



IMPERATIVITY OF *WAQF* IN POVERTY ALLEVIATION PROGRAMMES IN NIGERIA

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Abstract

Poverty has been one of the global social pandemics that have attracted several efforts by nations. The United Nation (UN) as a world leader has made poverty alleviation programme as one of cardinal objectives in both the MDGs (Millennium Development Goals) and SDGs (Sustainable Development Goals). Although, there have been significant improvement in the global poverty index unlike Nigeria where little or less success is recorded. The Nigeria governments since the 1980s have been making efforts aiming at addressing poverty level in the country through different poverty alleviation programmes, however, the success recorded seem to be phantom rather than being realistic since the problem waxes more on daily basis. *Waqf* is one of the Islamic financial instruments that was used in addressing financial crises from the time of Prophet (SAW) till the time of the abolition of Ottoman Empire in Turkey. Interestingly, *waqf* as a concept had been in practice in northern Nigeria prior to her amalgamation by the colonial imperialist in 1914. The colonization, of course has adverse effects on the growth and development of *waqf* in Nigeria. It is on this background that this work seeks to examine the roles played by *waqf* in poverty alleviation in the country through the finance of critical sectors in the northern Nigeria. Historical and descriptive research methodologies are adopted in this work. Among the findings of the work is that *waqf* remains a viable tool through which poverty can be alleviated in the country. The work therefore recommends that *waqf*, as a veritable financial instrument stakeholder should put in necessary efforts towards its revival in order to curb the poverty in Nigeria.

Keywords: *Waqf*, poverty alleviation programmes in Nigeria, poverty, Islamic financial institution

Introduction

Poverty has become global pandemic for a very long period. It has attracted not only the developing countries but also the affected countries like the United Nations (UN), European Union (EU) and the African Union (AU). This phenomenon has attracted global attention that one of the major core objectives of United Nations

Millennium Development Goals (MDGs) and Sustainable Development Goals (SDGs) is poverty eradication among member states.¹ It is worthy of mentioning that

¹ The first objective of the MDGs is to eradicate extreme poverty and hunger. In 2015, the UN reported that appreciable progress was made, yet the set goals were not achieved.



the Sustainable Development Goals (SDGs) is a follow up evaluation to Millennium Development Goals (MDGs) which has lapsed in 2015. Regionally, the Extraordinary Summit of the Heads of States and Government of the African Union adopted a declaration and Action Plan on Employment and Poverty Alleviation among the member states. However, with all the plans and actions, the assessment of this initiative after ten (10) years of its operation in 2014 revealed that much success were not recorded in the area due to different factors.¹ The African Union introduced a lot of initiatives aiming at proffering solutions to the problems such as; the Migration Policy Framework (2006); the Social Policy Framework for Africa (2008); the African Women Decade (2010-2020); the African Youth Decade Plan Action (2009-2018); the Productivity Agenda for Africa (2010); the Social Protection Plan for the Informal Economy and Rural Workers (SPIREWORK) (2011); the Malabo Declaration on Creating Employment for Accelerating Youth Development and Empowerment (2011) among others.²

In Nigeria context, there have been several efforts made by successive governments towards alleviating

poverty but the problem persists. Since independence in 1960 to the present administration, there is no single government that has not come with one programme or the other with the aim of ameliorating the syndrome of impoverishment, alleviating poverty and making economic situation viable in the country. For instance, Operation Feed the Nation (1970s), Green Revolutions (1980s), Family Economy and Advancement Programmes (1990s), Department of Food, Roads, and Rural Infrastructure (DFRRI), National Directorate of Employment (NDE), establishment of People's Bank Nigeria (PBN) to make credit facility available to less privileged Nigerians, establishment of Better Life Programme (BLP), Family Support Programme (FSP), National Agricultural Land Development Authority (NALDA), National Poverty Eradication Programme (NAPEP), The Strategic Grains Reserve Authority (SGRA), Petroleum Trust Fund (PTF), The Niger Delta Development Commission (NDDC), Subsidy Reinvestment and Empowerment Programme (SURE-P), to mention but a few, nonetheless the poverty remains problematic.³ The administration of President Muhammadu Buhari (2015-2023) has also created Ministry of Humanitarian and Disaster Management towards alleviating poverty in the country. Under Ministry, National Youth

www.un.org Accessed on 31st January, 2024.

¹ *African Union Plan of Action on Employment and Poverty Alleviation.* www.au.int accessed on 31st January, 2024.

² *Draft Declaration of the Extraordinary Summit on Employment, Poverty Eradication and Inclusive Development in Africa.* www.au.int accessed on 31st January, 2024.

³ Jaja, J. M., Badey, P. B. & Ogolomo, F. L., "Poverty Alleviation Programmes in Nigeria 1999-2007: Perspective on the NAPEP Experience," *Journal of Teacher Perspective* Vol.2, No.3, June 2008, 2-10.



Investment Fund (NYIF), MSME's Survival Fund, N-Power, N-Tech, N-Agro, FARMERMONI, TRADERMONI and MARKETMONI were initiated for the same purpose.¹ In spite all the initiatives, the poverty level in Nigeria has always been on increase especially among the predominantly Muslim population of Northern part of the country.² In 2018, the National Bureau of Statistics based the Nigeria Living Standard Survey (NLSS) at 137,430 per year or ₦376.50 per day. Hence, anybody living below this margin is considered to be poor.³ A close look at this index revealed that, for a person to be living below the income of ₦376.50 per day is ridiculous, yet, the National Bureau of Statistics Report in 2019 reported that 40.1% of the entire population, which translated to about 82.9 million Nigerians were considered to be poor due to the fact that they live below economic standard. In addition, the highlight of the 2022 Multidimensional Poverty Index also asserted that 63% of people living in Nigeria equivalent to about 133 million people are poor. It is disheartening to note that the northern part of the country, which is a Muslim predominated region occupies 65% of 86 million of the figures above, while

35% of the entire poor population (47 million people) are from the southern part of the country.⁴

Islam, as a religion addresses all spheres of human live; spiritual, social, economic, political, educational comprehensively. Economically, Islam provides several financial instruments through which wealth can be honestly acquired, spent or/and distributed among the rich and poor. *Zakah*, *Ṣadaqah*, *Qarḍ*, *Waqf* etc. are of the institutions designed in Islam to cater for the economic welfare of the humanity in general. In addition to the other Islamic institutions, *waqf* has being operative in different Muslim countries, with which poverty alleviation has been realistic chiefly because its characteristics are unique if given a try.⁵

Concept of *Waqf* in Islam

The term *waqf* originated from three Arabic letters *wa-qa-fa* which literally means 'to stop', 'to prevent' or 'to restrain'. It connotes religious endowment. It is used interchangeably with *Habs*.⁶ *Lisan al-Arabi* explains that the semantic difference between *waqf* and *habs* was not as obvious in the early history of *waqf* as it is now and this responsible for why some of

¹ www.iuetimesng.com accessed on 13th April, 2023.

² Muhammad, A. D., Maidoki, M. L. & Sani, U. B., "The Role of Islamic Social Finance in Empowering Youth and Women in Sokoto State of Nigeria," *Journal of Islamic Monetary Economy*, Vol.3, Special Issue (2018), 142.

³ Nigeria Multidimensional Poverty Index (2022) 9. www.nigeriastat.gov.ng accessed on 13th April, 2023.

⁴ www.nigeriastat.gov.ng accessed on 13th April, 2023.

⁵ Hudaifah, A., Kusuma, A. & Tutuko, B. "Productive Waqf Scheme of Micro and Small Business Startup for Unemployment (An Appraisal Model of Rumah Gemilang Al-Azhar Indonesia)," *Proceedings of the 14th ISDEV International Islamic Development Management Conference (IDMAC 2019)*, 448.

⁶ Magda, I. A. M. *Cash Waqf: A New Financial Product* (Kuala Lumpur: Pearson, 2009): 6.

the classical books on *waqf* are fond of *habs*. In fact, it was discovered that the word *habs*¹ was used by the Prophet (SAW) in the hadith of Umar bn Khattab where the Prophet was reported to have given a clear directive on the mode of establishing *waqf*, which will be discussed in subsequent section the paper while dwelling on its operational principles and purposes. Scholars have divergent opinion on the meaning of the two terms as some viewed them to mean the same thing while some maintained otherwise. It is noteworthy to mention that classical scholars maintain that there are other words, which are synonymous to *waqf* and can be used. These include: *Tasbil* (offering something in the cause of Allah), *tahbis* (tying it down for the cause of Allah), *tahrim* (forbidding) and *tasaddaq* (offering in the cause of Allah), and *tahbid* (I offered it permanently in the cause of Allah).² According to the Islamic law (*Shari'ah*), *waqf* is the dedication of property in the cause of Allah with the intention that the usufruct derive from such property will be used for the benefit of the marked beneficiaries.³ *Waqf* practice is said to have

originated during the time of Prophet Muhammad(SAW), though the scholars are not unanimous on when the first *waqf* was executed in Islam. Some scholars maintain that the first *waqf* properties are the Ka'abah in Makkah and Aqsa in Jerusalem.⁴ On the other hands, some scholars like Kuran posit that *waqf* as a concept which was borrowed from the ancient culture and civilization, the era that predated the Prophethood of Muhammad (SAW).⁵

The term “*waqf*” (religious endowment) has been defined by the four Sunni Imams and their disciples from different perspectives. Imam Abu Hanifah defines *waqf* as to preserve and upkeep the original wealth that belong to someone and give its profit to the needy. In this case according to Imam Abu Hanifah, the ownership of the endowed property or asset still remains with the *waqif* while only the usufruct is endowed to the needy or any other people, he endowed the property to. Imam Shafi'i and Hambali share the same opinion that *waqf* connotes keeping wealth that can give perpetual benefits and ascribe its usufruct for

¹ Sharafadeen Musa Ibn Ahmad Al-Ijaadiy, *Al-Imdaad bit Taysir Sharh As Saad* (Riyadh: Ar-Rihasatul Al-Aamah Lil-Buhudhi al-Ilmiyah, 1443H-2012CE): 166.

² Abul Faraj, Abdurrahman Ibn Muhammad Al Maqdisiy, *Ash-Sharhul Kabir*, (Riyadh: Ministry of Islamic Affairs, 1419H-1998CE); 366.

³ Muhammad Qodri Baadha, *Qonunul Al Adl Wal Insaf Lil Qodoi ala Musqilaati al Awqaf* (Makkah Mukkaram: Musasatir Rayyan Publishers, 1428H- 2007CE); 25.

⁴ Abubakar Sanni, “An Appraisal of the Impact of *Waqf* to the Development of Muslim Ummah,”

Danmarna International Journal of Islamic Culture and Heritage: A Journal of Umaru Musa

Yar'Adua University vol.1, no. 1 (July, 2009): 78.

⁵ Kuran, T. “The Provision of Public Goods Under Islamic Law: Origin, Impacts, and Limitations

of *Waqf* System,” *Law and Society Review: Journal of the Law and Society Association*, vol.35, no.4 (2001): 853.

the benefit of humanity. The object of the endowment (*waqf*) shall remain for the purpose since the original owner could not consume it and that any transaction made by the founder or his agents are illegal except it is made for religious or charitable purpose. Imam Malik agrees with Imam Shafi'i and Hambali except that he does not accord perpetuity to the property. According to Imam Malik, a person can make a *waqf* on the rented property. He opines that *waqf* is the ownership of the profit from the origin of wealth which was given for endowment and gives it to whoever the endowment was meant for or the needy.¹

Of course, *waqf* can be defined as a system of holding a property (asset) and prevent its immediate consumption for the purpose of extracting its usufruct for the benefit of humanity. It is a form of economic activity that is aimed at dedicating fund for investments in order to bring forth its profit to serve the humanity, yet the original property remains intact without being disposed or inherited.² As a result of the challenges, which the contemporary world posed to the concept, the scholars have dwelled in the principle and practice of *waqf*. Elasrag defines *waqf* to mean the religious endowment i.e. voluntary and irrevocable dedication of one's wealth or a portion of it in cash or kind (such as a house or a garden), and its

disbursement for *shari'ah* compliant projects (such as mosques or religious schools).³

According to some scholars, the first *waqf* in Islam is the Masjid Quba,⁴ which was built after the migration of the Prophet to Madinah in 622CE and the Prophet's Mosque in Madinah which was built six months afterward.⁵ Similarly, some sources subscribe to the notion that the first *waqf* was the bequest of the well of *Bayruha* made by Abu Talha on the instruction of the Prophet. On the same note, some scholars opine that there had been philanthropic charities before Islam. Hadith of Abdullah Ibn Umar regarding the land acquired by his father (Umar Ibn Khattab) at *Khaybar* served as a foundation for *waqf* in Islam. The hadith reads thus:

حدَّثنا مسدّد: حدَّثنا يزيد ابن

زريع: حدَّثنا ابن عون، عن

نافع، عن ابن عمر رضي الله

³ Elasrag, H. "Towards a New Role of the Institution of *Waqf*," Munich Personal RePEc Archive.

<https://mpra.ub.uni-muenchen.de/80513>

accessed on 20th February, 2020.

⁴ Farhah, B. S. Saim, K., Refik, P., Yahya, F. & Omer, K. "The Role of Cash *Waqf* in Poverty

Alleviation: A Case of Malaysia," *Proceeding-Kaula Lumpur International Business, Economics and Law Conference 4 (KLIBEL4) vol.1 (May-June 2014)*.

⁵ Sanni, "An Appraisal of the Impact of *Waqf*," 81. See also, M. T. Khan, "Historical Role of

Islamic *Waqf* in Poverty Reduction in Muslim Society" *Pakistan Development Review*, 54:41, Part II (Winter 2015), 983

¹ Mohiddin & Nooraini, "Waqf Development in Malaysia," 41.

² Allahud Din Abul Hussain, Aliyy Ibn Sulaiman Al Mardawiy, *Al- Insaf fi Mahrifati al Rojih Min Khilaf* (Riyadh: Ministry of Islamic Affairs, 1419H-1998CE), 361.

عنهما قال : أصاب عمر بخير
أرضاً، فأتى النبي صلى الله
عليه وسلم فقال: أصبْتُ
أرضاً لم أصب مالا قطّ أنفس
منه فكيف تأمرني به؟ قال: (إن
شئت حبست أصلها
وتصدّقت بها). فتصدّق عمر
أنه لا يُباع أصلها ولا يُوهب
ولا يُورث، في الفقراء والقريب
والرقاب وفي سبيل الله
والصّيف وابن السبيل، لا
جناح على من وليها أن يأكل
منها بالمعروف، أو يطعم
صديقاً، غير متمول فيه

Meaning

When ʿUmar (RA) got a piece of land in *Khaibar*, he came to the Prophet (SAW) saying, “I have got a piece of land better than which I have ever got. So what do you advise me regarding it?” The Prophet (SAW) said, “If you wish you can keep it as an endowment to be used for charitable purposes.” So, ʿUmar gave the land in charity (i.e., as an endowment) on the condition that the land would neither be sold nor given as a present, nor bequeathed, (and its

yield) would be used for the poor, the kinsmen, the emancipation of slaves, jihad and for guests and travelers; and its administrator could eat in a reasonable just manner (according to his labour), and he also could feed his friends without intending to (store anything from it in order to) become wealthy by its means.¹

In compliance with the enjoinder of the Prophet, the companions endowed more of their properties in the course of Allah. This practice did not cease even after the death of the Prophet, the tradition became formal during the reign of Caliph Umar Ibn al-Khattab (RA) when Department for *Waqf* Management and Administration at *Baytu al-Māl* (House of Treasury) was established. This was sustained by the successive Muslim rulers beyond the Umayyad and Abbasid eras. The increase in the numbers of *waqf* properties prompted the state under the leadership of Hisham Ibn Abdulmalik (684-705CE) to establish *Diwan al-Ahbas* for the protection of these *awqaf* (pl. *waqf*) properties from any form of abuse. To that effect, he appointed Tawbah Ibn Numir (Namar) as the Chief Judge in Egypt to register and supervise all the *Awqaf* properties in an official document and this act was followed throughout the Muslim states. One of

¹ Khan, M. M. *Translation of the Meaning of Sahih Bukhari (Arabic English)* vol.4 (Riyadh: Darussalam Publishers and Distributors, 1997): 38.

the major effects of this supervision and administration is that it gave birth to production of numerous *Awqaf*, which catered for different sectors.¹ The practice remained as culture and norms of every era till the Umayyad and the Othoman Empire from the 15th century to the 19th century when the scholars believed that the management and administration of *waqf* reached its peak when many Sultans created a large number of *awqaf* in form of schools, hospitals, mosques and agricultural lands to cater for the needs of every individual.² This as it may is viewed by some scholars that three-quarters of the arable lands in the Empire belonged to *waqf* taking care of people.³ Unfortunately, the abolition of Ottoman Empire by colonial imperialists in the 19th century subsequently marked the declining of the *waqf* institution whereby that the roles hitherto played by the *waqf* institution became things of past through confiscation by Ali Pasa in 1862CE.⁴

Furthermore, perusing and studying when *waqf* was introduced to Nigeria is as x-raying the advent of Islam in the region, which was first experienced in the then Kanem-Borno Empire. *Waqf* institution has been deeply rooted in the Empire among

different *Mais*⁵ long before the colonization of the country in the 19th century. It was on record that different *Mais* have established one form of *waqf* or the other within their territory and outside.⁶ There are also some historical antecedents on the establishment of *Waqf* properties among the Hausa rulers. Muhammad maintains that the *waqf* had been among the Hausa states even before the *Jihād* of Usman Dan Fodiyo in 1804CE.⁷ Although, he admits that *waqfs* at this period were without definite *waqf* institution, but there were definitely a number of religious *waqfs* in form of building of mosques, which continued to exist since the reign of Habe Muslim rulers such as Ali Yaji (1349-1359) in Kano, Muhammad Korau (d.1393) in Katsina, and Bakwa Turunku (1492-1522) in Zaria.⁸ However, Yusuf and some other scholars posit that *waqf* was well established and practised in the Sokoto caliphate before the colonization of the region.⁹ Even

⁵ *Mai* is the title of the paramount ruler of Kanem/Borno Empire.

⁶ Muftau, A. and Adebayo, R. I. "Waqf Practices in Nigeria: Benefits, Challenges and

Prospects," *Journal of Islamic Banking and Finance* (April-June, 2022): 46.

⁷ Muhammad, N. I., "Existence of *Waqfs* Without *Waqf* Institutions In the Sokoto Caliphate:

Contemporary Challenges for Northern Nigeria". *AWQAFON Journal*, (Kano: AWQAFON, 2020), 28.

⁸ Muhammad, "Existence of *Waqfs*," 8.

⁹ Yusuf, A. J. *Commercialisation of Cash-Waqf in Nigeria: An Analysis of its implementation*.

(Unpublished PhD. Thesis, Academy of Islamic studies, University Malaya, Kuala Lumpur (2017); 38.

¹ Magda, *Cash Waqf: Anew Financial Product*, 27.

² Barnes, J. R. *An Introduction to Religious Foundations in the Othoman Empire* (New York: E.J. Brill, 1987), 38.

³ Kuran, "The Provision of Public Goods," 849.

⁴ Magda, *Cash Waqf: Anew Financial Product*, 32.

though, much development was not recorded throughout the colonial period in Nigeria as a result of “assassination of character” and “demolition of glory” mission that setback almost every success of the religion. Nevertheless, the return of democratic dispensation in Nigeria from 1999 till date has heralded a lot of innovations in *waqf* restoration and development in the country. The efforts of the northerners in this regard can never be overestimated especially through the re-introduction of *shariah* legal system which about twelve northern states emerged.¹ The establishment of *Zakat* and *Waqf* Commissions by various governments and Non-Governmental Organizations across the country are of the success especially where they are given honest approach.

***Waqf* and Poverty Alleviation in Nigeria: A Face of Solace**

It is not more a news that Nigeria is enwrapped by poverty as a result of series factors such as economic instability, lack of proper programming and implementation, lack of continuity by the government, injustice of the political office incumbents, non-compliance with the government directives by the citizens, and non-readiness of the government to try Islamic schemes honestly. Poverty alleviation programmes could take direct or indirect approaches. The direct approach is a short-term solution to ameliorate poverty in the society. It is all measures designed to provide palliatives to the poor, needy, and vulnerable as an immediate relief while indirect approach is the measure specially designed to provide basic and accessible amenities and

necessities that will substitute hardship with relief, enjoyment, and easiness. The approach is a long-term solution, though it might take much time before effectiveness, yet the outcome would be much better and superfluous since it will cut across every human sectors. In other words, in order to have an inclusive cum effective poverty alleviation, the government must provide basic needs of people, develop rural areas, work on the growth of economy and set vision and must be focused.²

To buttress this, Kasdi submitted that *waqf* donations made Al-Azhar University independent of government in her financial obligations not only to her staff but also in the provision of scholarships and grants to her students from her inception to date.³ This and many other reasons made Khan to conclude that education happened to be the second social institution that has attracted *awqāf* support and investments after mosque.⁴ The intellectual activities being financed through *waqf* institution has liberated the Muslim world while the Western world was languishing in ignorance and darkness. While explaining the

² Kolawole, R. J., “Evaluation of Poverty Alleviation Programmes in Nigeria: The Demand Driven Approach Perspective,” *International Journal of Development and Management Review (INJODEMAR)* vol.16, no.1 (June 2021), 161-177. [www.ajol.info>article](http://www.ajol.info/article) accessed on 17/03/2024.

³ Kasdi, A. “The Empowerment of Productive Productive *Waqf* in Egyptian Al-Azhar and its Relevance to be Implemented in Indonesia,” *International Journal of Mechanical Engineering and Technology*. vol.9, issue11 (November 2018), 1841.

⁴ Khan, M. T., Khan, S. & Khan, M. H., “Historical Role of Islamic *Waqf*,” 986.

¹ www.en.m.wikipedia.org



differences between the year of establishment of Al-Azhar University in Cairo and that of Oxford in England.

Currently, *waqf* has been used to provide both qualitative and quantitative education to the citizens. The Syfawa Dynasty of the Kanem/Borno Empire was said to have established education *waqf* for the children of their Kingdom and beyond. Kanem/Borno Empire is renowned for the establishment of Islamic rule in what presently constituted two-third of the present-day northern Nigeria and some part of Chad as early as 1084CE.¹ The *Waqf* institution in Kanem/Borno Empire was institutionalized by the successive rulers of the empire. They were said to have employed the service of the teachers and provided for all his material needs through *waqf* provision. The teachers in return took care of the education need of the children free of charge.² In a bid to provide higher education to their subjects, the Empire was said to have collaborated with Al Azhar University in Cairo. *Mais* are on record to have established a number of *awqaf* in their domain and even outside their domain especially in Al- Azhar University in Egypt where they established hostel as

qaqf for the Borno indigenes studying at the University.³

Traditionally, *waqf* has continued to play prominent roles in the educational development of the Nigeria even after independent. The activities of some traditional Ulama in the provision of Islamic education to the people especially in the northern part of the country and some parts of the south are also commendable. From the pre-colonial period to date, *waqf* related schemes have been used to finance the educational need of people through various *Madaris* (pl. *Madrasah* (Islamic School)). The colonialisation of the country, which forced western education through various Christian missionaries has given rise to another dimension in *waqf* operation and administration in Nigeria. Negative effects of Christian missionaries were highly felt by the Muslims, especially in the southern part of the country. There were claims by the Muslims in Yorubaland that for any Muslim to be educated in missionary schools, he/she had to change his Muslim name or convert to Christianity as a condition for admission. This challenge motivated some Muslim organisations such as Ansarudeen, Ansarul Islam, Ahmadiyah Muslim Jama'a among others to establish schools in their respective localities where Muslims could access similar education without being prey of "Give to Caesar what belongs to Caesar, and to God what belongs to God or Trade by Batter!" Of course, the Muslim scholars did not argue against such mentality that "Caesar and his belongings are for Allah" but as well that "What is good

¹ Hiribarren, V. "Kanem-Borno Empire," MacKenzie, J. M. (ed.) *The Encyclopedia of Empire*, First Edition (London: John Wiley & Sons Ltd. 2016), 1.

² Gazali, K. A. Y. *The Kanuri in Diaspora-The Contributions of the Ulama of Kanem-Borno to Islamic Education in Nupe and Yorubaland* (Lagos: CSS Bookshop, 2005), 46.

³ Hisbullah Mahdy, *Ishamat al-Waqf al-Islamiy* (np. nd.); 405.

for the goose is good for the gander” by running a western education blended with Islamic orientation.¹ Through these initiatives, many Muslims were being educated through *waqf*-related programmes. The activities of the Muslim organisations in the provision of education for the people cut across all levels of educations- pre-primary, primary, post-primary and tertiary levels.² *Waqf* through its roles in education has been used to alleviate poverty through provision of direct employment opportunity to the teachers and instructors and indirect employment to traders and artisans of different kinds. It has also assisted the parents and guardians from the burden of educational expenses which has been the major area where the parents and government bear the pain.³ Agricultural sector has been identified as one of the most viable sectors for poverty alleviation in any country. According to Maidoki, research conducted by IFAD has shown that in Sub-Saharan Africa, investment in Agriculture is up to eleven times more effective in reducing extreme poverty than investing in any other sector.⁴

¹ Imam, Y. O. “The Role of Sufi Scholars and Muslim Merchants in the Spread of Islam in Yorubaland,” *Islam in Yorubaland: History, Education & Culture* (Lagos: University of Lagos Press and Bookshop Ltd, 2018), 39-52.

² Adebayo and Abdulrauph, “An Assessment of Some Endowment,” 57.

³ Durosaro, D. O. “Where the Shoe Pinches: The Cost of Education,” *103rd Inaugural Lecture, University of Ilorin* (2012), 32-33.

⁴ Maidoki, M. L., “SOZECOM: Leveraging the Synergy between the Existing Structure and Opportunities in Digital Finance,” *Proceedings of International Conference on Zakat*. (15th-16th November, 2008) at

Waqf has been popular on agricultural sector since its inception. The popular hadith of Umar bn Khattab, which happened to be the most comprehensive hadith on *waqf* operation in Islam was reported on the instance of his acquisition of a farm garden at Khaibar. Similarly, Ali bn Abi Talib made his agricultural land as *waqf* to be used in the way of Allah.⁵ Over the years, *waqf* has been originally founded on landed properties which are used as farm settlements. The practices of the companions and the early generations of the Muslims showed that many landed properties were endowed as *waqf* up till the period of Othoman Empire in Turkey when *waqf* was said to reach its peak. Khan and others maintained that a larger percentage of arable lands in different Muslim countries are *awqaf* properties. For instance, he submitted that there are almost 358178 *waqf* locations totaling about 1.5 million square meters in Indonesia, 490,000 *awqaf* properties in India covering an area of 600,000 acres.⁶ Involvement of *Waqf* in agricultural sector has assisted in ensuring food security, provides employment opportunity for the farmers and other stakeholders like manufacturing sectors, food processing and the host of others. Agricultural sector is one of the labour-intensive sectors of the economy and the investment in agriculture has been identified as one of the ways through which virtually

Universitas Gadjja Mada, Yogyakarta, Indonesia. 242.

⁵ Mohiddin & Noraini, “*Waqf* Development in Malaysia,” 50.

⁶ Khan, Khan, & Khan, “Historical Contribution of Islamic Waqf,” 63.

all other sectors could be activated. This explains why many industries were established in the old Othoman Empire. Kuran observed that the institution of *waqf* has been used to finance the soap plant, bakeries, dyeing plant and others. Similarly, *waqf* has provided accommodation for many travellers and merchants who are engaged in business activities in respect of their creed or religion.¹ Through this, job opportunity will be guarantee for the teeming youth and women.

In the development of Small and Medium Enterprises, Cash *Waqf* has been used over the years to provide capital to the small and medium entrepreneurs. The introduction and subsequent legalisation of cash *waqf* by the Othoman Empire was largely due to the commitment of the Empire to ensure prompt and adequate supply of cash to the entrepreneurs. The Small and Medium Enterprise is the enterprise that is established with limited amount of fund and can accommodate limited numbers of employees and could cut across every sector of the economy.² SME has been identified as one of the major means through which the larger population can be employed and thereby reducing poverty to barest minimum by global community. The Africa Union, for instance in its draft of extraordinary

summit on employment, poverty eradication and inclusive development in Africa affirmed the role of SME in poverty alleviation.³ Based on this affirmation, various means have been designed to generate fund for the development of SMEs across the countries. These include grants, loans, commercial banks, finance companies and others.⁴ Shortage of fund has been identified as one of the major problems affecting effective operations of these sources of fund for the finance of SME. However, *waqf* institution has provided means through which fund can be realised and used for the growth and development of SMEs in the country. Magda identifies different ways through which cash *waqf* can be used to develop SMEs. These include the *waqf* share model, deposit cash *waqf* scheme and compulsory cash *waqf* scheme.⁵ In an attempt to invest the cash *waqf*, capitals were provided to entrepreneurs especially the SME on a regular basis on *Mudārabah* or *Mushārah* basis and the profits will be shared among the *waqf* and entrepreneur accordingly.

Recommendations

From the fore-going, it is obvious that *waqf* is a socio-economic multifaceted scheme designed for the generality of man's welfare regardless of time, space, and place. Hence, for the fact that Nigeria troubles with such a defacing but avoidable economic syndrome (poverty), since Nigeria is a

¹ Kuran, "The Provision of Public Goods Under Islamic Law," 849-850.

² Lasasna, A. "The Role of Cash Waqf in Financing Micro and Medium Sized Enterprises (MMES): A New Islamic Financial Approach by Using Cash Waqf Model," Proceedings of Seventh International Conference-The Tawhidi Epistemology: Zakat and Waqf Economy, Bangi (2010), 100-102.

³ African Union Plan of Action on Employment and Poverty Alleviation. Accessed through www.au.int accessed on 31st January, 2024.

⁴ Lasasna, "The Role of Cash Waqf," 102.

⁵ Magda, "Financing through Cash-Waqf," 306-315.

heterogenous society, the paper recommends that:

1. Government at various levels should honestly prioritize all kinds of *waqf* as another means of eradicating poverty.
2. *Waqf* officials should be given thorough orientation and training to appreciate segment of the scheme and deliver appropriately.
3. Muslim scholars should also consider and tailor their preachings towards exposing the populace to the *waqf* financial system rigorously in a convincing manner.
4. A number of Non-Governmental Organizations and individuals should employ the scheme of *waqf* as another friendly financial economic window, which cannot only curb the poverty in the material world but would also earn rewards from the Almighty in the both worlds.

Conclusion

In conclusion, the researchers have observed the existence of poverty in Nigeria and efforts of government towards its alleviation prove abortive for reasons. It is confirmed that there are countries that are successful on the similar programme, though with implementation of *waqf* scheme which is one of the Islamic Financial Systems. It is, as well brought forth that the financial system is not alien to the Nigerian society but the advent of the colonial masters abolished the system. Of course, it is strongly believed that re-introduction of the scheme would enhance alleviation of the poverty to a bearably minimum level in the Nigerian society.

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