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### EXAMINING THE PERCEPTION OF MUSLIMS ON THE ROLE OF WAQF TOWARDS POVERTY REDUCTION: A CASE STUDY OF RIJIYAR ZAKI, KANO, NIGERIA

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#### ABSTRACT

One of the Islamic strategies of poverty reduction is waqf. This strategy had played a significant role in financing socio-religious and public welfare systems during the early days of Islam and is still relevant today. Many Muslim communities such as Malaysia are utilizing waqf for poverty reduction and enhancing the living condition of its citizens, but that is not the case in Nigeria. The objective of the paper is therefore to find out the reasons why waqf is not being fully utilized for poverty reduction by the Muslims in Nigeria, with particular reference to Muslims in Rijiyar Zaki, Kano- Nigeria. This was done by examining the perception of Muslims in Rijiyar Zaki, Kano- Nigeria on waqf, its role in poverty reduction, and the reasons for its under-utilization. In carrying out the study, quantitative research method was used, and questionnaire was adopted as the instrument for collecting data. Data collected was then analyzed using descriptive analysis through the use of simple frequency counts and percentages. One of the major findings of the research was Muslims in this area have insufficient knowledge and lack of awareness regarding waqf. Providing proper education and sensitization on waqf may likely increase utilization of waqf for poverty reduction in the area of the study.

**Keywords:** Waqf; Hubs; Poverty Reduction; Perception

#### INTRODUCTION

One of the major problems that have been confronting the less privileged people globally, especially those living in developing nations is the issue of poverty. It has been estimated that 4.3 billion people (59% of the world's population) are living with less than \$5/day and are unable to meet their basic needs

adequately ([www.commondreams.org](http://www.commondreams.org)). The World Bank also reveals that about 347.1 million people in sub-Saharan Africa (about 35.2% of the population) live in extreme poverty ([www.worldbank.org](http://www.worldbank.org)). This problem, with all the concerns and interventions from many international organizations such as the United Nations and the World Bank has no clear solution in view. Various poverty reduction strategies have been created and utilized but all in vain. Islam also has various strategies for poverty reduction and redistribution of wealth within the society, and one of such strategies is *waqf*, which is also called *hubs*. This is one of the instruments of social security and provision of public welfare which bridges the gap between the rich and the poor in the society. This instrument had been most central in financing socio-religious and public welfare systems in the early days of Islam and has been a powerful and viable mechanism for community empowerment in many Muslim countries. Many of the earliest Muslim institutions like Qayrawan in Morocco, Sankore in Timbuktu, Azhar in Cairo, were started and sustained with *waqf*. Many modern universities in Turkey, Afghanistan and Malaysia today are also products of *waqf* (Policy Brief No.3, 2016, 4). It is ironic, therefore, that in some parts of the Islamic world, for example Nigeria, *waqf* as an instrument for poverty reduction is not prominent and still under-utilized. This makes it necessary for all stakeholders, especially researchers to investigate the reasons why exactly this potential and viable mechanism for poverty reduction is under-utilized. The aim of this research is therefore to find the reasons why *waqf* is under-utilized in Nigeria, with particular reference to Kano.

## LITERATURE REVIEW

### The Concept of Waqf

*Waqf*, according to Othman (1982), is derived from *waqafa* which means ‘to detain’ or ‘to withhold’. Literally it means withholding something or causing something to stop or stand still. Technically, it has various definitions. Arjomand, et al (1998) for instance defined it as “an inalienable and irrevocable charitable endowment under Islamic law, which typically involves donating a building, plot of land or other assets for Muslims, religious or charitable purposes with no intention of reclaiming the assets”. Some scholars however defined it as “an act of dedicating the usufruct of any property owned for purposes recognized by Islamic law as pious and religious, which may be temporary and therefore revocable” (Ab Rahman & Ahmad, 2011). According to these scholars, the donation may be revocable, and this is contrary to the opinion of majority of jurists. This definition has been rejected by many jurists, and the major area of departure or disagreement is with regards to the retention of title (ownership) by the donor which gives him the discretion to revoke the donation anytime during his life time. This, according to some scholars contradicts one of the major elements of *waqf*, which is irrevocability (others being perpetuity and inalienability), where the donor has no title in the trust as the property, after promise or after promise and possession becomes Allah’s property (ownerless), and hence the donor has neither title in the property nor power to revoke the trust (Sabit, nd). Some of *Hanafī* disciples, notably Abu Yusuf has the view that it is legally permitted to introduce conditions into *waqf* property in such a way to permit the donor the right to revoke the property upon his/her will (Amuda, 2017). The *waqf* can be made in written or oral form, or any action or signal that clearly indicates the free will of the donor to endow the property (Amadu, 2017).

However, contemporary scholars have come up with more encompassing definitions which widen the horizon of *waqf* to include all those elements which were hitherto omitted by the classical jurists. Some of these elements are donation of movable property as well as cash and usufruct. The definition provided by Qahf (2000) is one of such definitions, where he defined it as “the holding a *maal* (asset) and

preserving it for the confined benefit of certain philanthropy and prohibiting any use or disposition of it outside that specific objective”. Later he reviewed the definition and redefined it as “the preservation, in perpetuity or temporary, of a property capable of recurrent utilization, either the object or its income, for a type of a specific or a general philanthropy” (Qahf, 2000).

A *waqf* is created when a *waqif* (endower) donates his property as a trust under the stewardship of an individual, a group of people or an organization set up for that. The endower must however be matured, sane, not under pressure, can handle financial affairs, objective, has right over the property and is free from death-illness. The *mutawalli* (manager, caretaker or administrator), on the other hand must comply with the donor’s specific terms and conditions for administering the *waqf*. (Nuruddeen, 2012).

Concerning the subject matter, that is the property so endowed, which is referred to as the *mawquf*, majority of the classical jurists hold the view that only immovable properties such as plots, houses, schools, farmlands, and so on can be endowed. But the *Shafi’i* and *Hanbali* jurists allow any property that can be used and its corpus remains intact to be dedicated. Some are of the opinion that even gold, silver and other currency can be donated as *waqf*. The property however should have belonged to the donor and has not been pledged previously to someone or something. The promise of donation or promise and possession freezes it from further transfer, disposal or transmission to others, unless expressly provided by the donor in the document of *waqf* (Qahf, 2000). *Waqf* can be categorized into three depending upon its purpose;

- a. Religious *Waqf*, which focuses on maintenance of religious institutions, such as mosques and *madrassa*, their adjacent premises and properties.
- b. Philanthropic *Waqf*, which aims at providing support for the poor, such as health services and education.
- c. Family *Waqf*, which ensures the benefits to be given to family and descendents (Onisabi, 2011).

### **Evidences from the Qur’an and Sunnah**

Although *waqf* has not been mentioned by name in the *Qur’an*, its importance is enormous. There are many verses of the *Qur’an* encouraging and showing the importance of charity (*sadaqah*) and financial assistance to the less privileged in the society, and since *waqf* is also one form of charity, then these verses are also relevant and bases for *waqf*. The most widely quoted Qur’anic verse in this regard is *Qur’an* 2: 261 which says; “The likeness of those who spend their wealth in Allah’s way is like a seed (of grain) which grows seven spikes, in each spike is a hundred grains. And Allah multiplies (His reward) for whom He wills. And Allah is All-Embracing, All-Knowing” (*Qur’an* 2: 261). Other verses on charity include, “Ye will not attain unto piety until ye spend of that which ye love. And whatsoever ye spend, Allah is Aware thereof” (*Qur’an* 2: 92). “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” (*Qur’an* 2: 215).

There are similarly many recorded reports of the Prophet (saw) encouraging Muslims to donate their property for the sake of Allah. For example, it has been reported from Abu Hurairah (ra) that the Prophet (saw) said, “when a person dies, all his good deeds ceases except for three things, ongoing charity, beneficial knowledge, and a righteous son who prays for him” (Tirmidhi, Hadith 660). It has also been reported that, Umar Ibn Khattab sought the advice of the Prophet (saw) on what to do with his land at Khaybar, and the Prophet advised him to assign it as *waqf*, which he did (Bukhari, Hadith 2737). Another example worth mentioning is the report that, “a companion of the Prophet (saw) by the name

Mukhairiq made his will that his seven orchards in Madinah be given to Muhammad after his death. When he died, the Prophet (saw) took hold of the orchards and made them a charitable *waqf* for the benefit of the poor and needy” (Bukhari)

### **Waqf in Kano**

Kano is one of the northern states of Nigeria. It is mostly populated by Muslims, and has been an emirate under the Sokoto caliphate which was established after the jihad of Usman Dafodio in the early 19<sup>th</sup> century. The system of governance then was based on the Islamic system (*shari'ah*). The major sources of revenue then were *zakah* and *waqf*, and the funds so generated were distributed to the poor as dictated by the Islamic regulations. The system was so strong that people willingly help the needy by donating their properties to them. Lands belonging to the emirs and other unclaimed and unused lands were also cultivated and the produce were distributed to the needy (Amuda, 2017).

The coming of the colonial masters had however impacted negatively on the practice of *zakah* and *waqf* in northern Nigeria just as it had on other Islamic practices. The dislike of the colonial masters towards the Islamic system of governance was so great, as explained by Umar (1987, p. 220). Before 1900, almost two-thirds (2/3) of Nigeria, or to be precise, all the Northern part of Nigeria was governed by Shari'ah. But when the colonial rulers came, they imposed their own legal system on us relegating the Shari'ah to the background (terming it as a customary law)

And this has affected the collection and distribution of *zakah* and the creation of *waqf* negatively. One of the ways through which it had affected the collection and distribution of *zakah* and the creation of *waqf* was the introduction of different taxes (*haraji* and *jangali*) by the colonialists with which they funded their administrative expenses. The introduction of the colonial taxes brought about a double system of taxation to the masses, the religious (*zakah* and *waqf*) and the colonial (*haraji* and *jangali*). This was what finally discouraged the masses from giving their *zakah* to the rulers for onward distribution to the needy for fear of somehow giving it to the colonialists. From thereon, people started distributing their *zakah* directly to the needy and also stop creating the much needed *waqf* (Wali, 2013)

However, *waqf* foundation again came into focus when the Islamic Education Trust was later established in Nigeria by Islamic Development Bank, Jeddah under the chairmanship of Sheikh Ahmad Lemu, and this foundation has contributed immensely and has transformed many lives positively. It has established and sustained many schools, sponsored many students, paid for medical treatment of many Muslims and so on. And this *waqf* foundation is still in existence, with its headquarters at Minna, Niger state and branches all over Nigeria (Amuda, 2017).

The return of Nigeria to democratic governance in 1999 brought back the agitation for the re-introduction and implementation of the *shariah* as the system of governance in most northern states. As a result of this, many northern states, including Zamfara, Kano, and Katsina adopted the *shari'ah* system. Zamfara state was the first to adopt the implementation of the *Shari'ah* in 1999 by Governor Ahmad Sani. Kano state also, adopted the implementation in 2003 under the governorship of Malam Ibrahim Shekarau. One of the important institutions that were established for the smooth implementation of the *Shari'ah* was the Zakat and Hubsu Commission, with the aim of extending financial aids and assistance to the needy. The Commission was primarily charged with the task of collecting donations (*zakat*, *hubsu*, *waqf* and *sadaqah*) from various donors and distributing same to the needy, according to the injunctions of Islam (Kano State Zakat and Hubsu Commission, 2003). This is a clear testimony to the importance that has been given to *zakah* and *waqf* in the *Shari'ah* dispensation. Unfortunately, the commission has not been fully patronized by the citizens as people still prefer to distribute their *zakah* by themselves and the creation or donation of *waqf* is almost non-existent.

## Waqf and Poverty Reduction

Poverty has been defined by UNESCO as “the scarcity or lack of a certain (variant) amount of material possessions or money”. Poverty may be absolute or relative. Absolute or extreme poverty refers to the complete lack of the means necessary to meet basic personal needs, such as food, clothing and shelter. Relative poverty on the other hand occurs when a person who lives in a given country does not enjoy a certain minimum level of ‘living standards’ as compared to the rest of the population of that country. Therefore, the level of relative poverty varies from one country to another (Ricardo, 2008). Poverty is not however limited to not having enough food and clothes, but also include not having a school or clinic to go to, not having the land on which to grow one’s food or a job to earn one’s living, not having access to credit. It also means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living on marginal or fragile environment, without access to clean water or sanitation (United Nations Statement of June 1998).

*Waqf* had been used as a tool of reducing poverty, economic inequality and a means of creating basic amenities in most Muslim communities right from the period of Prophet Muhammad (saw). On several occasions, the Prophet had appealed to Muslims to help towards providing public goods for the benefit of the community. An example that easily came to mind was the advice the Prophet (saw) gave to Umar bn Khattab to donate his well at Khaybar for the benefit of the community. This practice continued to be a powerful mechanism for ensuring social security for the citizens, Muslims and non-Muslims even after the demise of the Prophet (saw). Many institutions of learning, for instance, like the Qayrawan in Morocco, Sankore in Timbuktu, Azhar in Cairo were started and sustained with *waqf*. In recent times, *awqaf* are also created for both charitable and religious purposes in many Muslim countries. Many modern universities at Turkey, Malaysia, Pakistan, Kuwait, and South Africa, for instance were established and are being sustained through *waqf* (Oseni, year?).

It has become clear from what has been discussed so far, that *waqf* had been used to solve the problems of poverty and provide much needed social services to the poor, and it is still being used in many Muslim countries to provide such services, for instance, provision of water, establishment of libraries, educational facilities and research institutes in order to develop human capital. However, this is not the case in Nigeria, where *waqf* is almost non-existent. But given the pervasive nature of poverty, and its attending socio-economic problems, it is important to investigate why this strategy for poverty reduction is not being fully utilized in Nigeria.

## METHODOLOGY

The research was conducted at Rijiyar Zaki ward of Ungogo local government area of Kano State, Nigeria and the target population of the study comprised all Muslims residing in that ward. The sample size of 250 was randomly selected, and this was adopted from Krejcie and Morgan (1970) which served as a representation of the entire population.

Questionnaire method was used during this research which was developed by the researchers and validated by three experts of Islamic Studies, Islamic Economics and Measurement and Evaluation. The questionnaire has two sections of seventeen (17) items. Section one contains items on personal information, and section two has questions on the subject under investigation. The responses made are weighted thus; Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD). This was adopted to determine the intensity of the responses.

The analysis and interpretation of data of this research was based on the questionnaire returned which are 220, using descriptive statistics of frequency counts and percentages, using STATA software.

Table 1  
*Gender of the Respondents*

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative</b>
Male	115	52.27	52.27
Female	105	47.73	100
Total	220	100	

Table 1 shows the gender of the respondents. 115 respondents representing 52.27% are males and 108 respondents representing 38.3% are female. Therefore, majority of the respondents are male.

Table 2  
*Age of the Respondents*

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative</b>
Below 20	44	19.82	19.82
21-30	100	45.05	64.87
31-40	46	20.72	85.59
Above 40	32	14.41	100
Total	222	100	

Table 2 shows the age of the respondents. 44 respondents, representing 19.82% are below 20 years, 100 respondents, representing 45.05% are between the ages of 21-30, 46 respondents, representing 20.72% are between the ages of 31-40, and lastly, 32 respondents, representing 14.41% are 40 years and above. Majority of the respondents are therefore within the age range of 21-30 years.

Table 3  
*Level of Islamic Education*

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative</b>
Reads some <i>surahs</i> of the Qur`an	57	27.94	27.94
Memorizes the whole Qur`an	25	12.25	40.2
Understands the meaning of some verses	70	34.31	74.51
Fair knowledge of <i>fiqh</i> and other aspects of Islam	52	25.49	100
Total	204	100	

Table 3 shows the level of Islamic education of the respondents. 57 respondents, representing 27.94% are those who can read some *surahs* of the Qur`an, 25 respondents, representing 12.25% are those who memorize the Qur`an without understanding its meaning, 70 respondents, representing 34.31% understand the meaning of some verses apart from memorizing it and lastly, 52 respondents, representing 25.49% have a fair knowledge of *fiqh* and other aspects of Islam. Majority are therefore those that can understand the meaning of some verses apart from reading the Qur`an.

Table 4  
*Qualifications regarding Western Education*

	Frequency	Percent	Cumulative
Primary	8	3.83	3.83
Secondary	80	38.28	42.11
Degree	70	33.49	75.6
Postgraduate	51	24.4	100
Total	209	100	

Table 4 shows the qualifications of the respondents regarding western education. 8 respondents, representing 3.83% are those that obtained primary school only, 80 respondents, representing 38.28% are those that obtained secondary school certificate, 70 respondents, representing 33.49% are the respondents who obtained their bachelors' degree certificate and lastly, 51 respondents, representing 24.4% are the respondents who obtained postgraduate certificates.

Therefore, majority of the respondents are those whose highest qualification was secondary school certificate.

Table 5  
*Waqf is a Form of Charity*

	Frequency	Percent	Cumulative
Strongly agree	137	64.93	64.93
Agree	69	32.7	97.63
Disagree	5	2.37	100
Total	211	100	

Table 5 shows the views of the respondents on whether *waqf* is a form of charity. 137 respondents, representing 64.93% strongly agree that *waqf* is a form of charity, 69 respondents, representing 32.7% agree that *waqf* is a form of charity and 5 respondents, representing 2.37% are those who disagree that *waqf* is a form of charity. Therefore, majority of the respondents strongly agree that *waqf* is a form of charity.

Table 6  
*Waqf is Created by Donating Someone's Property for the Sake of Allah*

	Frequency	Percent	Cumulative
Strongly Agree	147	67.12	67.12
Agree	59	26.94	94.06
Disagree	6	2.74	96.8
Strongly Disagree	7	3.2	100
Total	219	100	

Table 6 shows that *waqf* is created by donating someone's property for the sake of Allah. 147 of the respondents, representing 67.12% strongly agree that *waqf* is created by donating someone's property for the sake of Allah, 59 respondents, representing 26.94% agree that *waqf* is created by donating someone's property for the sake of Allah, 6 respondents, representing 2.74% disagree that *waqf* is created by donating someone's property. And lastly, 7 respondents, representing 3.2% strongly disagree

that *waqf* is created by donating someone's property for the sake of Allah. Majority of the respondents are those who strongly agree that *waqf* is created by donating someone's property for the sake of Allah.

Table 7

*Muslims Donate their Properties for a Reward in the Hereafter*

	Frequency	Percent	Cumulative
Strongly Agree	178	80.54	80.54
Agree	38	17.19	97.74
Disagree	5	2.26	100
Total	221	100	

Table 7 shows the views of the respondents with regard to the Muslims donating their properties for a reward in the hereafter. 178 respondents, representing 80.54% strongly agree that Muslims donate their properties for a reward in the hereafter, 38 respondents, representing 17.19% also agree that Muslims donate their properties for a reward in the hereafter, 5 respondents, representing 2.26% disagree that Muslims donate their properties for a reward in the hereafter. Majority of the respondents therefore strongly agree that Muslims donate their properties for a reward in the hereafter.

Table 8

*Only Immovable Assets such as Land, Building, Trees etc. can be donated as Waqf*

	Frequency	Percent	Cumulative
Strongly Agree	85	38.81	81.28
Agree	51	23.29	62.1
Disagree	42	19.18	81.28
Strongly Disagree	41	18.72	100
Total	219	100	

Table 8 shows the views of the respondents with regards to donating only immovable assets such as land, buildings, trees etc, and so on. 85 respondents, representing 38.81% strongly agree that only immovable assets can be donated as *waqf*, 51 respondents, representing 23.29% also agree that only immovable assets can be donated, 42 respondents, representing 19.18% disagree that only immovable assets can be donated, and lastly, 41 respondents, representing 18.72% strongly disagree that only immovable assets can be donated as *waqf*. Majority of the respondents therefore agree that, only immovable assets such as Land, Buildings, Trees etc. can be donated as *waqf*.

Table 9

*Only Movable Assets such as Books, Computers, Farming Equipment, etc. can be donated as waqf*

	Frequency	Percent	Cumulative
Strongly Agree	19	8.52	8.52
Agree	38	17.04	25.56
Disagree	95	42.6	68.16
Strongly Disagree	71	31.84	100
Total	223	100	

Table 9 shows the views of the respondents with regards to the donation of movable assets as *waqf*. 19 respondents, representing 8.52% strongly agree that only movable assets such as books, computers, etc. can be donated as *waqf*, 38 respondents, representing 17.04% agree that only movable assets such as books, computers, etc. can be donated as *waqf*, 95 respondents, representing 42.6% disagree that, only



movable assets can be donated, 71 respondents, representing 31.84% strongly disagree that only movable assets can be donated. Majority of the respondents strongly disagree that only movable assets can be donated as *waqf*.

Table 10

*Both Immovable and Movable Assets can be donated as Waqf*

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative</b>
Strongly Agree	9	4.11	4.11
Agree	70	31.96	36.07
Disagree	114	52.05	88.12
Strongly Disagree	26	11.87	100
Total	219	100	

Table 10 shows the views of the respondents with regards to donating both immovable and movable assets. 9 respondents, representing 4.11% strongly agree that both immovable and movable assets can be donated as *waqf*, 70 respondents, representing 31.96% agree that both immovable and movable assets can be donated as *waqf*, 114 respondents, representing 52.05% disagree that, both immovable and movable assets can be donated as *waqf* and lastly, 26 respondents, representing 11.87% strongly disagree that both immovable and movable assets can be donated as *waqf*. Majority of the respondents therefore disagree that both immovable and movable assets can be donated as *waqf*.

Table 11

*Cash, no matter how small, can also be donated*

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative</b>
Strongly Agree	34	16.34	16.34
Agree	8	3.85	20.19
Disagree	98	47.12	67.31
Strongly Disagree	68	32.69	100
Total	208	100	

Table 11 shows the views of the respondents with regards to donating cash. 34 respondents, representing 16.34% strongly agree that cash, no matter how small, can be donated, 8 respondents, representing 3.85% also agree that cash can also be donated, 98 respondents, representing 47.12% disagree that cash can be donated and lastly, 68 respondents, representing 32.69% strongly disagree that cash can be donated. Majority of the respondents therefore disagree that cash, no matter how small, can be donated.

Table 12

*Only the Rich can Create Waqf*

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative</b>
Strongly Agree	88	40.93	40.93
Agree	52	24.19	65.12
Disagree	39	18.14	83.26
Strongly Disagree	36	16.74	100
Total	215	100	

Table 12 shows the views of the respondents on whether only the rich can create *waqf*. 88 respondents, representing 40.93% strongly agree that *waqf* can only be created by the rich, 52 respondents, representing 24.19% agree that *waqf* can only be done by the rich, 39 respondents, representing 18.14% disagree that *waqf* donation can only be done by the rich and 36 respondents, representing 16.74% strongly disagree that *waqf* donation can only be done by the rich. Therefore, majority of the respondents are of the view that only the rich can create *waqf*.

Table 13

*Waqf can be created for Public Usage, such as Mosques, Hospitals, Schools, etc.*

	Frequency	Percent	Cumulative
Strongly Agree	113	52.31	52.31
Agree	74	34.26	86.57
Disagree	22	10.19	96.76
Strongly Disagree	7	3.24	100
Total	216	100	

Table 13 shows the views of the respondents regarding creating *waqf* for public usage. 113 respondents, representing 52.31% strongly agree that *waqf* can be created for Public usage, such as mosques, hospitals, schools, and so on, 74 respondents, representing 34.26% also agree that *waqf* can be created for public usage, 22 respondents, representing 10.19% disagree that *waqf* can be created for public usage, and lastly, 7 respondents, representing 3.24% strongly disagree that *waqf* can be created for public usage. This shows that majority of the respondents strongly agree that *waqf* can be created for public usage, such as for mosques, hospitals, schools, etc.

Table 14

*Waqf can be Created for Individual Use, such as for the Poor, the Orphans, etc*

	Frequency	Percent	Cumulative
Strongly Agree	17	7.8	7.8
Agree	22	10.09	17.89
Disagree	81	37.16	55.05
Strongly Disagree	98	44.95	100
Total	218	100	

Table 14 shows the views of the respondents on whether *waqf* can be created for an individual use, such as for the orphans or the poor. 17 respondents, representing 7.8% strongly agree that *waqf* can be created for individual personal use, 22 respondents, representing 10.09% agree that *waqf* can be created for individual use, 81 respondents, representing 37.16% disagree that *waqf* can be created for individual personal use, and 98 respondents, representing 44.95% strongly disagree that *waqf* can be created for individual personal use. Majority of the respondents therefore strongly disagree that *waqf* can be created for individual personal use such as, for the poor and the orphans.

Table:15 Creating and Utilizing Various *Waqfs* can Reduce Poverty in Nigeria

	Frequency	Percent	Cumulative
Strongly Agree	122	56.74	56.74
Agree	76	35.35	92.09
Disagree	16	7.44	99.53
Strongly Disagree	1	0.47	100
Total	215	100	

Table 15 shows the views of the respondents regarding whether utilizing various *waqfs* can reduce poverty in Nigeria. 122 respondents, representing 56.74% strongly agree that creating and utilizing various *waqfs* can reduce poverty, 76 respondents, representing 35.35% agree that creating and utilizing various *waqfs* can reduce poverty, 16 respondents, representing 7.44% disagree that creating and utilizing various *waqfs* can reduce poverty and lastly, 1 respondent, representing 0.47% agree that creating and utilizing various *waqfs* can reduce poverty in Nigeria. Majority of the respondents therefore strongly agree that creating and utilizing various *waqfs* can reduce poverty in Nigeria.

Table 16

*Muslims in Nigeria do not utilize Waqf because of Lack of Awareness*

	Frequency	Percent	Cumulative
Strongly Agree	69	31.94	31.94
Agree	103	47.69	79.63
Disagree	40	18.52	98.15
Strongly Disagree	4	1.85	100
Total	216	100	

Table 16 shows the views of the respondents on why Muslims do not utilize *waqf*. 69 respondents, representing 31.94% strongly agree that Muslims in Nigeria do not utilize *waqf* because of lack of awareness of it, 103 respondents, representing 47.69% also agree that Muslims in Nigeria do not utilize *waqf* because of lack of awareness, 40 respondents, representing 18.52% disagree that Muslims in Nigeria do not utilize *waqf* because of lack of awareness and lastly, 4 respondents, representing 1.85% strongly disagree that Muslims in Nigeria do not utilize *waqf* because of lack of awareness of it. Majority of the respondents therefore agree that Muslims in Nigeria do not utilize *waqf* because of lack of awareness of it.

Table 17

*Muslims do not Utilize Waqf because there are no Trusted Caretakers*

	Frequency	Percent	Cumulative
Strongly Agree	58	26.60	26.60
Agree	84	38.53	65.13
Disagree	65	29.82	94.95
Strongly Disagree	11	5.05	100
Total	218	100	

Table 17 shows the views of the respondents on whether there are trusted caretakers of *waqf*. 58 respondents, representing 26.60% strongly agree that Muslims do not utilize *waqf* because there are not trusted caretakers, 84 respondents, representing 38.53% agree that Muslims do not utilize *waqf* because there are not trusted caretakers, 65 respondents, representing 29.82% disagree that Muslims do not utilize *waqf* because there are not trusted caretakers and 11 respondents, representing 5.05% strongly disagree that Muslims do not utilize *waqf* because there are not trusted caretakers. Majority of the respondents agree that Muslims do not utilize *waqf* because there are not trusted caretakers for *waqf*.

## RESULTS AND DISCUSSION

The major findings of this study are as follows;

- There is insufficient knowledge of *waqf* among the Muslims, especially with regards to assets to be donated.
- Most of the available knowledge is based on the classical literature, not looking at new developments and contemporary issues relating to *waqf*
- Almost all people agree that *waqf* is a viable instrument for poverty reduction and for providing social security and cohesion.
- Some people do not utilize *waqf* because of lack of awareness.
- Some people do not utilize *waqf* because they do not trust the caretakers.

The findings of this study may not be conclusive, but at least it has provided an insight on some of the reasons why *waqf*, which is a viable vehicle for poverty reduction is not fully utilized in Nigeria. The discussion can be narrowed down to two important issues:

- Lack of awareness which may be from two perspectives. There is lack of awareness as a result of dearth of literature prevalent in the community, and therefore insufficient knowledge. Because of the geographical and jurisprudential background of the area, where importance is mostly given to the classical writings, especially the writings of the four schools of Islamic Thought as far as learning *fiqh* is concerned, Muslims are not exposed to other scholarly writings especially works of contemporary scholars who took time and space factor into consideration when giving verdict to emerging issues. To further buttress this point, even within the four schools, there is no consensus on some issues as shown earlier in the paper. An example is with regards to the assets that can be endowed. Majority of the Muslims in the area under the study have narrow understanding pertaining to the assets to be endowed. This, as said earlier, may not be unconnected to the difference of views within the Islamic schools of Thought. Although there is consensus of all the schools regarding the validity of *waqf* of immovable property, such as land, building, orchard, etc, but there are differences regarding movable assets. The Hanafi school, for example, with the exception of Abu Yusuf and Muhammad do not consider movable assets as donatable (Ridhwan, et al 2014). There is also the issue of revocability. While three schools hold the view that *waqf* is always permanent and cannot be revoked, the Maliki school holds the view that it can be temporary and therefore revocable (Oseni, 5). The issue of cash *waqf* and *waqf* of usufruct is also important to note here. These two are almost non-existent in the classical writings. Cash *waqf* is where cash is endowed instead of real estate, while *waqf* of usufruct is endowing anything that will be beneficial. This type of endowment was not popular until during the Ottoman period, and hence it was not fully discussed in the classical literature (Cizakca, 1998). However, contemporary scholars, taking into account the time and space factor and employing the discipline of *Maqasid*, have come up with new endowable properties which were not discussed in the classical literature, such as the *waqf* of financial rights and *waqf* of usufruct (Ridhwan, et al 2014). Moreover, endowing these properties is in the interest of the *waqf* institution, its beneficiaries and the society at large as this will mean mass participation as many Muslims can endow the little they have, and this will help create a common fund with the small amounts so endowed by different individuals, which will eventually be utilized for common good (Chowdhury, 2011).

The above point reiterates the importance of having new books and laws on *waqf* which should not be based on any particular school of thought, but rather it should be a hybrid of the best

practices of all the schools, discuss issues raised by contemporary scholars, and should be within the consideration of the practicability of such laws in the modern Nigerian society (Oseni).

- Caretakers/Administrators – Another reason why people do not utilize *waqf* as found out is the issue of trusted caretakers. Dishonesty is so rampant today especially in communities like Nigeria where there is extreme poverty, and people are therefore afraid of handing over their properties to people who may somehow embezzle it.

## CONCLUSION AND RECOMMENDATION

*Waqf* as an instrument for poverty reduction is one of the finest fruits of Islamic civilization, but proper attention has not been given to it in recent times in both writing and practice. This has resulted to its under-utilization. It is now necessary to think of ways to resuscitate and revive it so that it can become a means of poverty elimination in the society. Some of the ways to revive it include,

- Islamic organizations should provide massive enlightenment campaigns to mobilize support from both individuals and public sector to utilize the potentials of *waqf* as a means of providing social security and cohesion.
- Muslims should foster philanthropic attitude and encourage the culture of giving for the sake of Allah.
- States implementing *Shari'ah* should upgrade the Zakah and Hubsu Commission, and create mechanisms for transparency and accountability.
- Scholars should conduct researches and develop reading materials that will be suitable for the Nigerian context, taking time and space factor into consideration.

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