

THE ROLE OF WAQF FOR HUMAN SUSTAINABLE DEVELOPMENT (HSD) IN NORTH-EASTERN NIGERIA

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Abstract: *Human sustainable development (HSD) is a core objective of Islamic endowment (Al-Waqf) which is a substantial non-profit organization in Muslim societies. In north eastern Nigeria, the Waqf sector has stagnated and isn't doing much to social and economic development of the Ummah. This paper aim to broaden its focus on the significance of Islamic waqf model on human sustainable development in north-eastern Nigeria and to improve its effectiveness, efficiency and productive capacity. A literature review and interviews with pertinent people helped to develop the study's qualitative research methodology. The research's findings showed that from 2011-2019 the rate of poverty in the study area is higher than that of any other geopolitical region in Nigeria due to terrorism acts that led to shut down of more business and agricultural activities, and the societal attitudes toward those who have post-traumatic stress disorder need to be urgently reconsidered through education and accurate information about their cases, and Waqf income is an important strategy for fostering Islamic brotherhood among the Ummah, particularly through empowerment lineups for earning a minimum wage. Furthermore, utilizing the findings of this study will help North-Eastern Nigerian region to implement the Sustainable Development Goals and lessen the effects of both temporary and permanent poverty in the society.*

Keywords: Al-Waqf, Alleviation, Nigeria, Poverty, Post-Trauma, Sustainable

INTRODUCTION

As one of the fundamental tenets of Islamic economic system, waqf has been crucial to the long-term advancement of politics, economics, society, and religion. It has been demonstrated that despite numerous programs and targets like the MDGs and SDGs, traditional economic programs do not succeed in reducing poverty and income inequality among people. Waqf properties constitute a large percentage of societal wealth in several Muslim countries. Yet, many Muslim countries are facing enormous socio-economic problems such as poverty, illiteracy and lack of basic healthcare services. These socio-economic problems encourage contemporary Muslim scholars to revive the traditional methods of financing the development of waqf properties to ensure that waqf institution plays its vital role on improving the social

welfare of the ummah (Umar et.al, 2015). Waqf institutions around the world serves as a tool for human economic development and poverty reduction can be one of the powerful alternatives to solve the economic and social challenges that face people. Waqf institutions view human sustainable development as the center of any kind of development (Adamu, 2022).

Waqf is a term used to describe the voluntary charity that has a special place in Islam as a civil societal institution and one of the sources of the Islamic economic system that has a direct link with human sustainable development. Before Islam, a rich person would assign property to a temple, and the monks would use it to pay for the upkeep of the shrine, this practice was known as religious charity (Adamu et.al 2022a). At this time, evidence from all over the world shows that safety net and microcredit programs are ineffective at reducing rigorous poverty and income inequality among community members. Economic experts view Waqf as one of the most important alternatives for human sustainable development in the current context because early history shows that Waqf institutions provided free education, scholarships, orphanage management, free treatment, and many other services (Masoud, 2015).

Waqf, which literally translates to "religious endowment" is associated with religious, pious, or charitable donations, is one of the powerful economic instruments in Islam's comprehensive economic system, which covers all facets of human life. It has contributed to human sustainability by funding the construction of mosques, educational facilities, libraries, hostels for travelers, and its benefits are not limited to the Muslim community alone (Kahf, 1998). One of Islam's fundamental tools for eradicating poverty and enhancing the socio-economic situation of the Muslim Ummah is waqf. For that reason, since the time of the Prophet (SAW), the waqf institution has been crucial to Islamic history (Adamu et.al, (2021). Adebayo (2011) concurs that, if properly utilized, waqf institutions would be essential in reducing poverty in Nigeria. Adamu and Ikilima (2022) both agree that the northern states of Nigeria have implemented various measures like zakat and waqf practices to slow the spread of poverty there.

Therefore, the researchers noticed that numerous studies have been conducted on the difficulties faced by rural residents and the effects of poverty on their social and religious practices, particularly in the northeastern part of Nigeria where several recommendations have been made but people are still suffering greatly. These studies have been conducted from a variety of perspectives by various scholars from a variety of subdivisions where serious concern on the impact of waqf for the human sustainable development must be given a priority. Furthermore, the goal of the current study is to close the gap in their treatment of that subject.

RESEARCH METHODOLOGY

Sustainability of human development is a major and central objective of Islamic shariah since the first generation of the human history. It needs number of components to achieve or maintain it in the human race, these includes justice, empowerment, economic balance, discipline not limited but few among them. A qualitative research method was used to conduct the study by using a random sampling technique across the four key populace areas in Bauchi and Gombe states of North-eastern Nigeria as a sample. The techniques of documentation and

interview was used for data collection and analysis. Interview with relevant bodies served as the main method of data collection in this research using semi-structured interview approach because it will provide a valid and effective of examining participants' experiences and perspectives as well. Gamawa in Gamawa LGA of Bauchi state, Arawa in Gombe LGA of Gombe state were chosen as the key populace areas with high number of less privilege and convenient to researchers representing the sample of the study area. Specifically, the participants in the interview involved Married Women, Married Men, Youths, Business Owners, Government officials, and Religious Scholars. The interview participants were coded as MW, MM, YT, BO, GO, and RS.

DISCUSSIONS AND FINDINGS

Islamic Concept of Waqf

Literally, Waqf is defined as the word "al-Waqf" is an Arabic word with connotation to halt (alsukun), prevent (al-mana'a), suppress or detain (al-habs) (Ayub 1998). Alhabs can also mean to stop (mana'uhu), to keep (amsakahu), and to hold (sajjanahu). The objective form of al-habs, al-hubays, refers to a type of property that is held with the intent of dispersing or donating its benefits for a charitable cause. Therefore, the plural forms of the words al-habs and al-waqf, or al-ahbas and al-awqaf, reflect the same meaning, which is to prevent something from being consumed and distribute its benefits for the sake of ibadah (Mustafa (1947).

Technically, Waqf is defined as "A tool of Islamic economics used by Muslims more than 1400 years ago. As a result, the government's role in addressing economic issues to enhance both human and non-human welfare in society is diminished (Adamu & Ibrahim, 2021). Holding certain property and preserving it for the limited benefits of certain philanthropy and prohibiting any use or disposition of it outside that specific objective" (Kahf 2015:2). Restriction of using an owned property for the purpose of worship (ibadah) by means of allocating the derived revenues from that property to the poor and the needy (Al-Khassaf 1904). To safeguard something by ensuring that it doesn't become someone else's property (Tahir & Abdul Hamid, 2005). It encompasses any asset whose benefits, in accordance with Shari'ah principles, are applied to a charitable purpose, whether public or private (Jasni 2013). A permanent pledge of movable or immovable property or assets in support of a noble and charitable cause (Adamu & Ibrahim, 2021). An Islamic endowment, which is a gift of property held in trust for religious or charitable purposes. According to Islamic law, an inalienable charitable endowment entails giving a building, a piece of land, or other property for Muslim religious or charitable purposes without planning to take the property back (Adamu & Ikilima, 2022). Therefore, a charitable endowment is what the term waqf in English refers to. Waqf can be pronounce in a variety of ways, all of which carry the same meaning, depending on the dialect or country. For instance, the term "wakaf" is typically used in Malaysia, Indonesia, and Bangladesh, while "waqf" is more frequently used in Saudi Arabia, Lebanon, Jordan, Palestine, Iraq, Nigeria and the United Arab Emirates. In contrast, the term "habs" is frequently used in North Africa in countries like Algeria, Egypt, Libya, Tunisia, Morocco, Mauritania, and Guinea.

All of these expressions have the same meaning, which is the holding and preservation of a specific sadaqah (charity) to forbid any use or disposition of the

property aside from the specific purposes to which the property is dedicated. We can draw the conclusion that in Islam, the concept of waqf refers to the voluntarily, permanently, and irrevocable dedication of a portion of one's wealth, whether in cash or kind, for the purpose of seeking Allah's pleasure and being used for any shari'ah compliant purpose.

Concept of Human Development

Human development is a proactive process that works to advance and enhance the standard of living for all people (Darus et al., 2017; Nik Hassan, 1999). According to Mohammed, Iman, and Awang (2009), human development is the process of transforming or changing a person's life from one that is unsuccessful or less successful to one that is more successful in order to produce something positive in a person's life. The goal of every human development must be to benefit and benefit humanity (Anuar, Bahari, & Doktoralina, 2019; Hassan, 2014).¹³

Concept of Human Development's Sustainability

In general, sustainability is frequently linked to growth and the environment. According to Brundtland (1987), sustainability means addressing present needs without jeopardizing those of future generations. The management and administration of natural resources for the benefit of humanity is more about equilibrium, equality, and justice in the eyes of Islamic leaders. According to Hasan (2006), sustainability is a balance between economics, society, and the environment that satisfies human spiritual needs while taking material possessions into account.

To achieve economic, social, and spiritual balance for human development, and to achieve environmental balance for the benefit of people, are the two parts of sustainability, according to Nouh (2011). According to Khan (2001), there are seven principles for sustainable human development, including avoiding waste, creating rules and evaluating oneself throughout history, maintaining a balance in one's thoughts, deeds, and resource usage, being accountable in governance and administration, fostering equity and justice in the economy and business, purification of the soul (*tazkiyyah al-nafs*), dialogue and resource development in the service of human beings.

Al-'adl (justice), Al-mizan (balance), Al-wasat (simplicity), Al-rahmah (mercy), Al-amanah (trust), Al-taharah (spiritual purity and physical cleanliness), Al-haqq (justice of rights), and Al-'ilm al-na'fi (the use of knowledge and science) are among the Qur'an's eight sustainability principles (Matali 2012). Nouh (2011) consider five guiding principles including human dignity, a healthy environment, equilibrium, resource availability, and environmental protection for achieving sustainable human development. Although there are differences in the opinions of these three scholars, but the fundamental Islamic principles of justice and equality served as the foundation for their discussions.

Additionally, Majid, Hanita, and Hussaini (2011)²⁰ outlined six pre-requisites for achieving sustainability, including understanding and believing in accordance with the shahada, carrying out responsibilities, upholding Allah SWT's laws, building solid Qur'anic and Hadith foundations, upholding Islamic identity and values in all facets of life, and the development of Sharia-based Islamic state.

Hossain (2014),²¹ however, provided four facets of human sustainable development as justice, economic equality, the ban on interest, and setting priorities. Regard to these perceptions on human sustainable development, the researchers adopted and view sustainability as the balance in utilizing the natural resources among the members of community in order to maximize economic, social, and spiritual benefits. In short, sustainability is fair, consistent, and balanced in all facets of human life, including the growth of the spirit and body.

Therefore, the three-dimensional relationship between humans and Allah SWT, humans among themselves, and humans with the environment is at the center of Islamic sustainability principles, according to Islamic scholars. In order to ensure that everything done is done to appease Allah SWT, these relationships must be treated fairly and equitably and should be maintained to the greatest extent possible. From the previous discussion, it can be inferred that a number of factors need to be researched in order to comprehend the idea of human development's sustainability from an Islamic point of view must address the definition of the aspect, followed by primary sources of the information, principles, and sustainability components.

Waqf Institutions and its Challenges in North-Eastern Nigeria

According to Jaffri (2019), the lack of uniformity in fatwah, the concentration of administrative power over waqf in the hands of a small number of individuals, and low compliance from potential donors within the community were all contributing factors to the weak waqf control in Northeastern Nigeria. Hamzah and Saheed (2018) discovered that poor administration was one of the reasons why waqf institutions in Nigeria underperformed. One among the few respondents claim that:

“...Even though laws have been passed for the administration of Waqf institutions in Northern Nigeria but they have not been performing up to stakeholders' expectations. Several attempts have been made, however, to increase compliance in the region's collection and distribution of Waqf but still need to be develop...” (RS).

Maidoki and Sani (2018) discovered that one of the issues with waqf institutions is poor participation from rich people in the area, despite a high number of vulnerable people who are in desperate need of prompt assistance and waqf shares for their daily needs.

“...Northeastern states were affected by the issue of vulnerability and low turnout of students to formal school, this happens by the high rate of poverty, literacy and corruption, even among the religious leaders that are handling this institution of waqf you hear and witness bad habit from some of them, that why the program was always declining...” (MM).

Rashid (2011) listed a number of issues that have prevented waqf from being used to its fullest potential. He offered a strategy for modernizing waqf institutions to fulfill their innate goals. The survey of waqf properties, their significance and suggested legal framework, the need for democratization of waqf administration, the revival of family *awqaf*, how to prevent wasting waqf funds on litigation, how to recover seized waqf properties without going to

court, and future directions in the development of waqf properties were the other six topics he covered.

Adamu (2022) claimed that in many Nigerian communities, secular laws predominated and that colonial influences were present in the majority of waqf laws. Adamu's findings concurred with those of Hossain (2014), who came to the conclusion that colonial forces in Northern Nigeria had distorted the Nigerian waqf arena. The lack of knowledge and awareness about the role of waqf institutions in empowering youth, easing security concerns in the area, as well as general aspects of human sustainable development, are the biggest and most pressing issues currently facing the administration of waqf in North-Eastern Nigeria.

Mahadi, (2019) lamented that poor Administration and Participation from the community members more especially the wealthy individuals despite the high number of beneficiaries in the region, is a huge setback for the promotion of waqf institutions in the area. Furthermore, he accounted the lack of confidence and trust from the donors regarded as the main reason why the institution has failed to reduce poverty and advance sustainable human development. Similarly, he quoted the issues of stakeholders' disregard for their duties and illegal influence over waqf institutions may be to blame for either the waqfs' underdevelopment and poor management, or for their successful administration. Waqf would effectively work to alleviate poverty and sustain human development if the leaders carried out their duties correctly. Finally, lack of knowledge and awareness among the targeted citizens about the reward of donating one's property as waqf for himself or parents or deceased particularly in local villages throughout the region where many farmers, herders, businessmen and women are another impediment of developing the waqf institutions in the area. In light of this, the integration of Waqf properties into human sustainable development, particularly the empowerment of women and young people in Northeastern Nigeria, is therefore urgently needed to curve the existing challenges.

The Impact Waqf Model on Human Sustainable Development (HSD) in Northeastern Nigeria

It is acknowledged and believed that it is difficult to achieve the goals of human sustainable development (HSD) when relying solely on the meager funding provided by the government, NGOs, and loans from multilateral financial institutions, which turns into a deadly virus in the fight to advance the desired agenda, this is one of its biggest challenges (Muhammad, 2019).

“...The goal of human sustainable development (HSD) in Islam is to satisfy both material and spiritual needs of citizens and promoting their long-term economic growth. Look at my shop today, it was filled with different goods, am now recovered from collapse since the incident of covid-19 in 2020, the wisdom behind this development is part of empowerment done recently by zakat and waqf committee in our locality which is the first of its kind in my life, alhamdulillah...” (BO).

The idea of maqasid al-shariah has been used in Islamic literature to discuss the necessity of achieving this prosperity of human sustainable development. The purpose of maqasid al-shariah is to protect people from harm (daf 'al mafasid) and advance the interests of all people (jalb al-masalih) in order to actualized the specific goals that includes protection

of faith (deen), protection of life (nafs), protection of intellect ('aql), protection of lineage (nasl), and protection of wealth (mal) according to Imam al-Ghazali's view (Chapra, 2008). Several attempts have been made and many alternatives have been discussed to find a suitable and long-lasting alternative for achieving human sustainable development (HSD) in north-eastern Nigeria but ended with little improvement, but recommendation of Waqf as a great alternative to the task was received more concern (Muhammad, 2019).

“..As an essential non-profit organization in Muslim societies, the waqf, or Islamic endowment (plural: awqaf), has historically played a significant role in providing social services and promoting human development, me and my husband too were among the beneficiaries of this waqf program, because our child was selected for educational scholarship for 6 years, alhamdulillah...” (MW).

Waqf institution as a nonprofit sector, has played a remarkable role in the providing social goods to citizens such as education, hospitals; and public goods such as roads, mosques, bridges; caring for the orphans, the poor and the needy, the widows, the handicapped and the old, etc. (Sadeq, 2002).

The waqf sector has largely stagnated and is not doing much to advance social and economic development in many Muslim nations including Nigeria. In some nations, there have been attempts to resurrect Awqaf by creating an environment that fosters human development and to increase the sector's influence by growing it and improving its effectiveness, efficiency, and productive capacity for human sustainable development in their communities (Umar, 2022).

“..Looking at the economic situation of Muslim nations today, including Nigeria, in terms of the high unemployment rate, literacy, lack of good and standard healthcare facilities, inadequate standard and reliable means of transportation facilities, lack of affordable and clean energy, water, and sanitation facilities, the spread of poverty, the low level of food production, as well as other challenges, necessitated to look at the institution of Waqf more carefully for achieving Human Sustainable Development (HSD) in this region...” (GO).

According to Aliyu (2018), active waqf institutions have contributed to reducing the burden of tax and budget deficits, advancing the common good, addressing inequality between the rich and the poor, eradicating greed, and reducing poverty over the course of its historical development.

According to Adamu (2022), if waqf institutions are established, connected, and channeled in accordance with Allah SWT's instructions, they have the potential to improve Nigeria's infrastructure.

“..If religious charity known as waqf is properly managed, it could be a useful strategy for eradicating poverty in Nigeria and achieving the Millennium Development Goals (MDGs) in our geopolitical region more especially in terms of empowering my age mates since our lives needs more care and support than others...” (YT).

According to Amina (2022), if properly managed within a state's centralized public economic policies, waqf has the fiscal potential to stimulate economic growth and circulation of resources in Muslim states. As stated in a hadith of the Prophet (peace be upon him), He says:

“...that it is taken from the rich and given to the poor...”

(Al-Bukhar, 1987, Vol. 2, p. 104)

This statement supports the primary goal of the Shari'ah economic administration, which is wealth circulation from rich to poor.

“...If waqf institutions function effectively, poverty alleviation through wealth redistribution can be maintained, social justice can be promoted in society, friendly relations between the rich and the poor can be fostered, and human development can be sustained...” (RS).

Youth in North-Eastern Nigeria face a difficult situation; many of them have been negatively impacted by the conflict, which has disrupted their access to social services and education, and they have been pressured into acts of violence or evil that have a negative impact on their social and psychological wellbeing. Even before the conflict, the region had very low educational standards and a much higher average unemployment rate than other regions.

“...At this crucial juncture, evil factors like unemployment, out-of-school youth, widespread poverty, a lack of job opportunities, and other issues are still preventing human sustainability more especially among the youth of my region...” (MM).

There must be a planned program to encourage a multi-sectoral and integrated approach, and these programs can all be funded by waqf properties. These programs include entrepreneurship and vocational training, capacity building workshops, conflict resolution training, leadership development, and social cohesion activities like intergenerational dialogues, youth-security provider dialogues, and recreational activities (Umar, 2022).

CONCLUSION

Waqf is a crucial tool for the socioeconomic and human sustainability in Islam, it has played a significant role in providing social welfare services in numerous locations all over the world throughout Islamic history. In fact, the establishment of waqf institutions throughout the Muslim world was a result of religious observance and acts of kindness. This action led to human social and economic sustainability as well as the reduction of poverty, and helped people meet their basic needs. Islam has established a wide range of methods for addressing the issue of poverty in the society. The best way is through charitable deeds, which have significantly and actively reduced poverty in many Islamic nations. One of the enduring types of charity established by Islam to combat poverty and outgrowth sustainable human development is waqf. In order to improve human sustainable development in a society through

waqf, some of the following steps must be taken which includes funding entrepreneur programs, and access to sources of financing businesses to become self-sufficient is also included.

RECOMMENDATIONS

Subsequently, the following recommendations are highlighted. Regional leaders, including traditional rulers, public servants, and religious figures, must exercise twice effort to ensure that the available waqf institutions are effectively administered so that they can carry out their mandate. Academic and administrative leaders in the region's higher institutions have a collective responsibility to see that public lectures and leadership development programs on the administration of waqf are properly organized in their respective fields. Rural residents' inadequate knowledge of waqf prevents the institutions from receiving the maximum amount of public support and patronage, especially from farmers and herders. If this issue is addressed, the issue will be resolved. Reputable Muslim scholars, not politicians, nor the uneducated, nor people with questionable morals, should lead waqf institutions to burst confidentiality of the donors. Serious steps must be taken to ensure that waqf institutions uphold high standards of accountability, including regular auditing, making financial reports available to the public, and transparency. Creating fresh, modern initiatives like job creation sections within waqf institutions, opening centers for skill development, and entrepreneurship training to address the issues affecting human sustainability in the study area.

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