

# WAQF ENDOWMENT INSTITUTION: AN ALTERNATIVE MECHANISM FOR POVERTY ALLEVIATION IN NIGERIA AND ITS DEVELOPING COUNTERPARTS

Mansur Isa Yelwa (Ph. D)  
Faculty of Law  
Bayero University  
Kano, Nigeria  
[abuabdirraheem@gmail.com](mailto:abuabdirraheem@gmail.com)

## ABSTRACT

*The Islamic economic system is an independent system enriched with numerous economic mechanisms capable of changing contemporary human societies from economic dependency to its independence and from poverty to wealthiness. Waqf is one of such mechanisms. It is an Islamic economic concept erected on the spirit of faith, benevolence, humanity and societal responsibility. Undoubtedly, waqf can serve as an alternative and more effective tool for developing countries. Nigeria is a developing African country where waqf has not gained sufficient public awareness and governmental support. This paper proposes the introduction of various means of waqf financial mechanisms for the upliftment of the socio-economic standard of the Nigerian people as a model for the Nigerian government and its counterparts. It consists of an abridged classical framework of waqf in Islamic jurisprudence. Furthermore, it presents practical illustrative measures and areas for the effective collection, security and utilization of waqf funds towards sustainable human development in all sectors of life. The research is an original doctrinal study extracted from both religious and secular educational sources. The paper suggests that if waqf is firmly instituted and properly implemented, it will definitely assist in elevating people's life standards and alleviating their economic hardships in religious, educational, health and infrastructural facilities within Nigeria and beyond.*

**Keywords:** *Waqf; Islam; Economy; Poverty; Nigeria*

## INTRODUCTION

In the Name of Allah, most Gracious, most Merciful.

Islam is a complete way of life that encompasses all aspects of human life and promotes all lawful institutions that boost human development. The Islamic support and upliftment of human development reaches beyond religious and spiritual sphere, but also covers other aspects of human temporal life including intellectual, social, economic and political spheres. The institution of waqf is a pellucid testimony to Islam's concern for human development and its beneficial services erected on the basis of benevolence and humanity. The crucial role of waqf institution to human development cannot be over-emphasized. The roles and objectives of waqf include:

- i. To earn the blessing and pleasure of Allah through the spirit of mercy and charity.
- ii. To meet the needs of the community in aspects of religious, educational, economic, health, security and other sectors.
- iii. To consolidate the values of social solidarity, sense of brotherhood, and foster love between all segments of the society.
- iv. To contribute to economic growth, sustainable human development and social justice in the society.
- v. To serve the community in which one lives and contribute to its development and prosperity.

This paper presents the basic juristic principles, benefits and rulings on the administration of waqf in Islamic law. It further relates these benefits and implements these principles within the context of current economic trends in Nigeria and its counterparts amongst the developing nations in how the positive impacts and fruitful benefits of the waqf institution can best be incorporated, managed and disposed in a manner that will change the lives of the common people to better and for the benefit of these countries in the development of their economies. This critical situation where governments and stakeholders in the economic sector are looking for alternative solutions apart from the conventional economic theories towards recovering from the recent economic recession is the ripe time for them to consider the crucial role of waqf in that regard.

## WAQF IN ISLAMIC LEGAL FRAMEWORK

### Definition of Waqf

Juristically, waqf is simply defined as the keeping of some property and spending its usufruct as a means of charitable endowment in the cause of Allah.<sup>1</sup> In the light of this definition, waqf can be established in various forms and for various purposes. It can be in a restricted form (e.g. made for the benefit of one's family or a specific beneficiary) or in a general form (e.g. for the benefit the general public). It can also be made for a religious purpose (e.g. building or maintaining a mosque or centre of Islamic teaching and propagation) or temporal purpose (e.g. building or maintaining an orphanage or social welfare centre).

### Origin of Waqf

The origin of Islamic waqf institution can be traced back to the lifetime of Prophet Muhammad (peace and blessings of Allah be upon him), who, by virtue of his status as paradigm of mercy to humanity, demonstrated the spirit of endowment in line with the Qur'anic provision that says:

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<sup>1</sup> Abdul Fattah, Muhammad M., *Simplified Islamic Jurisprudence Based on the Qur'an and the Sunnah*, (El-Mansoura: Dar Al-Manara, 2004). Vol. II, p. 1077.

“And we have sent you not, but as a mercy for the whole worlds”.<sup>2</sup>

An example of the Prophet’s gigantic endowment is his grand Mosque which served as a centre for religious, socio-political and humanitarian services. Also, he inculcated the spirit of endowment to his followers and encouraged his companions on waqf investments and explained how they are administered and managed. Muslim narrated on the authority of Abdullah Ibn Umar (RA) who said: ‘Umar (RA) said: “O Messenger of Allah, I have got wealth from Khaybar and I have nothing that is more precious to me than that. What do you command me to do with it?” He said, “If you wish, you can put it aside (as waqf) and give in charity from it, but the original property should not be sold, given away or inherited.” So ‘Umar gave it in charity to the poor and to relatives, used it to set slaves free, gave it for the sake of Allah, helped wayfarers and honoured his guests”.<sup>3</sup>

Similarly, Abu Hurairah (RA) narrated that the Prophet (peace and blessings of Allah be upon him) said: “When the son of Adam dies, all his good deeds come to an end except three: ongoing charity, knowledge from which others may benefit after he is gone, and a righteous son who will pray for him.” Jabir said: “There was no one among the Companions of the Messenger of Allah (peace and blessings of Allah be upon him) who had the means, but he set up a waqf.”<sup>4</sup>

Historically, waqf played an important role in achieving the goals of the community. It participated in the prosperity of the many Islamic nations in the areas of religion, food security, education, health, youth empowerment and infrastructure. It ensured many of the basic needs and services in the community. Waqf institutions were the sources of financing the building and maintenance of mosques and universities such as the great mosques in Mecca and Medina, which played an important role in spreading the civilization of Islam. Others include the Al-Qarawiyyin Mosque in Morocco, the Al-Azhar Mosque in Cairo, the Zaytuna Mosque in Tunis, the Mosque of Cordoba in Andalusia, the Umayyad Mosque in Damascus, etc.<sup>5</sup>

### Conditions of Waqf

In the light of the Qur’an and Sunnah, Muslim jurists have expounded certain conditions that apply in order for the waqf endowment to be valid. These conditions can be summarised in the following:

- i. That the person who is setting up the waqf is one who has the authority to dispose of this wealth, as stated above. Thus, a person with no or limited legal capacity such as an infant or lunatic cannot authorise or administer waqf.
- ii. That the property given as a waqf should be something from which ongoing benefit may be derived whilst its original essence remains. Perishable items which do not remain after they have been used cannot be given as a waqf, such as food.
- iii. That the property given as a waqf should be something specific. A waqf consisting of something unspecified is invalid, such as saying, “I give one of my slaves or one of my houses as a waqf.”

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<sup>2</sup> Qur’an: *Surah Al-Anbiya*, 21:107

<sup>3</sup> Al-Naisaburi, Muslim bin Al-Hajjaj, *Sahih Muslim*, (Beirut: Dar Ihya’ al-Turath al-Arabi, 2010). Hadith no. 1633.

<sup>4</sup> Reported by Muslim. Hadith no. 1635.

<sup>5</sup> Muhammad Tariq Khan; (2015) “Historical role of Islamic Waqf in Poverty Reduction in Muslim Society” The Pakistan Development Review, Vol. 54, No. 4, pp. 979-987, winter 2015 presented in Conference of the Pakistan Society of Development Economists, Pakistan Institute of Development Economics (PIDE), Islamabad, Dec. 2-4, 2014.

iv. The waqf should be for a good purpose, because the purpose behind it is to draw closer to Allah – such as mosques, waqf for the poor, books of knowledge and waqf to benefit relatives. It is not permissible to set up a waqf for purposes that are not good, such as waqf for places of worship of the unbelievers, or the books of the heretics, because that is helping people towards evil.

v. In order for the waqf to be valid if the subject matter is a specific thing, that thing should be in the firm possession of the one who is setting up the waqf. So, one who cannot possess anything, such as the dead and animals, cannot set up a waqf.

vi. In order for the waqf to be valid, it must be executable with immediate effect. Thus, a waqf which is temporary or suspended is not valid, except when a person connects it to his death, such as saying, “When I die, my house will be a waqf for the poor”. Abu Dawud narrated: “Umar made a will that if anything were to happen to him, then *Samagh* – some land which he owned – would be given in charity.” This became well known and no one denied this action, which amounted to unanimous juristic agreement on this point. However, such type of waqf which is connected to a person’s death should be one-third or less of the wealth, because it comes under the rulings of wills (*wasiyyah*).<sup>6</sup>

### Principles of Waqf

As regards the principles that apply with respect to the execution of waqf, the following have been enumerated:

i. It is obligatory on the person entrusted to execute waqf to act in accordance with the wishes of the one who set up the waqf, so long as it does not go against Shariah, because the Prophet (peace and blessings of Allah be upon him) said: “The Muslims are bound by their conditions, except for conditions which make forbidden things permissible or permissible things forbidden.”

ii. If the *waqif* (endower) does not stipulate any conditions, then rich and poor, male and female, young and grown, should be treated equally when given the benefits of the waqf depending on their needs and in accordance with the objective of the endower.

iii. If the endower does not designate a specific person to be in charge of the waqf, or if he designates a specific person then that person dies, then the one to look after the waqf should be the one for whom it was set up. If the waqf was not set up to benefit a particular person, such as a waqf set up for a mosque or for people who cannot be counted, such as the poor and needy, then the Muslim leader should take care of the waqf, either in person or by delegating someone else to do it.

iv. Execution and delivery of waqf is an act of trust. Thus, the person who takes care of the waqf has to fear Allah and deliver accordingly.

v. If a person sets up a waqf for his children, he must treat males and females equally, because he has included all of them in that, which implies that they all have an equal share. Just as if he were to give something to them, it should be shared equally among them, so too if he sets up a waqf for them, they should have equal shares. After his own children, the waqf should pass to his children’s offspring.

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<sup>6</sup> For detailed juristic discourse on the conditions and principles of waqf from the classical texts of the four Sunni Schools of Thought, see: Ibn Abidin, Muhammad Amin Bin Umar Al-Hanafi, *Hashiyah Ibn Abidin (Rad al-Muhtar)*, (Beirut: Dar al-Fikr, 1992). Vol. 3, pp. 385-289; Al-Dasuqi, Muhammad Bin Ahmad Bin Arafah al-Maliki, *Hashiyah al-Dasuqi ala al-Sharh al-Kabir*, (Beirut: Dar Ihya’ al-Kutub al-Arabiyyah, nd.). Vol. 4, pp. 88-101; Al-Nawawi, Yahya Bin Sharaf al-Shafi’i, *Raudat al-Talibin wa Umdah al-Muftin*, (Damascus: al-Maktab al-Islami, 1991). Vol. 5, pp. 247-253; Al-Bahuti, Mansur Bin Yunus al-Hanbali, *Kassh-shaf al-Qanna’*, (Beirut: Dar al-Kutub al-Ilmiyyah, 2010). Vol. 4, p 270-276; Al-Fawzan, Salih Bin Fawzan, *Al-Mulakhas al-Fiqhi*, (Riyadh: Institute of Educational Research and Fatwa, 1423 AH). Pp 199-205.

vi. Waqf is among the contracts which become binding just by speaking them, and it is not permissible to annul them, because the Prophet (peace and blessings of Allaah be upon him) said: “The original property should not be sold, given as a gift or inherited.” Al-Tirmidhi said: “According to the scholars, it is not permissible to annul a waqf, based on this Hadith and because it is established in perpetuity and is not to be sold or moved somewhere else unless its benefits cease altogether, such as a house which gets destroyed and cannot be rebuilt using the money of the waqf, or agricultural land which gets ruined and becomes dead and cannot be restored, and there are no funds from the waqf to restore it. In this case the waqf should be sold and the money spent on a similar thing, because this is closer to the aims of the waqf. If it is not possible to spend the money on something that is exactly the same, then it is to be spent on something smaller that is of the same nature, and the replacement becomes a waqf as soon as it is bought.

vii. If the waqf is a mosque and can no longer be used where it is, such as if the neighbourhood in which it is located is destroyed, then it should be sold and the money spent on another mosque. If a waqf is set up to benefit a mosque and produces more than is needed, it is permissible to spend the extra money on another mosque, because in this way the benefit is given to something similar to the purpose for which the waqf was set up. It is permissible to give in charity to the poor the extra benefits produced by a waqf that was set up to benefit a mosque.

viii. If a waqf is set up to benefit a mosque, and that mosque is destroyed, and it is not possible to rebuild it from the waqf funds, then such funds should be given to other mosques.

ix. If a waqf is set up for a specific person, such as saying, “This is for Zayd and he is to be given one hundred of it every year,” and it produces more than that, then the extra amount should be given (in charity).<sup>7</sup>

## MODELS OF WAQF

In certain Muslim communities, wise persons and entities, in their individual and corporate capacities, understand the significance of waqf and its positive effect in the economy. Thus, they contribute immensely to their economies by injecting meaningful investments for the benefit of the less privileged and destitutes. The point here is that if such destitutes were to be left behind in extreme poverty, then the well-to-do will not be left to smoothly enjoy their wealth. The destitutes thus become economic parasites in the society and are vulnerable to being exposed and recruited into crimes, terrorism, militancy and other socio-economic and legal vices which endanger the lives and property of the good citizens.

This theory was demonstrated by the rich class in the Ottoman Empire who made donation investments which solved numerous socio-economic problems of the people and boosted governmental services in the provision of infrastructure for the benefit of their epoch and beyond. Once, the Ottoman-era Turkey lacked a budget for the provision of basic public services to the people. To fill the gap, more than 35,000 private waqf foundations funded public-works projects and municipal services, from water systems and schools to hospitals, bridges and roads. Similar example is the construction of Hejaz Railway: the railway which once connected Istanbul, Damascus and Medina. This was one of the greatest development projects in the reign of the Ottoman government. It was completed in 1908 and funded by the voluntary contributions of Muslims from all over the world. It continued to work until the First World War broke out. On this development, Ottomans

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<sup>7</sup> Ibid.

once said: "If you would like to get to know us after our era, please refer to our vakifs (waqfs); as these are our best works that present us."<sup>8</sup>

At present, people and institutions in many parts of the Muslim and non-Muslim world enjoy the fruits of waqf institutions which beneficiaries are both Muslims and non-Muslims. These waqf institutions carry out projects that make impacts in the lives of human beings. Some of these waqf based projects across the world include: Ain Al-Azizyah, a source to provide drinking water for Jeddah population in Saudi Arabia, the famous King Abdul Aziz Waqf complex in Makkah, the Sabanci Foundation, which built more than 120 schools, hospitals, libraries, orphanages and other facilities in Turkey. Others include: Scandinavian Waqf, Malmo, Sweden; Islamic Foundation, Markfield UK; Markfield Institute of Higher Education, UK; the Indus Hospital in Karachi, Pakistan, etc.<sup>9</sup>

## **WAQF IN NIGERIA**

Albeit it is studied theoretically in the classical Islamic jurisprudence, Waqf in practice is not popular in Nigeria. Despite its numerous economic challenges, Nigeria would have benefited a lot in confronting and mitigating some of its economic challenges if waqf would have been incorporated, officiated and supported. Same as its counterparts amongst African and other developing Muslim countries, Nigeria is a country bedevilled with multiples of socioeconomic problems where waqf can play a crucial role in addressing. In his comments on waqf in Nigeria, a famous northern Muslim columnist observed as follows:

Muslims in these parts face socio-economic problems such as poverty, hunger, disease, unemployment, boy-child begging (almajiri), girl-child hawking (talla) and insecurity. However, as Islamic history shows, the Waqf institution has for centuries met the health, education, housing, water, food and other social welfare needs of Muslims. But in some parts of the Muslim world, like ours, the institution's efficacy has declined to the extent that Waqf knowledge and practice exist more in our religious books than in our day-to-day transactions.<sup>10</sup>

Nigeria is often referred to as the "Giant of Africa", owing to its large population and economy.<sup>11</sup> With approximately 186 million inhabitants, Nigeria is the most populous country in Africa and the seventh most populous country in the world. Nigeria has one of the largest populations of youth in the world.<sup>12</sup>

As of 2015, Nigeria is the world's 20th largest economy, worth more than \$500 Billion and \$1 trillion in terms of nominal GDP and purchasing power parity respectively. It overtook South Africa to become Africa's largest economy in 2014. The 2013 debt-to-GDP ratio was 11 percent. Nigeria is considered to be an emerging market by the World Bank; it has been identified as a regional power on the African continent, a middle power in international affairs, and has also been identified as an emerging global power. Besides being an influential member of OPEC, Nigeria is a member of the

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<sup>8</sup> Cem Nizamoglu, (2011). "The Institution of Waqf as Solution to the Economic Crisis". Retrieved from: <http://muslimheritage.com/article/institution-waqf-solution-economic-crisis>. Accessed June, 26, 2017.

<sup>9</sup> See more on waqf institutions around the world in: <https://en.wikipedia.org/wiki/Waqf>

<sup>10</sup> Bala Muhammad, Dec. 3, 2016. "Waqf/Endowment: Alternative approach to Philanthropy". Daily Trust Newspaper Column.

<sup>11</sup> Holmes, Peter, *Nigeria: Giant of Africa*, (Lagos: National Oil and Chemical Marketing Co. of Nigeria, 1987), p. 11.

<sup>12</sup> Central intelligence Agency (US), The CIAWorld Fact Book 2014. Skyhorse Publishing, retrieved from: <https://www.cia.gov/library/publications/the-world-factbook/docs/whatsnew.html>. Accessed September 26, 2017.

MINT group of countries, which are widely seen as the globe's next "BRIC-like" economies. It is also listed among the "Next Eleven" economies set to become among the biggest in the world.<sup>13</sup>

However, in 2016, Nigeria's economy slipped into recession for the first time in more than two decades reflecting adverse economic shocks, inconsistent economic policies, and deepening security problems in the north-east, south-south and south-east regions. The Nigerian economy continues to face serious macroeconomic challenges and is in a recession for the first time in decades. Gross domestic product (GDP) growth for 2016 is estimated at 1.5%, with a moderate recovery expected in 2017. This is attributed to a series of shocks, including the continued decline in oil prices, foreign exchange shortages, disruptions in fuel supply and sharp reduction in oil production, power shortages, and insecurity in some parts of the country, as well as low capital budget execution rate (51%).<sup>14</sup>

For this reason, Managers of the economy responded to the recession with a package of monetary, fiscal and exchange rate policies, the government initiated a plan for an integrated framework for development programmes through implementation of targeted social safety initiatives across the country. Private investments are a key policy priority, aimed at driving economic diversification through entrepreneurship and industrialisation in the lead sectors of agribusiness, manufacturing and mining.<sup>15</sup>

In an international conference on waqf in Nigeria, experts observed that the notable problems hindering the development of waqf practices in Nigeria are surrounded within lack of public awareness and inadequate legal and administrative provisions by governments. To move the waqf institution forward, the participants noted that it is essential to overcome challenges such as the laissez-faire attitude towards waqf shown by some governments, and the absence of keen interest in establishing waqf by many wealthy Muslims.<sup>16</sup>

It is notable that the traditional waqf practice in Nigeria is commonly centred within the building and maintenance mosques and Islamic school. Other forms of social or economic based waqf are rare or not available in Nigeria.

### **Proposal for Waqf Development in Nigeria**

In order to come out with a model sustainable waqf institution in Nigeria, the following steps are hereby proposed.

#### ***i. Public Awareness***

For the establishment of a successful and sustainable waqf institution in Nigeria and other developing countries, the public must be enlightened on the concept, benefits and economic philosophy of waqf. This awareness needs to begin from the grassroots, i.e. schools curricula. The awareness campaign should further be extended the general public through religious instructions and the media. When the citizens are enlightened on the religious and social benefits of waqf, the spirit of benevolence, selflessness and social responsibility will be inculcated in their minds and that will pave the way for the success and sustainability of waqf. By so doing, people in their individual and collective personalities will contribute and engage in several waqf endowments in private

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<sup>13</sup> Andrew F. Cooper, Agata Antkiewicz and Timothy M. Shaw, 'Lessons from/for BRICSAM about South-North Relations at the Start of the 21st Century: Economic Size Trumps All Else?', *International Studies Review*, Vol. 9, No. 4 (Winter, 2007), pp. 675, 687.

<sup>14</sup> African Economic Outlook, (2017). "Nigeria Economic Outlook". Retrieved from: <https://www.afdb.org/en/countries/west-africa/nigeria/nigeria-economic-outlook/>. Accessed September 26, 2017.

<sup>15</sup> Ibid.

<sup>16</sup> See the details of the 1<sup>st</sup> BUK Waqf Conference, November 2016, in: [http://www.buk.edu.ng/sites/default/files/bulletin/2016/november\\_18th\\_friday\\_2016\\_no\\_50.pdf](http://www.buk.edu.ng/sites/default/files/bulletin/2016/november_18th_friday_2016_no_50.pdf)

capacities and that will be an effective means of providing religious and social services such as building and maintenance of mosques, madrasas, orphanages, etc.

#### **ii. Establishment of Official Waqf Institution**

There is need for the government to officiate the institution of waqf. This can be done by establishing a directorate for waqf under a commission for the collection and disbursement of Islamic socio-economic funds which shall be under the ministry of finance at both federal and state levels. The task of this commission shall be the administration, collection, management, regulation, development and disbursement of the various economic based Islamic financial institutions such as Islamic banking, takaful, sukuk, hajj, zakat, charity, waqf, etc. The role of these institutions in the support of the economy and social services cannot be overemphasized. Samples of such models can be copied from countries like Saudi Arabia, Malaysia, Pakistan, India, etc.

#### **iii. Security of Funds and Services**

Funds raised through waqf institution need to be secured through all possible of public treasure security. This can be realised if these funds are controlled, sanctioned and audited by the Central Bank. This is to ensure efficient management, security and avoid misappropriation and corruption. This shall be a duty to be carried out by the executive arm of government. Also, the legislative and judicial arms shall have a crucial role to play in this regard as stringent but proportionate legal sanctions need to be legislated and imposed on misappropriation of these funds and abuse of the their respective offices and services.

#### **iv. Diversified Means of Collection and Income**

Government, in collaboration with all stakeholders such as economic experts, religious scholars, community leaders, banks, etc. should open gates for the flow and collection of funds as waqf. These funds shall come diversified means of income including direct endowment contributions from individuals and organisations, charity foundations, non-halal moneys which are intended by their repenting owners to be disposed for public benefits (including interests that accrued into the savings accounts of individuals and organizations in the conventional banks),<sup>17</sup> unclaimed lost-and-found funds (including but not limited to *rikaz*), uninherited funds and residues left from *mirath* funds, all profits generated through investments of these funds, government interventions, etc.

#### **v. Equitable and Strategic Disbursement**

All funds generated through waqf must be disbursed equitably and appropriately to those entitled but through strategic and cautioned means for success sustainability. Success means eradication of extreme poverty and sustainability means continuity of the system. Stringent measures of due process must be applied to ensure that only those who are due benefit from the waqf funds. Immediate targeted beneficiaries shall be the vulnerable and less privileged Muslim masses in various capacities across all ages, genders and communities. Areas where poverty is extreme and vulnerability is obvious such as the northeast should be the primary targets. Non-Muslims may as well benefit from the funds but as secondary targets.

Services should be rendered for persons to benefit from the waqf funds who shall be from all angles of need. These include food and shelter for vulnerable families, full maintenance for vulnerable orphans, widows and disabled persons, scholarships for vulnerable children, healthcare for vulnerable sick persons and settlement of debtors' and prisoners' liabilities. Similarly, eligible

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<sup>17</sup> This is referring to all funds generated through unlawful means such as bank interests, sale of prohibited goods, prostitution, etc. Muslim jurists opine that these funds ought to be disbursed through charitable means for general and specific societal benefits. In the context of Nigeria, waqf institution may serve as the best avenue to channel the disbursement of such funds. See: Ibn Taimiyah, Ahmad bin Abdul Halim, *Majmu'ul Fatawa*, (Medina: King Fahd Complex, 2004). Vol. 22, p. 142.

from among such vulnerable persons and their family members should be prioritized in all employments and job opportunities within the waqf institution and its investments.

## CONCLUSION

Waqf is an organized Islamic charitable institution that attracts spiritual and temporal benefits for human development. Its positive impact covers all aspects of human development in religious, social, economic and educational sectors. If adopted, developed, secured and supported by persons and authorities in Nigeria, Waqf can serve as a basic alternative for the Muslim's religious and socio-economic development in the aspects of poverty eradication, education and security.

In conclusion, this paper reiterates the recommendations of the International Conference on Waqf in Nigeria that researchers, academics, intellectuals and religious clerics should use their vast knowledge and experience in inculcating the spirit of waqf endowments in the minds of the people and institutions; that waqf education should be incorporated into our school curriculum; that States Governments should revisit laws governing *Awqaf* in the country with the recommendation to adapt the Pakistan *Awqaf* model; that the media should play a leading role in creating awareness on the establishment of waqf institutions in Nigeria; and that there should be Public and Private Partnership for the establishment of waqf institutions for the realisation of the goals of the philanthropy in Nigeria and other developing nations.

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