists. Why have scholars of Islamic studies failed to communicate the value of *waqf* to affluent individuals? The deficiency of outreach efforts by Islamic scholars to raise awareness about *waqf* during congregational prayers in mosques and other Islamic gatherings, which serve as crucial platforms for public education, has contributed to the ignorance among Muslim philanthropists regarding the potential impact of *waqf*. Certain donors may be convinced to contribute to *waqf* despite entrenched beliefs. The broader populace is deprived of accessing the resources of wealthy individuals, which could be utilized for financial assistance and uplifting many underprivileged individuals through *waqf* initiatives nationwide. The amassed resources would be allocated effectively and overseen by capable and qualified *mutawallis* or administrators if philanthropists in all regions of Nigeria were adequately enlightened and informed about collaborative endeavours for advancing *waqf* and supporting the less fortunate. Hence, it is advisable for both individuals and communities to contribute to *waqf* institutions in order to aid those in need. Such actions have the potential to impact numerous lives in various aspects, including social, physical, psychological, religious, financial, and ethical dimensions. However, a substantial portion of the Nigerian population continues to experience hardship due to the ignorance, limited awareness, and apparent social disengagement of affluent Nigerian Muslims.⁴⁴

⁴⁴ Amuda and Embi, "Alleviation of poverty among OIC countries through sadaqat, cash waqf and public funding."

The respondents of this study unanimously concur that the main reason for the limited understanding of *waqf* is the failure of Islamic scholars to enhance public awareness about the significance of *waqf* during public gatherings such as Friday congregations in mosques through sermons, as well as other Islamic events that present prime opportunities for disseminating information to the public, thereby attributing the ignorance of Muslim philanthropists towards the importance of *waqf* to this cause (R2:DU16).⁴⁵ The lack of awareness among individuals regarding the value of *waqf* has resulted in minimal participation in *waqf* activities. Therefore, it is imperative for Islamic scholars to consistently remind the public of the benefits of *waqf* for society and the rewards promised by Allah in the afterlife (R16:D.U.16).⁴⁶ Consequently, expanding the comprehension of historical and contemporary roles of *waqf* institutions in empowering youth through investments in education, healthcare, and economic ventures, thereby fostering skill development and creating opportunities for the younger generation, is highly significant.

5.5.2 Inadequacy in Managing Organizational Affairs

The efficacy of the administration of *waqf* and the allocation of *waqf* assets in alignment with Islamic principles is essential for the proper execution, supervision, and utilization of the *waqf*. Proficiency in the management team is crucial, encompassing a thorough understanding of the laws and regulations governing transactions, commerce, and investments. Moreover, familiarity with the legal aspects of loans, agriculture, yield, livestock, poultry, tenancy, transportation, and other lawful yet profitable commercial transactions is indispensable.⁴⁷ Failure by the administration to appropriately manage *waqf* assets would impede the realization of the fundamental and primary objectives of the *waqf*, thereby proving detrimental to its sustainability. The deficiency in management, as indicated by the respondent, can lead to various consequences, primarily rooted in injustices perpetrated by the governing bodies. The incapacity to effectively oversee *waqf* affairs hinders the proper execution, oversight, and utilization

⁴⁵ RES 2. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 10:01am to 11:015 am.

⁴⁶ RES 16. Interview conducted Online on 25th May 2023, at 2:00 pm to 2:30 pm

⁴⁷ WAN NAZJMI MOHAMED FISOL, Marina Abu Bakar, and Akli Ahmad, "Waqf Property Management Through the Maqasid Al-Shariah Approach," *The journal of contemporary issues in business and government* 27, no. 3 (2021).

of the *waqf* (R5:D.U.13).⁴⁸ It is imperative for the appointed individuals responsible for *waqf* administration to possess adequate knowledge to fulfil their duties conscientiously by correctly managing the entrusted *Amana* (R3:D.U.16).⁴⁹

Pertaining to the essential attributes of *waqf* management in Yobe State, two participants highlighted specific criteria: Compliance of investments with *sharia* principles, supervision of microcredit utilization to aid entrepreneurs, dedicated workforce, avoidance of bureaucratic regulations, establishment of user-friendly protocols for dispensing *waqf* benefits, and implementation of a grievance redressal system (R8:D. U.13).⁵⁰ Conversely, a participant expressed a divergent view regarding the role of a regulatory body for *waqf* management nationwide, emphasizing the necessity for governmental regulatory measures and regular monitoring to enhance efficiency in *waqf* management, either through legislative frameworks or by integrating *waqf* into poverty alleviation policies (R9:D.U.13).⁵¹

5.5.3 Religious Competition

Possessing knowledge is paramount, whereas ignorance remains the underlying cause of numerous issues. The ongoing conflict between adherents of Islam and Christianity is likely to endure due to the absence of essential principles necessary for fostering tolerance among many followers of these religions. A considerable number of individuals lack the requisite understanding regarding the maintenance of peace and harmony in their communities.⁵² Reliance on academic instructors and personal study materials often proves insufficient in cultivating a comprehensive understanding of their religious beliefs, leading to a failure to grasp the significance of specific doctrines. Recent protests by Christian groups in Nigeria against the establishment of Islamic

⁴⁸ RES 5. Interview conducted on 8th September 2023, at his office, Department of Islamic Studies, Federal University Gashua, Yobe State. 2:47 pm to 3:40 pm.

⁴⁹ RES 3. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 3:00 pm to 4:00 pm.

⁵⁰ RES 8. Interview conducted on 15th July 2023, at his office at the Yetim Care Foundation, Damaturu, Yobe State. 9:05 am to 10:11 am.

⁵¹ RES 9. Interview conducted on 25th July 2023, at his office at the Ya Zahra Orphanage Potiskum, Yobe State. 4:00 pm to 5:00 pm.

⁵² Abdulqadir Ibrahim Abikan, "Constitutionality of Islamic banking in Nigeria," *Contemporary Jurisprudence in Islamic Jurisprudence* (2009).

banks, alleging a covert agenda to Islamize the country, exemplify the resistance faced by initiatives promoting Islamic finance in the nation.

Despite the Constitutional provision allowing for the integration of Islamic banking practices, opposition from the Christian populace has hindered the progress of this financial system. This scenario suggests that the concept of *waqf*, a form of Islamic philanthropy, may encounter similar resistance from non-Muslims, particularly in regions with a Christian majority. For *waqf* to be effectively administered nationwide, it is imperative for the state government to grant it legal recognition.⁵³ In discussing the necessary attributes for effective *waqf* management, a respondent emphasized the avoidance of religious biases. Success in this endeavour hinges on minimizing ethnic and religious prejudices, mitigating political influences, combating corruption, and establishing a conducive policy framework for implementing *waqf* initiatives (R3:D.U.13).⁵⁴

5.5.4 Corruption and Misuse of Authority

Individual acts of corruption could impede the widespread adoption of *waqf* practices across Nigeria. There is a prevalent concern that dishonest and self-serving *mutawallis* may exploit donated assets for personal gain, jeopardizing the intended charitable purpose of these endowments. Given the pervasive nature of corruption, the administration of *waqf* assets necessitates the appointment of multiple trustees to ensure proper governance. However, corruption should not serve as a rationale for neglecting assistance to those in need. Effective management of *waqf* endowments requires entrusting them to competent individuals. The selection process for trustees must adhere to legal standards, with appointees fully understanding their responsibilities and the regulatory framework governing *waqf*.⁵⁵ Regarding the broader impact of *waqf* endowments in Yobe and nationwide, a respondent highlighted the negative consequences of corruption in appointing unqualified leaders to oversee *waqf*

⁵³ Umar Habibu Umar et al., "Do academic and professional institutions promote the awareness and knowledge of Islamic banking and finance in Nigeria?," *Journal of Islamic Accounting and Business Research* 12, no. 3 (2021).

⁵⁴ RES 3. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 3:00 pm to 4:00 pm.

⁵⁵ Asaju Kayode, Sunday Onah Adagba, and Silas Felix Anyio, "Corruption and service delivery: the case of Nigerian public service," *Wudpecker Journal of Public Administration* 1, no. 1 (2013).

institutions. Such corrupt practices can result in the misallocation of donated funds, intensified by limited economic opportunities, inadequate educational and vocational training, and regional instability, leading to issues like unemployment, insecurity, and social problems among young people (R10:D.U.17).⁵⁶

5.5.5 Change in Ownership

When the administration or governance of *waqf* endowments in Nigeria exhibits greed and contravenes Islamic principles by transferring ownership of their assets, the alteration of *waqf* property ownership becomes a pertinent concern. To address this, established regulations and guidelines must be in place, or the enactment of the *waqf* Act should require approval from higher authorities in Nigeria to ensure the preservation of integrity and sincerity within *waqf* institutions. The existence of strict penalties for legal violations and efficient regulatory measures safeguarding and supervising *waqf* endowments nationwide would serve as a deterrent for management contemplating unlawful actions. As the primary aims of *waqf* are accomplished, adherence to laws and regulations by management is also ensured. By utilizing *waqf* properties, disorderliness can be diminished, and underprivileged individuals can benefit from aid and financial backing. Furthermore, *waqf* has the potential to provide employment opportunities for a substantial portion of the unemployed adult populace, thereby enabling *waqf* to positively influence societal issues. The vigilance exercised by *waqf* management and personnel in carrying out their responsibilities is particularly heightened due to concerns regarding the consequences of engaging in illicit practices.⁵⁷ Corresponding to the aforementioned assertion, the survey conducted with respondents revealed that.

The alteration of *waqf* ownership stands out as a significant issue necessitating governmental intervention for regulation. Sanctions need to be enforced against any individual who violates the law, along with effective regulations for safeguarding and overseeing *waqf* endowments across Nigeria, with a specific emphasis on Yobe State

⁵⁶ RES 10. Interview conducted on 3rd August 2023, at their office of Zakat and Waqf Tikau Emirate Council, Sabon Garin Nangere, Yobe State. 3:45 pm to 4:40 pm.

⁵⁷ Amuda and Embi, "Alleviation of poverty among OIC countries through sadaqat, cash waqf and public funding."

(R1:D.U.15).⁵⁸ Insufficient awareness among the populace regarding the importance of *waqf* has resulted in minimal patronage of *waqf* activities by individuals. Therefore, it becomes imperative for Islamic scholars to educate the public about the societal benefits of *waqf* and the rewards promised by Allah in the hereafter, provided that they adhere strictly to its principles and guidelines without instigating alterations (R4:D.U.14).⁵⁹ Additionally, a respondent expressed discontent by stating: *Waqf* emerges as a byproduct of Islamic Economics, effectively harmonizing public and private ownership within economic endeavours. Effective *waqf* management is poised to cultivate concord tranquillity and alleviate poverty within Yobe State (R5:D.U.17).⁶⁰

5.5.6 Lack of Awareness Among the People

A majority of individuals exhibit a lack of consciousness regarding the significance of *waqf* within Muslim communities. The *waqf* institutions prevalent in Nigeria predominantly consist of traditional forms like mosques, *madarasah*, and graveyards, which do not cater to youth empowerment initiatives.⁶¹ There exists a general unawareness among the populace regarding the pivotal roles played by *waqf* establishments in contributing to the economic progress of the region. The potential of *waqf* assets and properties in empowering the youth through cash *waqf* utilizing *mudharaba* and *musharaka* modes remains largely unrecognized. The misconception prevails that *zakat* serves as the sole means of aiding the impoverished and needy in society. Numerous of the wealthiest *Muslim* individuals and philanthropists in the area exhibit minimal interest in establishing and funding *waqf* properties for youth advancement due to their lack of understanding regarding the charitable nature and perpetual benefits of *waqf* empowerment. It becomes imperative for *Muslim* Scholars, including *Imams* and Teachers, to disseminate teachings and emphasize the purpose and advantages of establishing and financing *waqf*, particularly during conferences, *Juma'at Khutba*, and various *Muslim* gatherings.

⁵⁸ RES 1. The interview was carried out on the 22nd of June 2023, at the office located in the Ministry of Youth and Sport in Damaturu, Yobe State, from 2:15 pm to 3:05 pm.

⁵⁹ RES 4. Interview conducted on 20th July 2023, at his office, Registry Department, Federal University Gashua, Yobe State. 2:58 pm to 3:17 pm.

⁶⁰ RES 5. Interview conducted on 8th September 2023, at his office, Department of Islamic Studies, Federal University Gashua, Yobe State. 2:47 pm to 3:40 pm.

⁶¹ Oseni, *Towards the effective legal regulation of waqf in Nigeria: problems and prospects*.

Enhanced education and awareness among the affluent members of society in Yobe concerning the significance of establishing charitable *waqf* for youth empowerment could significantly transform the lives of the youth, fostering peace, unity, and love among the populace and facilitating economic growth. Two respondents underscored the necessity of enlightening individuals about the establishment and purpose of *waqf* institutions to encourage broader participation, as the current scenario reflects minimal engagement with *waqf* due to insufficient awareness. Therefore, it is paramount for Islamic scholars to continually draw attention to the societal benefits of *waqf* and the rewards promised by Allah in the afterlife (R2:D.U.17).⁶²

Furthermore, a participant emphasized the perpetual rewards bestowed by the Almighty upon those who initiate *waqf*. *Waqf*, in essence, represents a sustainable and rewarding avenue where individuals anticipate eternal blessings from Allah during their lifetime and beyond. The enduring nature of *waqf* ensures a continuous stream of benefits, potentially fostering sustainable developmental outcomes and linkages (R5:D.U.17).⁶³ Advocacy for modern approaches to *waqf* in supporting youth empowerment necessitates raising awareness about its potential impact on education, skill development, and entrepreneurship, underscoring its pivotal role in facilitating sustainable youth empowerment, as highlighted by a respondent. The failure of Islamic scholars to promote awareness about *waqf* during Islamic gatherings such as *Juma'ah* prayers and other significant events has resulted in wealthy individuals remaining unaware of the importance of *waqf* and its establishment (R5:D.U.17).⁶⁴

5.5.7 Political Influence in the Appointment of *Waqf* Management

One of the key impediments faced in Nigeria regarding the empowerment of the youth through *waqf* implementation is the significant political interference in the selection process of the *waqf* management board. This interference often results in the appointment of individuals lacking the competence to effectively govern the affairs of the *Waqf* Commission. Appointments are frequently made not on the basis of merit or

⁶² RES 2. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 10:01am to 11:015 am.

⁶³ RES 5. Interview conducted on 8th September 2023, at his office, Department of Islamic Studies, Federal University Gashua, Yobe State. 2:47 pm to 3:40 pm.

⁶⁴ Ibid.

experience but rather on political affiliations and favoritism.⁶⁵ Consequently, the management may lack the necessary political determination to utilize *waqf* assets for youth empowerment, leading to instances of mismanagement and misappropriation of funds through illicit means. It is imperative that individuals who are qualified and competent be selected to oversee the *waqf* commission within the state, as well as individuals who possess the commitment and enthusiasm to appropriately utilize *waqf* resources for youth empowerment initiatives. This is essential in mitigating levels of crime and social issues within the state, ultimately working towards the realization of a peaceful, prosperous, and economically sustainable environment.

The successful implementation of *waqf* policies is contingent upon the effective administration of *waqf* affairs. Therefore, it is crucial that *waqf* administrators are not only qualified but also well-versed in business transactions, investments, entrepreneurial activities, and initiatives aimed at youth empowerment. Failure to manage *waqf* endowments competently may result in adverse outcomes for youth empowerment programs associated with *waqf*, hindering the overarching objectives of establishing *waqf* institutions.⁶⁶ Two respondents emphasized the importance of appointing knowledgeable and trustworthy managers for *waqf* endowments, as these qualities are fundamental in ensuring the responsible management of resources with integrity (*Amanah*). The appointment of unqualified individuals to oversee *waqf* institutions has been detrimental, leading to setbacks and failures due to self-serving practices in appointing unqualified personnel to manage *waqf* institutions. *Waqf*, as a derivative of Islamic Economics, aims to strike a balance between public and private ownership of economic activities (R10:D.U.17).⁶⁷ Effective *waqf* management has the potential to foster peace, harmony, and poverty reduction in Yobe State. Conversely, the undue political influence observed in the appointment of the *waqf* executive board has resulted in the selection of unqualified individuals to oversee the affairs of the *waqf* commission or board, contributing to ineffective management practices from various perspectives (R4:D.U.13).⁶⁸

⁶⁵ Amuda and Embi, "Alleviation of poverty among OIC countries through sadaqat, cash waqf and public funding."

⁶⁶ Ibid.

⁶⁷ RES 10. Interview conducted on 3rd August 2023, at their office of Zakat and Waqf Tikau Emirate Council, Sabon Garin Nangere, Yobe State. 3:45 pm to 4:40 pm.

⁶⁸ RES 4. Interview conducted on 20th July 2023, at his office, Registry Department, Federal University Gashua, Yobe State. 2:58 pm to 3:17 pm.

5.5.8 Stinginess or Greed

Some of the wealthiest individuals in Nigeria demonstrate a reluctance to allocate their assets, properties, or funds as *waqf* for the purpose of empowering the youth, despite their awareness of the significance of endowing in *waqf* for benevolent causes. The refusal of certain wealthy individuals to support the youth and underprivileged, utilizing the substantial funds stored in banks and numerous properties acquired as assets, can be attributed to their stinginess and avarice. Challenges arise in persuading them to dedicate some of their assets as *waqf* for youth empowerment in Yobe, which is crucial for fostering peace and economic growth within the region.⁶⁹ Still, addressing the societal issues cannot rely on governmental intervention; it is imperative for financially capable affluent individuals to provide support through *waqf*, thereby empowering the youth in education, healthcare, and entrepreneurship. The obligation falls on *Muslim* clerics to enlighten the community on the significance of philanthropy and cooperative efforts between the rich and the less fortunate in society. One participant's perspective highlights that contemporary approaches to *waqf*, aimed at achieving sustainable development, encompass investments in education, healthcare, and renewable energy initiatives, as well as backing small-scale businesses and social welfare schemes. (R7:D.U.13).⁷⁰

5.5.9 High Levels of Poverty and Needy People

The escalation of poverty in Nigeria has led to a substantial increase in individuals requiring assistance. The significant prevalence of impoverished individuals poses a considerable obstacle to the development of charitable endowments aimed at empowering the youth, given the limited resources available to support the numerous needy populations. Frequently, aid is directed towards fulfilling immediate needs such as sustenance and clothing. The pervasive poverty and expanding population of impoverished individuals underscore the necessity of enlightening the richest members of the community about the establishment of *waqf* institutions. These entities could offer entrepreneurial opportunities for youths, create cash *waqf* initiatives, and empower

⁶⁹ Oseni, *Towards the effective legal regulation of waqf in Nigeria: problems and prospects*.

⁷⁰ RES 7. Interview conducted on 18th August 2023, at his office at the Yetim Care Foundation, Damaturu, Yobe State. 5:00 pm to 6:00 pm.

youth through capital provision, *musharaka*, and *mudharaba* mechanisms. Such endeavours have the potential to significantly diminish poverty levels, empower numerous youths, and enhance peace within the region, as expressed by respondents (R2:D.U.9).⁷¹ Through engagement with *waqf* organizations throughout the area. It becomes evident that these entities play a crucial role in facilitating personal advancement and economic prosperity, serving as a means of poverty alleviation

Despite the considerable number of individuals in need within society, unemployment and poverty remain primary drivers of social challenges such as substance abuse, political violence, and theft, ultimately contributing to insecurity within the state. Respondents suggest that *waqf* initiatives can have a positive impact on Yobe State's socio-economic landscape by aiding in poverty reduction, enhancing educational and healthcare infrastructure, and bolstering local enterprises, thereby fostering economic progress and societal advancement (R7:D.U.13).⁷² In Nigeria, the implementation of a well-structured hybrid model for cash *waqf* holds promise for poverty alleviation, provided that it adheres to the fundamental principles of *waqf* transactions and ensures the enduring sustainability of the initial *waqf* assets (R8:D.U.13).⁷³

5.6 WAYS TO ACHIEVE OBJECTIVES OF WAQF IN YOBE STATE NIGERIA

The current state of the economy and poverty level in Nigeria, specifically among Muslims youths, necessitates the establishment of robust institutions such as the *waqf* endowment.⁷⁴ These institutions should be comprised of capable and qualified individuals who can collectively fulfil their duties and responsibilities in the best interest of them in the state and a nation.⁷⁵ If the management of *waqf* sincerely and justly carries out its mandate, it will effectively alleviate poverty among Muslims youths

⁷¹ RES 2. Interview conducted on 4th July 2023, at his office, Department of Islamic Studies, Yobe State University Damaturu, Yobe State. 10:01am to 11:015 am.

⁷² RES 7. Interview conducted on 18th August 2023, at his office at the Yetim Care Foundation, Damaturu, Yobe State. 5:00 pm to 6:00 pm.

⁷³ RES 8. Interview conducted on 15th July 2023, at his office at the Yetim Care Foundation, Damaturu, Yobe State. 9:05 am to 10:11 am.

⁷⁴ AbdulKareem, "The establishment of waqf Institution toward Poverty Alleviation among Muslim Ummah in Oyo State South West Nigeria."

⁷⁵ David Miller, "National responsibility and global justice," in *Nationalism and Global Justice* (Routledge, 2013).

and garner appreciation from the Muslim community.⁷⁶ To achieve the goals and objectives of the *waqf* endowment in Yobe State, Nigeria, the below-mentioned factors must be taken into account, including:

5.6.1 Need a Dynamic Person as *Waqf* Institution Director

Presently, the re-establishment of the *waqf* institution in Nigeria, particularly in the northern states, aims to serve the interests of underprivileged Muslims and extend its reach beyond.⁷⁷ To effectively manage the endowed properties in alignment with the welfare of the needy Muslims and society as a whole, a dynamic director or management is required. Considering the prevailing poverty rates and economic conditions across the state and the nation as well, the *waqf* institution demands a director who is not driven by selfish motives but rather one who possesses unwavering commitment, dedication, honesty, piety, and justice.⁷⁸ This individual should advocate for the betterment of the state and its citizens by providing assistance to those in need. The desired *waqf* management should bring about significant positive transformations within the institution and among Nigerians by revamping the entire system for the collective benefit rather than for personal gain. Furthermore, the management must focus on reducing poverty within the Muslim community, primarily through the provision of financial support, quality education, housing, and medical aid, based on the resources and capabilities at their disposal.⁷⁹

5.6.2 Yobe State Government Intervention

In order to ensure the efficient operation of *waqf* institutions throughout the state, it is imperative that the Yobe state government becomes involved by providing financial support, ensuring security, offering legal support, providing supervision, and granting recognition for the benefit of the state and country as a whole. It is evident that the current endowments of the *waqf* in the northern states receive financial, moral, legal,

⁷⁶ Jawed A Mohammed, "Corporate social responsibility in Islam" (Auckland University of Technology, 2007).

⁷⁷ Yushau Sodiq, *A history of the Application of Islamic law in Nigeria* (Springer, 2017).

⁷⁸ Mohamed Haddad, *Muslim Reformism-A Critical History* (Springer, 2020).

⁷⁹ Habib Ahmed, *Role of zakah and awqaf in poverty alleviation* (Islamic Development Bank, Islamic Research and Training Institute Jeddah, 2004).

and physical support from their respective state governments. However, while the institution should be allowed to govern its affairs in accordance with Islamic principles, there is still a necessity for government oversight to ensure transparency and accountability for the well-being of the institution and the needy Muslim youth in particular.⁸⁰

5.6.3 Security Improvement in Nigeria

The security situation and conditions throughout the country are extremely deficient and necessitate immediate action from the government to ensure sufficient security for the entire nation.⁸¹ The insecurity problems transcend the capabilities and authority of the *waqf* institution due to their limitations and jurisdiction.⁸² Nonetheless, the *waqf* has the ability to contribute directly and indirectly to the establishment of strong and satisfactory security measures in the nation and Yobe in particular.

5.6.4 Deterrent Punishment for Guilty Management

In order to enforce penalties or sanctions on any culpable *waqf* administration, it is imperative that government intervention occurs and the case is tried in a competent *shariah* court, especially for the sake of the institution.⁸³ It should be legally mandated that the management discloses their assets prior to their appointment and confirmation as *waqf* personnel or administrators as a means to combat corruption and the mishandling of *waqf* properties. The establishment of rules, regulations, and proposed punishments would effectively compel the management to act responsibly in their stewardship of the dedicated properties.⁸⁴

⁸⁰ Lim, *Land, law and Islam: property and human rights in the Muslim world*.

⁸¹ IC Achumba, OS Ighomereho, and Mom Akpor-Robaro, "Security challenges in Nigeria and the implications for business activities and sustainable development," *Journal of economics and sustainable development* 4, no. 2 (2013).

⁸² AW Ainol-Basirah and AK Siti-Nabiha, "The roles of Islamic social finance in the era of post-Covid-19: Possible prospects of waqf institutions for economic revival," *International Journal of Industrial Management* 7 (2020).

⁸³ Intisar A Rabb, *Doubt in Islamic law* (Cambridge University Press, 2015).

⁸⁴ George Stone, Mathew Joseph, and Jeffrey Blodgett, "Toward the creation of an eco-oriented corporate culture: a proposed model of internal and external antecedents leading to industrial firm eco-orientation," *Journal of Business & Industrial Marketing* 19, no. 1 (2004).

5.6.5 *Waqf* Institution Involvement in Economic Development

It has been previously mentioned that the *waqf* institution requires an active director or management for the betterment of the institution and to the advantage of the Muslim ummah as a whole.⁸⁵ Management must diversify and devise strategies to generate income for the institution and actively participate in profitable and Islamic transactions to enhance its revenue. Management can gain insights from the practices of other countries such as Kuwait, Saudi Arabia, Singapore, Turkey, Malaysia, and Indonesia regarding the management and operation of their respective *waqf* institutions.⁸⁶

5.6.6 Working with Islamic NGOs

The collaboration between the *waqf* institution and Islamic NGOs is imperative nationwide in order to acquire direct knowledge regarding impoverished Muslims, disseminate messages concerning *waqf* through the NGOs, raise awareness about *waqf*, and address other pertinent matters.⁸⁷ This alliance will facilitate the fulfilment of the *waqf* institution's responsibilities and effectively utilize the NGOs as a means of exchanging information for the benefit of the institution, youths, and the Muslim community at large. The NGOs will aid the *waqf* institution in identifying individuals who require accessible and quality education, transportation services, appropriate housing, healthcare, clean drinking water, sustenance, debt repayment, and other related matters.

⁸⁵ Muhammad Tariq Khan, "Development of human capital through institution of Islamic Waqf," *International Journal of Information, Business and Management* 7, no. 3 (2015).

⁸⁶ Laallam et al., "Intellectual capital in non-profit organisations: lessons learnt for waqf institutions."

⁸⁷ Sofi Mohd Fikri et al., "Rules and regulations review on micro-takaful scheme development in Malaysia," *Qualitative Research in Financial Markets* 14, no. 4 (2022).

5.7 SUGGESTIONS AND RECOMMENDATIONS FOR EFFECTIVE STRATEGIES TOWARD THE UTILIZATION OF WAQF PROPERTIES IN NIGERIA

5.7.1 Inventory and Assessment

Conducting a comprehensive inventory involves identifying and documenting all *waqf* properties owned by the institution, including land, buildings, and other assets. The assessment process then evaluates the condition, location, market value, and income potential of each property. This helps prioritize which properties should be developed or monetized first for maximum impact. In the Nigerian context, this process is particularly relevant as there are many *waqf* assets that are either underutilized or in a state of neglect. Just as in other countries, Nigerian *waqf* institutions must engage consultants to carefully inventory and assess their *waqf* properties.⁸⁸ This involves documenting the size, specifications, and location of the assets, though the challenge often lies in accurately determining the market value of these properties. Nigerian *waqf* agencies, like their counterparts, should focus on obtaining complete and undisputed legal ownership of the assets through a legal audit. This ensures that all necessary documents, such as statements confirming the absence of disputes, confiscation, or liabilities on the land, are in place.⁸⁹

The valuation of *waqf* properties in Nigeria, particularly in regions where land values fluctuate, should be approached with methods that include consulting independent financial institutions and working with local appraisers to assess market prices. Additionally, in cases where *waqf* assets are depreciating or under threat due to factors like urbanization or mismanagement, Nigerian *waqf* authorities could apply measures like "*Taghyir al-Awqaf*"—modifying or repurposing *waqf* assets to ensure they continue to generate value. My experience in *waqf* management in Nigeria highlights the need for a structured approach to identifying and assessing assets. By doing so, Nigerian *waqf* institutions can unlock the potential of their properties, generating income that can be reinvested in community development projects, which are crucial for poverty alleviation and social welfare programs in the country.

⁸⁸ Norizan Hassan, Aisyah Abdul-Rahman, and Zaleha Yazid, "Developing a new framework of *waqf* management," *International Journal of Academic Research in Business and Social Sciences* 8, no. 2 (2018).

⁸⁹ David Isaac, John O'Leary, and Mark Daley, *Property development* (Bloomsbury Publishing, 2016).

5.7.2 Strategic Planning

Developing a strategic plan involves setting clear objectives and priorities for the utilization of *waqf* properties, whether for income generation, community development, or preserving heritage sites.⁹⁰ This plan should include specific targets, timelines, and performance indicators to track progress and measure success. In Nigeria, while various forms of planning exist within *waqf* institutions, they often lack coordination and are not systematically implemented.⁹¹ Historically, planning efforts were confined to individual divisions or units, with targets set independently of other departments or top management. As a result, organizational goals were fragmented, leading to inefficiencies in the management of *waqf* assets. However, a shift towards more systematic and coordinated planning has been observed recently, particularly driven by the need to secure financial resources. This is especially relevant for *waqf* institutions that rely on self-funding or partial funding. In many cases, the motivation to engage in strategic planning comes from financial pressures, such as the need to seek assistance from the Federal Government of Nigeria for *waqf* development.

Unfortunately, this reactive approach overlooks the broader, long-term value of strategic planning in ensuring the sustainability of *waqf*.⁹² In Nigeria, larger *waqf* organizations tend to have more access to financial resources and skilled personnel, which are essential for developing and executing strategic plans. In contrast, smaller organizations, including many non-profits, often struggle with limited staff, smaller budgets, and a lack of formalized planning processes. For these institutions, the level of professionalism among staff, organizational size, and access to financial resources significantly affect their ability to create and implement effective strategic plans. To ensure the long-term sustainability of *waqf* properties in Nigeria, *waqf* institutions must adopt a more proactive and holistic approach to strategic planning, moving beyond financial necessity and recognizing the broader benefits of well-organized, forward-

⁹⁰ Ascarya Ascarya and Atika Rukminastiti Masrifah, "Strategies implementing cash waqf system for Baitul Maal wat Tamwil to improve its commercial and social activities," *International Journal of Islamic and Middle Eastern Finance and Management* 16, no. 1 (2023).

⁹¹ John M Bryson, *Strategic planning for public and nonprofit organizations: A guide to strengthening and sustaining organizational achievement* (John Wiley & Sons, 2018).

⁹² John M Bryson, "A strategic planning process for public and non-profit organizations," *Long range planning* 21, no. 1 (1988).

thinking plans. This shift will allow them to better utilize *waqf* assets for the benefit of the community and ensure their growth and development in the future.⁹³

5.7.3 Professional Management

Hiring qualified professionals is crucial for the efficient and effective management of *waqf* properties.⁹⁴ This includes engaging property managers, real estate experts, financial analysts, and legal advisors. These professionals bring valuable expertise in property development, leasing, sales, and investment management, helping to maximize the potential of *waqf* assets.⁹⁵ In Nigeria, while some aspects of *waqf* asset management have been implemented—such as planning, asset utilization, and periodic evaluation and monitoring—other areas remain underdeveloped. For instance, the creation of *waqf* pledges by *Nadzir* (waqf administrators) has not been fully completed, and financial reporting on *waqf* assets is often lacking or not consistently provided. This gap in professional management undermines the potential of *waqf* properties to contribute meaningfully to community development and income generation. To address these shortcomings, Nigerian *waqf* institutions need to invest in hiring skilled professionals who can ensure that *waqf* properties are managed according to best practices and regulations. With proper oversight and expertise in place, *waqf* properties can be better utilized for the benefit of the community, ensuring transparency, accountability, and long-term sustainability.

5.7.4 Legal and Regulatory Compliance

Ensuring compliance with relevant laws and regulations is crucial to avoid legal disputes and maintain the legitimacy of *waqf* transactions.⁹⁶ This includes adhering to Shariah principles governing *waqf*, as well as securing necessary permits and approvals

⁹³ William F Crittenden and Victoria L Crittenden, "Relationships between organizational characteristics and strategic planning processes in nonprofit organizations," *Journal of Managerial Issues* (2000).

⁹⁴ Vika Annisa Qurrata et al., "Effectiveness of cash waqf management in improving community welfare: Challenges and opportunities," *Review of Integrative Business and Economics Research* 10 (2021).

⁹⁵ Richard Reed, *Property development* (Routledge, 2021).

⁹⁶ Rusni Hassan and Adnan Yusoff, "Enhancing good governance practices of waqf institutions: Learning from shariah governance framework of Islamic financial institutions," *International Journal of Islamic Economics and Finance Research* 3, no. 2 December (2020).

for development projects.⁹⁷ In Nigeria, the government plays a significant role in regulating Islamic affairs, including *waqf* management, but enforcement of Islamic laws, including *waqf* practices, has been inconsistent.⁹⁸ To fully understand the current legal structure of *waqf* in Nigeria, it is important to address specific issues within distinct legal categories. Since Nigeria's Islamic personal laws, which have been followed since the introduction of Islam, are rooted in the Maliki School of thought, it is essential to examine the Maliki interpretation of *waqf* asset ownership and its influence on contemporary *waqf* practices. The Maliki perspective, which emphasizes the permanent dedication of *waqf* assets and their continued benefit to the community, has direct implications for how *waqf* is managed today. In Nigeria, compliance with both Islamic and governmental regulations is vital for the successful management of *waqf*. Understanding the Maliki view on *waqf* ownership can help guide the modernization and formalization of *waqf* practices, ensuring they align with both religious principles and legal requirements. This approach can help foster more consistent enforcement and better management of *waqf* properties in the country, paving the way for their sustainable development and contribution to the public good.⁹⁹

5.7.5 Diversification of Uses

Exploring diverse options for utilizing *waqf* properties is key to maximizing income generation and benefiting a broader range of people. This can include developing residential or commercial properties, leasing land for agriculture, or establishing social welfare projects like schools or hospitals.¹⁰⁰ In Nigeria, where *waqf* assets are often underutilized, diversification could play a transformative role in boosting the effectiveness of *waqf* management. Drawing lessons from other countries, such as Bangladesh and Malaysia, where *waqf* management encompasses not only traditional assets but also modern approaches like cash *waqf*, *waqf* shares, and *Sukuk waqf*, Nigeria could benefit from adopting similar strategies. These countries have shown how *waqf*

⁹⁷ Muhammad Iqmal Hisham Kamaruddin et al., "Exploring Shariah audit practices in zakat and waqf institutions in Malaysia," *Journal of Islamic Accounting and Business Research* 15, no. 3 (2024).

⁹⁸ B Sayin, "An Introduction to Waqf Management (Pengenalan Pengurusan Wakaf)," (Shah Alam: Pusat Penerbitan Universiti (UPENA) UITM, 2006).

⁹⁹ Oseni, *Towards the effective legal regulation of waqf in Nigeria: problems and prospects*.

¹⁰⁰ Muhamad Firdaus Ab Rahman et al., "Proposed temporary waqf model for family waqf implementation in Malaysia," *Journal of Islamic Accounting and Business Research* 15, no. 1 (2024).

assets, whether hospitals, agricultural lands, or commercial enterprises—can be managed effectively to serve both social and economic purposes.¹⁰¹

Appropriate asset management techniques are essential to optimize the potential of waqf properties in Nigeria. This involves key steps such as asset inventory, legal audits, and proper valuation, ensuring that all waqf properties are fully accounted for and properly managed. Once identified, *waqf* assets should be utilized through direct operational use or partnerships with external entities to maximize their productivity. By embracing a diversified approach, Nigerian *waqf* institutions can enhance the productivity and efficiency of their assets, ensuring they deliver optimal value to all stakeholders. This can drive significant social and economic development, especially in areas like education, healthcare, and poverty alleviation, where *waqf* can have a lasting impact.¹⁰²

5.7.6 Partnerships and Collaborations

Forging partnerships with government agencies, NGOs, private businesses, and community organizations is essential for leveraging resources and expertise in *waqf* projects. Collaborations can take the form of joint ventures, co-financing agreements, or knowledge-sharing initiatives, which can significantly enhance the impact of *waqf*.¹⁰³ In the Nigerian context, such partnerships are critical given the limited resources often available to *waqf* institutions. By working with external stakeholders, *waqf* projects can benefit from additional funding, expertise, and operational support. For instance, partnerships with banks could facilitate access to *zakat* payments, which can be pooled to fund large-scale *waqf* initiatives. Under such an arrangement, the bank could act as the project manager, overseeing both the financial and operational aspects of the project, ensuring proper management and accountability.¹⁰⁴ Through strategic collaborations, Nigerian *waqf* institutions could scale their projects, from developing social welfare

¹⁰¹ Kahf, "Financing the development of awqaf property."

¹⁰² Ifa Hanifia Senjiati et al., "Management of Waqf Assets at Waqf Institutions in Indonesia" (paper presented at the 2nd Social and Humaniora Research Symposium (SoRes 2019), 2020).

¹⁰³ Akhmad Kusuma Wardhana, "The Application of waqf and endowment fund based on the principles in the sharia maqashid pillar society," *Prosperity: Journal of Society and Empowerment* 1, no. 2 (2021).

¹⁰⁴ Wanjiru Gachie, "Higher education institutions, private sector and government collaboration for innovation within the framework of the Triple Helix Model," *African Journal of Science, Technology, Innovation and Development* 12, no. 2 (2020).

programs to building infrastructure, ultimately benefiting a wider segment of society. This approach would not only bring in financial resources but also strengthen *waqf* management by tapping into diverse expertise, making these initiatives more sustainable and impactful in the long term.¹⁰⁵

5.7.7 Community Engagement

Engaging the local community is essential to ensure that *waqf* projects address their specific needs and priorities. This can be achieved through consultations, surveys, and participatory decision-making processes, which help gather input and build community support for *waqf* initiatives.¹⁰⁶ In Nigeria, where many communities are directly impacted by *waqf* projects, fostering strong engagement is crucial. Given the cultural and religious significance of *waqf*, promoting partnerships between religious scholars, legal experts, and professionals can help align *waqf* projects with local needs. For example, convening regular dialogues, workshops, and seminars could facilitate the exchange of knowledge on how to utilize *waqf* more effectively, including exploring new areas like Intellectual Property Rights (IPR) *waqf*. This collaborative approach would not only enhance understanding of *waqf* but also promote its potential to benefit both individuals and the broader community. By actively involving local communities in decision-making processes and creating platforms for dialogue, *waqf* institutions in Nigeria can ensure their projects are more relevant, sustainable, and supported by the people they aim to serve. This engagement strengthens trust and creates a sense of ownership, which is vital for the long-term success of *waqf* initiatives.

5.7.8 Long-term Sustainability

Developing sustainable practices is essential for managing *waqf* properties in a manner that preserves their value and benefits future generations. In Nigeria, this involves regular maintenance, conservation efforts, and the reinvestment of income to ensure the

¹⁰⁵ Muhammad Imran Muhammad Rawi Ravi and Nur Harena Redzuan, "Development residential property for B40: A proposed collaboration framework between Islamic bank, waqf, and zakat institutions," *International Journal of Islamic Business* 7, no. 2 (2022).

¹⁰⁶ Mohamad Noor Sahidi Bin Johari, "Impact Assessment for Zakat Distribution: The Importance of its Implementation in Zakat Authority in Malaysia," *AZKA International Journal of Zakat & Social Finance* (2023).

long-term viability of *waqf* assets. Effective professional management, transparent administration, and supportive public investments are critical drivers of continuous economic advancement within the Nigerian context.¹⁰⁷ In Nigeria, the significance of practical outcomes through professional management cannot be overstated. Transparent *waqf* administration ensures accountability and builds trust among stakeholders, while complementary public investments help sustain and grow *waqf* initiatives. These elements collectively foster an environment conducive to the ongoing economic and social benefits that *waqf* can provide.¹⁰⁸ Additionally, embracing digital *waqf* assets, such as crowdfunding platforms, presents an innovative avenue for capital accumulation and optimizing the management of *waqf* institutions in Nigeria. The digital revolution, marked by advancements in technology, computing, and automation, offers opportunities to introduce new ideas that can reshape how *waqf* interacts both locally and globally. By leveraging digital tools, Nigerian *waqf* institutions can streamline operations, reduce expenses, and boost efficiency, making *waqf* more accessible and impactful.¹⁰⁹ For instance, crowdfunding can enable wider participation from the community, allowing more individuals to contribute to *waqf* projects and support various initiatives. Digital platforms can also enhance transparency and accountability by providing real-time updates on *waqf* projects and financial management, thereby increasing donor confidence and engagement.

By integrating sustainable management practices with modern technological solutions, Nigerian *waqf* institutions can ensure that their assets continue to generate benefits for the community both now and in the future. This approach not only preserves the heritage and value of *waqf* properties but also adapts to the evolving economic landscape, ensuring that *waqf* remains a viable and dynamic tool for socio-economic development in Nigeria. The long-term sustainability of *waqf* in Nigeria requires a combination of diligent asset management, transparent practices, strategic reinvestment, and the adoption of digital innovations. These efforts will help *waqf*

¹⁰⁷ Surita Hartini Mat Hassana et al., "Sustainable development of endowment (*waqf*) properties," *International Journal of Innovation, Creativity and Change* 13, no. 4 (2020).

¹⁰⁸ Shaikh, Ismail, and Shafiai, "Application of *waqf* for social and development finance."

¹⁰⁹ Mohamed Asmy Bin Mohd Thas Thaker, "Factors influencing the adoption of the crowdfunding-*waqf* model (CWM) in the *waqf* land development," *Journal of Islamic Marketing* 9, no. 3 (2018).

institutions thrive, providing lasting benefits to Nigerian society and supporting the well-being of future generations.¹¹⁰

5.7.9 Education and Awareness

Raising awareness about *waqf* and its potential for community development is crucial for promoting a culture of philanthropy and social responsibility in Nigeria.¹¹¹ Education and training programs equip stakeholders with the knowledge and skills necessary to engage effectively with *waqf* institutions and contribute to their success. By implementing these strategies, *waqf* institutions in Nigeria can unlock the full potential of their assets, benefiting society and fulfilling their charitable objectives.¹¹² Public awareness campaigns are vital for disseminating information about innovative concepts like Intellectual Property Rights (IPR) *waqf*, which remains relatively unexplored in Nigeria. These campaigns can utilize platforms such as social media, public talks, workshops, and informational materials to reach a wider audience. Educating the public about (IPR) *waqf*—how it works and its potential benefits across sectors like education, technology, and the arts—can open new avenues for charitable contributions beyond physical assets.¹¹³

In the Nigerian context, engaging community leaders, religious figures, and local organizations is essential to gaining community buy-in. These groups can advocate for (IPR) *waqf*, making it more relatable and acceptable within the local culture. Partnering with intellectual property experts will help clarify the legal and technical aspects of IPR *waqf*, thus encouraging potential contributors to share their intellectual assets. Highlighting successful (IPR) *waqf* projects, especially those that have had a positive impact on local communities, can serve as powerful examples and motivators. By showcasing these successes, *waqf* institutions in Nigeria can inspire

¹¹⁰ Ibrahim Bassam Alzubaidi and Adam Abdullah, "Developing a digital currency from an Islamic perspective: case of blockchain technology," *International Business Research* 10, no. 11 (2017).

¹¹¹ Marwa El Daly, "Challenges and potentials of channeling local philanthropy towards development and social justice and the role of waqf (Islamic and Arab-civic endowments) in building community foundations," (2012).

¹¹² Muhammad Ayub et al., "Waqf for accelerating socioeconomic development: a proposed model with focus on Pakistan," *Qualitative Research in Financial Markets* (2024).

¹¹³ Zawawi Zawawi et al., "Waqf and sustainable development law: models of waqf institutions in the Kingdom of Saudi Arabia and Indonesia," *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan* 23, no. 1 (2023).

more individuals and organizations to get involved, whether through traditional *waqf* contributions or innovative (IPR) *waqf*. Overall, education and awareness are key to expanding the scope of *waqf* in Nigeria. With targeted public campaigns and educational initiatives, *waqf* institutions can promote greater participation and ensure that *waqf* remains a dynamic and effective tool for social and economic development.¹¹⁴



¹¹⁴ Rahmadany et al., "Implementation Of Intellectual Property Rights Waqf In The Urban Society Of Medan Based On Maqasid Shariah."

CHAPTER SIX

CONCLUSION, SUMMARY AND RECOMMENDATION

6.1 CONCLUSION

The study was carried out to examine the role of *waqf* in youth empowerment and the purpose of achieving sustainable development in Yobe State. An analysis was conducted on the *awqaf* institutions in Yobe and the prevalent issues of unemployment, security, and other societal challenges in the region. The study explored how programs based on *waqf* could offer possible solutions for youth empowerment and contribute to the overall well-being of the community. In order to accomplish this goal, interviews were conducted with experts from academic circles, wealthy philanthropists, stakeholders of the Yobe State *Zakat* and *Waqf* Commission, as well as officials from the Yobe State Directorate of Youth Empowerment and Sport. Additionally, a thorough review of relevant official documents and literature was undertaken.

The insights obtained from the interviews were thoroughly analyzed in accordance with contemporary and classical sources such as the *Qur'an*, *Sunnah*, Jurisprudence, and other relevant writings. The conclusions drawn from this research hold considerable significance for the Muslim communities in Yobe State, as well as for governmental bodies and other relevant entities. They underscore the potential of *waqf* in facilitating diverse forms of empowerment for the youth and fostering a harmonious coexistence, affection, and solidarity among the populace in Yobe State. Recommendations were provided regarding modern approaches to acquiring *waqf* funds and implementing strategies for youth empowerment. Lastly, the findings bear relevance to academics and scholars by elucidating the pivotal role of *waqf* institutions in fostering a tranquil economy. This chapter gives a concise overview of the research findings and offers possible suggestions to the stakeholders of the *Zakat* and *Waqf* Commission, the Directorate of Youth Empowerment and Sport, and wealthy individuals.

6.2 SUMMARY OF THE KEY FINDINGS

The important findings are discussed as follows:

The current challenges of unemployment, insecurity, and various social vices among the youth are the major challenges confronting several communities in Yobe at present. A multitude of factors have contributed to the persistent issues of unemployment, insecurity, thuggery, school dropout rates, drug abuse, and other societal vices predominant among the youth in the region. Scholars and stakeholders in the state have expressed divergent perspectives on these challenges and their main causes.

The sector's potential to engage a larger number of youngsters has not been achieved due to inadequate government financial support. Yobe State possesses fertile land suitable for agricultural activities, encompassing food and cash crop cultivation as well as poultry farming. Historically, groundnut farming thrived in the state, serving as a primary economic activity and employment source. Thousands of youths participated in various stages of the farming process, including cultivation, harvesting, processing, selling, and oil milling, thereby securing employment opportunities. However, the emergence of petroleum resources coupled with reduced investments from entrepreneurs and governments in agriculture has led to a surge in unemployment rates, posing a threat to national security.

Additionally, the populace's reluctance to develop the agricultural sector contributes to youth unemployment, particularly among those lacking formal education. Previously, youth empowerment was facilitated through agriculture as the primary source of human resource utilization. However, the neglect of agriculture has led to a decline in farming activities, with individuals focusing on governance or the limited public sector, which cannot accommodate a large workforce.

A significant portion of graduates face challenges in meeting employer requirements due to insufficient skills and a lack of entrepreneurial expertise. The study indicates a mismatch in Africa between the job skills possessed by seekers and those demanded by employers. Notably, individuals with post-secondary qualifications, including graduates, experience relatively higher unemployment rates compared to those without formal education (National Bureau of Statistics 2018:34). This trend is closely associated with discrepancies in the skills, education, and qualifications of graduates vis-à-vis the job market demands. Among the cohort of university graduates,

deficiencies in interpersonal skills, decision-making abilities, critical thinking, and computer literacy are evident, stemming from inadequacies within the education system. Consequently, certain graduates may not meet the criteria for employment in various ICT or computer-related roles within sectors such as banking and private enterprises.

The unemployment rate in Nigeria reached 33.3 percent in the fourth quarter of 2020. However, the National Bureau of Statistics (NBS) has recently published unemployment figures of 5.3 percent (Q4 2022) and 4.1 percent (Q1 2023) based on the new Nigeria Labor Force Survey (NLFS). One interviewee expressed concerns about the inadequate standard of education in Nigeria, highlighting the pervasive poor quality of education across primary and secondary schools, tertiary institutions, and even at the university level. This situation is attributed to insufficient funding from the government and ineffective management of the educational sector. The absence of a conducive learning environment in most schools, outdated facilities, lack of teacher incentives, and inadequate training further compound the challenges. Insufficient government funding in the educational sector is indicative of substandard education quality within the nation. Notably, the federal government allocates less than 10% of its budget to education, with a significant proportion of around 70-80% being recurrent expenditure. In the 2017 budget, only 7.04% was designated for the educational sector, covering both capital and recurrent expenses. In the current year 2024, Nigeria will spend 1.5 trillion Naira in the education budget approved for MDAs (Ministries Departments and Agencies). "While UNESCO advocates for 26 percent of the national budget and 6 percent of the GDP to be allocated to education, Nigeria has consistently earmarked a mere 6 percent of the national budget for educational funding."

Corruption entails the illegal enrichment of both public and private workers who exploit their entrusted positions to accumulate wealth unlawfully and persuade others to do the same. Systemic corruption, often entrenched, thrives on dishonest relationships where bribery, whether monetary or kind, is prevalent. Corruption poses a significant barrier to youth accessing employment opportunities and empowerment initiatives. Mismanagement of finances and lack of political will are contributing factors to the escalating unemployment rates in the country. Considering Nigeria's abundant natural resources, there is no justifiable reason for the prevailing poverty and unemployment among its youth. Merit-based employment opportunities are

overshadowed by considerations such as religious affiliations, regional origins, and social status. Those from economically privileged families tend to secure more employment prospects compared to their counterparts from poor backgrounds.

The participation of youths in acts of political thuggery within the region of Yobe has been linked to the political elite for a considerable period. Thugs are often defined as individuals who exhibit disruptive behaviour or engage in violent actions. The concept of thuggery is closely associated with violence, as these individuals frequently carry out violent actions. Behaviours such as killing, stealing, harassment, robbery, and solicitation are all categorized under thuggery. Youths are recruited by politicians seeking political positions who, in their desperation, turn to violent methods to gain or retain power at any cost. Consequently, they may recruit certain youths, providing them with monetary incentives and intoxicating substances to disrupt the peace of the region. The rise in the number of unemployed youths, illiterates, and drug users in the area, coupled with an increase in poverty levels, has made many vulnerable to being manipulated by bad politicians to create chaos, intimidate voters, disrupt the peace, and manipulate election results.

The discontinuation of their education by youth (school dropouts) is a matter of significant concern. The importance of education in both personal development and national progress cannot be overstated. Education serves as a vital investment for any country, contributing to technological advancements, the development of human capital, and economic prosperity. The growing instances of violence, criminal behaviour, and insecurity are often linked to youths who leave school prematurely. In Yobe, a considerable number of children drop out of school annually due to various factors such as financial constraints, health issues, family problems, negative influences from teachers, and societal pressures, among others. These dropout children pose a threat to the peace and stability of the community. Subsequently, they may engage in criminal behaviours like theft, robbery, thuggery, and other societal vices, ultimately leading many of them to end up in prison due to their involvement in criminal activities.

The study found that *waqf* can be used to overcome the challenges of youth empowerment and achieve greater security and financial stability. The concept of empowerment in higher education has been posited as a means of self-enhancement. It contributes to the enhancement of individual intellectual ability, wealth, and

empowerment prospects. Education holds great significance in human life, being viewed as a long-range investment that can cultivate a more cohesive society with a sound ethical foundation, adept leaders, erudite scholars, and persuasive orators and foster a virtuous generation. In Yobe State, *waqf* stands primed to play a pivotal role in providing quality education to the youth through *waqf* endowments. For instance, the utilization of cash *waqf* for educational advancement in Malaysia has yielded numerous achievements, not only in education but also in fostering economic enterprises, harmony, and charitable deeds.

In the emerging era of Islam, *waqf* endowments were channelled towards funding educational initiatives, which frequently encompassed the provision of libraries, books, teachers' remuneration, students' stipends, and other pertinent programs. The societal foundation of Yobe requires *waqf*-based educational institutions, which would serve to assist underprivileged youth aspiring to acquire knowledge to realize their ambitions. The region hosts a variety of *waqf*-based primary and secondary schools, disseminating knowledge to the youth and children across diverse communities while also creating employment opportunities for the youth as teaching and non-teaching staff within these educational institutions. Notable *waqf*-based schools in Yobe include the Ya Zahra Orphanage Foundation in Potiskum, Ciroma Ibrahim Memorial Islamic School in Potiskum, Al-Istiqamah Foundation in Damaturu, Yetim Care Foundation in Damaturu, Nurul Awlad Model School in Nguru, Imam Muhammad Saleh Tahfizul Qur'an in Gashua, and the Asas Nursery, Primary and Secondary School of JIBWIS in Fika, alongside numerous other *waqf*-based schools in the state. While there is limited higher education institutions affiliated with *waqf* establishments, these institutions proffer a range of tertiary education programs in diverse fields, including the Annur Institute of Islamic Education and the Arabic and Islamic College of Education (JIBWIS) in Potiskum. Within the state, there exist wealthy people who have allocated their resources towards the advancement of education, such as Alhaji Muhammad Danjuma Barada, the late Adamu Ciroma, H.E Abubakar D. Aliyu, Senator Ibrahim Muhammad Bomoi, and others.

Health plays a crucial role in individuals' overall progress. It serves as a key measure for assessing societal advancement and well-being, with a society's development hinging on its capacity to provide adequate healthcare services. Yet, a major issue in Yobe State revolves around the financing of its healthcare sector. The

study reveals that the government-owned hospitals in Yobe are overstretched due to the high population, leaving many unable to cover the expenses of private healthcare facilities. Therefore, there is a pressing need to establish *waqf*-based hospitals to alleviate the plight of the populace, generate job opportunities for the youth, and spur economic growth within the state. As demonstrated by the existing *waqf*-based Sunnah clinics in Fika and Potiskum, such initiatives have the potential to serve as viable funding sources for healthcare institutions in Yobe. It is a priority that wealthy individuals and stakeholders alike are incentivized to establish and support *waqf*-based healthcare facilities across the state. Notable figures like Dr. Balde Fika and Alhaji Abubakar Fika have already contributed to this cause by constructing and equipping clinics, which are then donated as *waqf* for the benefit of the community. These clinics cater to a significant number of patients daily while also creating employment opportunities for numerous youths in the medical field. By doing so, the people of Yobe stand to benefit from improved healthcare access, reduced mortality rates, and decreased reliance on external medical services. Various philanthropic entities in Yobe are actively providing financial aid to indigent individuals who struggle to afford medical expenses, with some benefactors endowing huge amounts of money to hospitals such as *Sadaqa Jariyah* to aid patients in need.

A surge in interest is currently observed in utilizing *waqf* as a framework for entrepreneurship, stemming from the core principles of generating income and wealth. The application of cash *waqf* in *mudaraba* finances can be employed to assist the youth in Yobe in establishing small-scale business ventures. In this context, the *waqf* institution functions as *Rabbul-Mal* (Capital Providers), exemplified by initiatives like *Waqf Khairiyya* established by the Muslim Students Society at Yobe State University, Damaturu. This *waqf* entity purchased buses for student transportation within and outside university campuses at affordable rates, employing youths as drivers. The profits generated are then channelled towards supporting financially poor students with tuition fees and related expenses. Notably, in 2017, the prominent philanthropist Alhaji Aliko Dangote initiated a program disbursing \$62 million in grants to empower impoverished women and youth nationwide. The program specifically encourages beneficiaries to venture into entrepreneurship, aiming to generate income for themselves and their families. This initiative has significantly benefited many youths and women in Yobe. There are *waqf* mosques and schools in various places in Yobe

State, whereas most buildings are attached with shops and a business centre. These shops were rented out to people for commercials, and the money generated was utilized for different purposes.

Within the domain of Yobe State, skills acquisition and vocational training stand as essential elements for fostering job creation, wealth accumulation, meeting market demands, and enhancing economic growth. *Waqf* institutions in the region possess the capacity to allocate funds towards supporting vocational training, technical expertise, and skills development for Out-of-School Youth. This program is designed to equip youth with competencies in various fields, such as welding, carpentry, and food processing, enabling them to become self-employed contributors to state development and economic stability. Through strategic collaboration between *waqf*-based Muslim foundations and the Vocational Training Centre in Potiskum, efforts are ongoing to train youth in diverse skills, fostering independence and promoting peace within the state. Noteworthy achievements include training initiatives in Shoemaking for 50 youths, Bag making for 45 youths, and other leather works for 67 youths in 2022. Additionally, the Humanitarian Network for Northern Nigeria (HNNN), as part of its empowerment initiatives, has undertaken extensive training programs focused on enhancing financial literacy and management skills among many youths and women in Yobe. Over 700 youths have been trained in vocational skills, literacy, and financial inclusion through these efforts.

6.3 CONCLUSION OF THE FINDINGS

Upon having presented the summary of the research findings, it can be succinctly stated that *waqf* institutions have the potential to facilitate the empowerment of the youth in Yobe State towards achieving sustainable development goals. The research has outlined the factors contributing to youth empowerment in the state, along with the prospective roles of *waqf* institutions in bestowing empowerment upon the youth. Moreover, the benevolent endeavours of philanthropists engaging in *Sadaqa al-Jariyah* have significantly contributed to the empowerment of many youths across various domains, such as education, healthcare services, entrepreneurship, vocational skills, and agriculture. However, *awqaf* institutions have an important role to play in solving the issues of insecurity and other social vices in the state towards fostering a harmonious

and prosperous community in Yobe through the establishment of charitable empowerment geared towards achieving youth empowerment and enhancing the social welfare of the *Ummah*.

6.4 RECOMMENDATIONS

Based on the conclusions drawn from the aforementioned chapters of the study and the insights gained from the field study, the researcher presents recommendations to relevant categories of stakeholders associated with the study area. These entities include the Yobe State *Zakat* and *Hubusi* Commission, the Directorate of Youth Empowerment and Sport in Yobe State, and wealthy individual philanthropists within the region.

The commission, acting as an entity within the jurisdiction of the Yobe State Government, is tasked with extending assistance to *waqf* institutions within the region in order to facilitate the realization of objectives pertaining to the empowerment of youth and the enhancement of societal welfare. This assistance should encompass financial support, ethical guidance, expert consultation, and logistical facilitation. The forthcoming prospects of *waqf* efforts in Yobe appear promising and prosperous, contingent upon the backing and endorsement provided by government authorities. It is vitally important that all *waqf* establishments operating in Yobe undergo registration with the Commission, thereby enabling the verification of their operations and the monitoring of advancements and achievements within the realm of *waqf* institutions in Yobe State.

It is the responsibility and duty of the management of the Yobe State *waqf* commission to educate the Yobe State people on the significance of *waqf* endowments and their role in the youth empowerment, economic development, and social well-being of the *Ummah*. It is a priority to bring attention to the importance and goals of *waqf* among wealthy members of society, emphasizing its role in empowering the youth and promoting harmonious coexistence among the state's citizens. Dissemination of information and awareness pertaining to *waqf* should be carried out through a variety of channels such as media outlets, public lectures, Friday sermons, conferences, and various Islamic gatherings.

The management of *awqaf* institutions in the state, alongside the administrators of the *Waqf* Commission, must devise novel strategies and approaches aimed at boosting income generation for *waqf* establishments. This can be achieved through involvement in profitable *shariah*-compliant programs like *waqf* investments, equity investments, *mudharaba*, *musharaka*, and other similar ventures. Such endeavours not only create job opportunities for the youth but also bolster the financial resources of *waqf* institutions for the betterment of the community. Muslim nations are implementing various mechanisms to finance *waqf*. Currently, there exist seven modes of *waqf* financing, which include:

- i. *Waqf Takaful* Model - Under this model, the *waqif* is required to make a minimum monthly contribution of at least USD 3, which is then divided and deposited into two accounts: Participants Account (P.A) and Participants Special Account (PSA). This approach is notably observed in Malaysia.
- ii. *Waqf Share* Model - which is specifically applicable to fixed assets *waqf* donations. This type of *waqf* has been observed in countries such as Malaysia, the United Kingdom, Indonesia, Kuwait, and Sudan.
- iii. The Direct Mode - involves the *waqif* depositing cash *waqf* contributions directly to a designated Islamic institution or a specific *waqf* foundation. Countries like Singapore, UAE, Malaysia, Pakistan, South Africa, and India have been utilizing this particular mode.
- iv. The Mobile Mode - the *waqif* can create cash *waqf* and transfer money via a mobile text message with a code to a designated number, instructing them to deduct a specific amount from the *waqif*'s airtime for a particular *waqf* institution. The funds received are then invested in the form of *Musharakah*. This model has been implemented in Kuwait and Malaysia.
- v. The Semi-Compulsory Model - if individuals make monthly contributions, the amount is deducted from their salary and channelled to the *Mutawalli* for charitable purposes, including financing religious and societal projects like mosques, schools, and roads.
- vi. The Corporate Cash *Waqf* Model - allows individual *waqifs* to direct their dividends to a specific *waqf* institution as cash *waqf*. This model has been adopted in Malaysia, Turkey, and Pakistan.

- vii. Lastly, the Deposit Product Model - involves the *waqif* depositing money into a designated cash *waqf* account and providing the names of beneficiaries, allowing the *waqif* to choose whom they wish to support. This model is currently being practised in Bangladesh.

The Yobe State *Zakat* and *Waqf* Commission's management should emulate and learn from the operational and innovative *waqf* organizations in nations such as Malaysia, Turkey, and Qatar. Special focus should be placed on the strategies employed in *waqf* financing and the empowerment of youth, among other modern approaches to sourcing *waqf* funds. The ultimate goal is to adapt and implement these methods within Nigerian communities.

Philanthropists and wealthy individuals play a crucial role in supporting the establishment and growth of *waqf* institutions in society, as governmental efforts alone may not suffice to address the populace's needs, particularly in youth empowerment. It is, therefore, essential for wealthy individuals in Yobe to provide financial backing to *awqaf* institutions by endowing movable and immovable assets and cash donations to benefit the underprivileged youth in the region. Wealthy community members should be encouraged to establish *waqf* institutions so that their families can support their immediate relatives, particularly in areas such as education and healthcare. Philanthropists should be reminded of the significance of giving out from what they acquired (wealth) as enjoyed by Allah in different *Qur'anic* verses and prophetic traditions. "Best of people are those that bring the most benefit to the rest of mankind." Embracing a culture of assistance and selflessness enables individuals to fulfil their social responsibilities through charitable acts like *Sadaqa al-Jariyah*, prioritizing *waqf* for youth empowerment, socio-economic progress, and harmonious coexistence within Yobe State.

The Yobe State Directorate of Youth Empowerment and Sport, along with relevant stakeholders and practitioners in youth development, should engage in partnerships with *waqf* institutions and philanthropists in the region. By collaborating effectively, they can establish models that leverage *waqf*-based youth empowerment initiatives to promote peaceful coexistence, love, and unity among youths in the state. It is imperative for the government body responsible for youth empowerment to coordinate with *waqf* institutions on various programs. For instance, the Yobe *waqf*

commission possesses numerous unused *waqf* lands that could be cultivated by inviting investors. This approach would not only empower the youth but also generate additional revenue for both the *waqf* institution and the state.

6.5 LIMITATION OF THE RESEARCH

In consideration of the area of conducted research, the *waqf*, youth empowerment literature reviewed, the study would be to accomplish its objectives effectively. It is a common attribute of research work to possess certain constraints, and this particular research is no exception in encountering a few limitations. These limitations encompass the following aspects:

1. This particular study does not investigate *waqf* for poverty eradication despite the abundance of literature on utilizing *waqf* for poverty alleviation purposes. Moreover, the study does not shed light on the roles of *waqf* in fostering community development or its significance in religious and moral advancement. Such areas and their interrelations were omitted from scrutiny due to the constraints imposed by the PhD research Program. The scope of the PhD research extends beyond just examining large volumes of work within a specific and limited timeframe. There is a shortage of studies on the role of *waqf* in youth empowerment towards achieving sustainable development in Yobe State. It is significant for the researcher to delve into and study this domain for the benefit of society.
2. The study is narrowly focused solely on youth empowerment, *waqf*, and five facets of sustainable development objectives, particularly in Yobe State. The research would be rigorous if other relevant aspects related to *waqf* and youth empowerment were included. However, due to financial constraints and time limitations, the researcher was constrained from delving deeper into additional areas of study.
3. Limitations are evident within the realms of study, whereby certain related documents on security and youth empowerment in Yobe State were excluded from review due to constraints and confidentiality regulations set forth by the relevant authorities. Likewise, some *waqf* institutions are not officially registered under the Yobe State *Zakat* and *Waqf* Commission, thus

posing challenges in locating them and accounting for their contributions. However, a substantial volume of data was acquired through interviews conducted and the available documents reviewed to meet the study's objectives effectively.

6.6 FURTHER RESEARCH RECOMMENDATIONS

Having identified the research constraints, the researcher proposes avenues for future research as outlined below:

1. It is recommended that forthcoming research should concentrate on exploring the socio-economic aspects of *waqf*, with a particular focus on *waqf* donors who have established endowments aimed at empowering the youth. This approach is envisioned to contribute towards reducing poverty levels in the area and fostering socio-economic development in Yobe State, Nigeria.
2. Research efforts should be directed towards exploring the potential of *waqf* in empowering the youth in the agricultural sector in Yobe State. The study should examine various models that could be adopted to realize this objective, such as mechanized agriculture *Muzara'ah*, among others.

The researcher concluded that the study succeeded in examining the role of *waqf* in youth empowerment and attaining sustainable development in Yobe State, Nigeria. The study clearly illustrated the significance of *waqf* in fostering youth empowerment in Yobe State, along with a variety of recommendations proposed for all stakeholders involved in *waqf* and youth empowerment in the area. Anticipated outcomes include the adoption and execution of these recommendations, resulting in advantageous effects for government bodies, stakeholders, philanthropists, and various communities.

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APPENDIX

INTERVIEW QUESTIONS ON WAQF, YOUTH EMPLOYMENT AND SUSTAINABLE DEVELOPMENT

SECTION A

Interview Questions for Scholars/Experts

1. What are the causes of unemployment, insecurity, and social vices among the youth in Yobe State?
2. How can you assert that *waqf* can help in addressing the unemployment, insecurity, and social vices among the youth in Yobe State?
3. How can *waqf* influence youth empowerment in Yobe State?
4. What are the impacts of *waqf* on socio-economy in Yobe State?
5. What is the relationship between *waqf* and youth empowerment?
6. How can you assert that there is an existing linkage between *waqf* and sustainable development?
7. What are the modern strategies of *waqf* for realizing sustainable development?
8. How do you advocate those contemporary ways of *waqf* support youth empowerment?

SECTION B

Interview Questions for *Waqf* Institutions in Yobe State

1. Can you give us a clear picture on the history and contemporary relevance of *waqf* institutions on youth empowerment?
2. In what ways do you think *waqf* can tackle unemployment, insecurity, and social vices in Yobe State?
3. What is the role of *waqf* institutions toward youth empowerment?
4. How can you affirm the role of *waqf* institutions in promoting youth empowerment in Yobe State?
5. What is the relationship between *waqf* institutions and youth empowerment and sustainable development?
6. How can you connect the *waqf* institutions with the sustainable development in Yobe State?
7. What are the modern strategies employed by *waqf* institutions towards youth empowerment?

SECTION C

Interview Questions for Yobe State Directorate of Youth Empowerment and Social Development

1. What are the causes of unemployment, insecurity, and social vices in Yobe State?
2. How do youth empowerment programs address unemployment, insecurity, and social vices in Yobe State?
3. Why do the government youth empowerment programs are yet to address unemployment among the youth in Yobe State?
4. What is the role of your directorate in providing employment and job opportunities among youth in Yobe State?
5. How can you assert that there is a kind of relationship between your directorate and *waqf* institutions?
6. How can you affirm that modern approaches of *waqf* are relevant to support youth empowerment?

SECTION D

Interview Questions for Philanthropist/Wealthy Individuals

1. What are the factors that cause unemployment and social vices among the youth in Yobe State?
2. How can *waqf* inspire youth empowerment and job opportunity for sustainable development in Yobe State?
3. How can you assert that there is an existing linkage between *waqf* and youth empowerment?
4. What are the new ways that can be used for youth empowerment in Yobe State through *waqf*?
5. How can our wealthy personalities support *waqf* for peaceful coexistence in Yobe State?