

INSTITUTION OF *WAQF* IN LAFIA AND ITS ROLE IN PROVIDING SUSTAINABLE DEVELOPMENT AMONG MUSLIMS

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Abstract

Endowment (*Waqf*) is an essential charitable institution in Islam that provides a compendium services to the Muslim community (*ummah*) such as welfare, educational activities, shelter, etc. The aim of this research is to survey the existence of *Waqf* institution in Lafia City of Nasarawa State, Nigeria and to call the attention of the Muslims to invest hugely in the aspect of *Waqf*. Because there are very few of them within the area of study, especially when one look at the huge investment by some wealthy Muslims in the area on worldly materials that can only earn them gains this include hotels and houses built for the purpose of entertainment known in Hausa language as "*Gidan Wasa*," etc. The methodology adopted in the research includes interview, using of some related literatures as secondary sources while selected verses of the Qur'ān and traditions of Prophet Muhammad (S. A. W) (*Hadith*) were the primary sources. This work is important as it would motivat the rich people among the Muslims to build and donate houses for *Waqf* which could be a sustainable charity (*Sadaqat al-jāriyah*) for them or for those intended for, also it would serve as a source material for prospective researchers to continue and fill the lacuna where this one has not filled, also stakeholders such as government, religious leaders and our royal highnesses (Emirs/traditional rulers) can use it as an awakening call to their subjects. It was found that many Muslims are not aware of the important institution of *Waqf* in Lafia which makes its existence unpopular like *Zakāh*, *Sadaqa*, etc. Wealthy Muslims should focus and redirect their attention on this aspect of sustainable development such that even after the demise of the donor the benefits would continue without ceasing.

Key Words: *Waqf*; Wealthy Muslims; *Sadaqat al-jāriyah*; Religious leaders; Lafia.

Background to the Study

Endowment (*Waqf*) in Islam is an important aspect that provides social, educational, shelter, economic services and relief to members of the community. It serves as an institution for raising and increasing awareness and civilization for the teeming population of the Muslims, for its establishment and existence in the society it has been realized that the donor, Muslims and non- Muslims benefits enormously. Specifically, in the aspect of sustainable charity even after the death of the donor, the reward continues to accumulate. Some of the benefits and services provided by the endowments (*awqāf*) buildings include among others gaining knowledge, attaining the educational advancement, social interaction, sharing of ideas, seminar, workshop, conference, etc. Elesin noted that:

Al-Waqf (endowment) is a form of charity in Islam. Among its special features is that it is permanent and irrevocable while its benefits also go from one generation to another. It involves the transfer of property from the original owner to the cause of Allah. It is as old as the practice of Islam. At the beginning, simple assets such as farmlands, wells and orchards were endowed. Charity, in this respect, may include building of centres for education, hospitals, public facilities and residential houses in modern time. Regrettably, the practice of *al-waqf* is no more as popular as it was in the past (Elesin 1).

Waqf is one of the underlying socio-economic instruments in Islam designed to alleviate poverty as well as improve the welfare of the Muslim society (Shika and Danyaro 122). For economic prosperity, the donor is gaining multitude of reward if it is done for Allah's sake while the beneficiaries enjoy free meals in form of feeding (*infāq*) especially if it has to do with orphanage home or a place that breaking of fasting (*iftār*) is organized during the month of *Ramaḍān*. Allah says:

Believe in Allah and His Messenger (Muhammad) (SAW), and spend on that whereof He made you trustees. And such of you as believe and spend (in Allah's way), theirs will be a great reward (Q. 57:7).

Lafia city being a dominated Muslim town, governed and controlled by Muslims need to have more buildings that can be donated by the wealthy individuals, government, group and organizations to serve as *waqf*. Bello noted that:

Human and societal developments cannot be achieved through the efforts of governments alone. Supports are required from all segments of the society, including philanthropic individuals and organizations. However, this needs to be done in an organized and sustainable way, here lies the need for well-organized *waqf* institutions and an appropriate regime for sustaining them (Bello ii).

Although there are buildings which were endowed as (*awqāf*) by the individuals, one of such include the school of *Fityānul Islam* which is currently serving as a central place (*zāwiya*) where followers of *Tariqah* gather for their activities in the town, in an interview with Ibrahim Muhammad Usman who confirmed that there is a house which donated for *waqf* at Kana street behind L. E. A Primary school Tudun Gwandara Lafia, he further says people of Lafia are known for doing good deeds (04-08-2019). To me one house is insufficient having consider the population of the people in the town.

Statement of the Problem

When one consider the bounties of Allah given to Muslims in Lafia City and weigh their investments in business ventures, while given less attention to the establishment of endowment (*waqf*) buildings, one would conclude that there is serious need for active participation and competition in donation of lands, buildings, boreholes, etc. as *awqāf* property. There are less endowments (*awqāf*) that exist in the City of Lafia and very few people know about them because of the insufficient investment by the Muslims in the institution of *waqf*.

Research Questions

In order to obtain adequate information on the topic of research, it is imperative to make an enquiry by asking some questions that can help in achieving the needed result. Therefore, the following questions were asked:

1. What is endowment (*waqf*)?
2. How much do the Muslims of Lafia know about *waqf* in Islam?
3. What is the significance of *waqf* in the Muslim's Community?
4. What is the response of Muslims in Lafia towards the establishment of *waqf*?
5. Why is the institution of *waqf* not too common in the city of Lafia?
6. How can the people of Lafia be informed and encouraged to establish *awqāf* houses?

Aim and Objectives of the Research

The aim of this research is to survey the existence of *Waqf* institution in Lafia City of Nasarawa State, Nigeria and to call the attention of the Muslims to invest hugely in the aspect. While the specific objectives among other things are to:

1. Identify the concept and meaning of *Waqf*;
2. Find out the level of knowledge of the Muslims of Lafia City about *Waqf*;
3. Investigate on the significance of *Waqf* in the Muslim's Community;
4. Know the level of response of the Muslims in Lafia towards the establishment of *awqāf* buildings;
5. Investigate the reasons behind inadequate existence of the *Waqf* in the City of Lafia;
6. Suggest the strategies that would encourage the Muslims in Lafia to establish *awqāf* houses.

Significance of the Research

Research of this type is timely, important and valuable which would contribute and add value to the existing knowledge. Hopefully it would serve as an awakening call in the City of Lafia to wealthy Muslims in encouraging them to donate buildings to be used as centres for learning, accommodation for guests and so on. Also it is important to have such kind of research in the locality which can help the stake holders to take the decision on reviving the sector and invest hugely in the institution of *waqf*, it would serve as a source material and would give room for further research.

Scope of the Research

This research titled "Institution of *Waqf* in Lafia and its Role in Providing Sustainable Development among Muslims" is to cover Lafia City alone.

Conceptual Clarification

Some concepts used in this research need to be clarified for easy comprehension without ambiguity. The three concepts identified and discussed on are: *Waqf* Based Philanthropy (WBP), Sustainable Charity (SC) and Sustainable Development (SD).

Waqf Based Philanthropy (WBP)

Waqf is an Arabic word which literally means detention is constituted by the appropriation or tying up of a property in perpetuity so that no proprietary rights can be exercised over the corpus but only over the usufruct (Khan 66). *Waqf* (plural *awqāf*) is a voluntary act of charity that comes under the general terms of *sadaqat*. The *waqf* is the Islamic institution of religious endowment, it is based on alms and is managed according to *Shari'ah* (Dansabo and Dange 110). *Waqf*, linguistically means lien and prevention but technically it is providing a utility as a means of support (Shika and Danyaro 124).

In the Arabic language, the term *waqf* means *habs*, *waqf*, in the revealed law, it means to retain property that is specific and owned whose ownership is transferrable and it can be benefitted from while the property itself remains, and this is by suspending disposal of it, while the financial proceeds go towards something that is permissible and existent (Ibn Muhammad 1).

The *Waqf* Based Philanthropy is a deliberate fusion of *waqf* (Islamic endowment) and philanthropy considered as a private donation of wealth, monetary and in-kind, directed towards making a difference in the quality of life of beneficiaries by addressing the root cause of social problems (Muhammad vi). *Waqf* is a donation of property by a donor for the purpose of providing educational needs, economic prosperity, welfare and social services for the Muslim community. *Al-waqf* is a philanthropist act aimed at extending support to the community through provision of various amenities, construction and establishing roads, libraries, bridges, wells, provision of health services, education, researches, etc. (Lawal 166). Bahari, defined *waqf* thus:

Waqf is an act of charity where a person allocates parts of his assets for the purpose of charitable use. A *waqf* made will not form part of his estate, the properties will belong to the community and the community will gain the benefit

from the assets made into *waqf*. *Waqf* is a special class of assets on its own and it receives a special mention from the Islamic perspective (Bahari 329).

Ahmad Aliyu Zanwa in his explanation on *waqf* he says it is a voluntary donation of any property given with good intention for the benefit of Muslims and non- Muslims in the society (01-09-2019). Sufyan Otaki and Jibril Ali Rilwanu added that it is a recurring sustainable charity (*Ṣadaqat al-Jāriyah*) donated freely where the heirs of the deceased have no right to claim it as part of their property. Ibrahim Abdullahi Ramadan and Zainab Ahmad Moyi shared the same view concerning what *waqf* is all about that it is a natural endowment donated from one's personal property as charity for Allah's sake not with the intention of business or right to inheritance (01-09-2019). *Waqf* is an avenue that provides compendium services and make significant impact on the lives of people which should be embarked by many in Lafia through the organisations, cooperative societies, groups, companies, traditional institutions such as Lafia Emirate council and so on.

Sustainable Charity (SC)

Charity is a good act that comprises cash given, removing injurious object from the road, smiling for a brother when meeting him, a sustainable legacy left which is beneficial to the people, etc. Sustainable charity in this research is referred to *as-sadaqat al-jāriyah* in Arabic terminology which connotes a good deed done by a Muslim during his/her life time and the reward continues without stop. Such gesture may comprise *al-waqf*, provision of water to the people through borehole or well, orphanage home, etc. An authentic tradition of Prophet Muhammad (SAW) clearly stated that when human being dies his/her work ceases to exist except the three among which sustainable charity (*as-sadaqat al-jāriyah*), a beneficial knowledge left as a legacy that people benefit from it and a righteous child who continuously pray to Allah to have mercy on his/her parents. The Hadith is as follow:

Abu Huraira (R. A.) reported Allah's Messenger (SAW) as saying: When a man dies, his acts come to an end, but three, recurring charity, or knowledge (by which people) benefit, or a pious son, who prays for him (for the deceased) (Muslim Vol. 5 4005 191-192).

Sustainable Development (SD)

Sustainable Development is defined as the development that meets the needs of the present time without compromising the ability of future generations to meet their own needs (<https://www.iisd.org>). Sustainable Development has to do with what can be termed as essential items or commodities that are needed by human beings for their day-to-day survival and advancement. Such as quality education, a strong economy, conducive environment, good leadership, quality road infrastructure, efficient and sufficient electricity, portable water, peaceful and harmonious coexistence among the divergent citizens and so on and so forth. This is likely to be similar or has connection with the Sustainable Development Goals (SDGs) of the United Nation Development Programme which is stated as:

The Sustainable Development Goals (SDGs), otherwise known as the Global Goals, are a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity. These 17 Goals build on the successes of the Millennium Development Goals, while including new areas such as climate change, economic inequality, innovation, sustainable consumption, peace and justice, among other priorities. The goals are interconnected – often the key to success on one will involve tackling issues more commonly associated with another (www.undp.org).

Basically, Sustainable Development in Islam is essential, because it paves way for continuous existence of such items; it makes such items mentioned above to continue to exist without stop and generation after another generation benefits while the impact remains indelible in the society.

Location of Lafia City in Nigeria

Lafia is situated in North Central Nigeria, it became the capital of Nasarawa state on the 1st October, 1996 when the government of late General Sani Abacha created additional six states in the country which includes Bayelsa, Ebonyi, Ekiti, Gombe, Nasarawa and Zamfara. While describing the location of Lafia, World Atlas mentioned that Lafia is a city found in Nasarawa, Nigeria. It is located 8.49 latitude and 8.52 longitude and it is

situated at elevation 179 meters above sea level, it is the biggest city in Nasarawa, it operates on the WAT time zone (www.worldatlas.com).

Lafia lies about 96 kilometres (60 miles) north of the Benue river and 232 kilometres (145) miles south of Jos, capital of Plateau state the town occupies a geographical area of two thousand seven hundred and thirty seven (2,737) square kilometres (Aliyu 14, Ministry of Information and Internal Affairs 10) Aliyu further explained on how Lafia serves as a link between north and the eastern parts of Nigeria thus:

There are a network of roads that links the headquarters (Lafia) with other neighbouring local government areas and states thereby facilitating easy movement. For instance, there is a trunk 'A' road running from Jos to the eastern part of the country through Makurdi as well as other feeder roads in the villages that are motorable (Aliyu 14).

Lafia has a Chairman of the local government council who is in charge of the administrative functions and a chief security of the local government council, he is also responsible for the peaceful co-existence of the inhabitants, economic prosperity of the council, strategizing the sources of Internally Generated Revenue (IGR) among other duties. He is assisted by the Deputy Chairman, also there is a legislature that has councilors as members whose main duty is to formulate laws for the council.

People of Lafia have regard and respect for the traditional institution. The town has an Emir who is a custodian of the Emirate council, religious prosperity, traditional values, peoples heritage and of course peaceful atmosphere and co-existence among the diverse ethnic groups living within the town and state at large. Retired Justice Sidi Dauda Bage, is the 17th and current Emir of Lafia.

The Need for Institution of Endowment in Lafia

Anything that can reduce the hardship and provide some forms of relief to the people is welcomed by the masses and is cherished. Islamic law is the first law ever that defines and regulates *waqf* as a civil societal institution (Ahmad 1). The importance of *waqf* in Lafia is enormous because it provides humanitarian aid and services in almost all the aspect of human endeavour including education, orphanage, welfare, economic and religion. The wealthy Muslims of the town should emulate the late Alhaji Salihu Dan Mairafi (Sadami) who have left the legacy that people benefit a lot from. While he was

alive, he built houses and donated same to the people as *waqf*, also Mosques were attached to most of the houses. These *awqāf* houses are visible in Sabon Fegi area of Lafia town.

Role of *Waqf* in Sustainable Development

Donation of a building or any portion of land as a *waqf* for the use and benefit of a community is an avenue for sustainability of rewards even after the death of the donor. Raliya Abubakar Shafa, stated that *waqf* can be in the form of paying for or declaring a building or land as a communal space, with schools and training centres falling within this category (Shafa 3). While lamenting on the role of *waqf* in the society a number of people interviewed almost agreed that it increases love between the rich and the poor people, it creates employment opportunities, it provides social amenities closer to the masses such as hospital, water, bridges, rural electrification, etc. Among the vital role of *waqf* is provision of scholarship to individuals, concretizing of brotherhood, alleviation of poverty and eliminates ignorance. For the purpose of this research three areas have been identified and selected for discussion, these are education, religion and welfare.

Education: is a key to success and any community that are backward educationally would likely perish. Islam laid a solid foundation for education and in many places Qur'ān emphasize on learning. Some of the *awqāf* buildings which may be donated by the heirs of the deceased persons in Lafia can be used as centres for learning religious knowledge which can provide opportunity for the citizens to acquire and advance their knowledge. This would serve as a sustainable development which enables generation after generation to benefit for a long period of time. Qur'ān 96:1-5, indicates that Islam, has from its inception, placed a high premium on education and has enjoyed a long and rich intellectual tradition. Knowledge (*'ilm*) occupies a significant position within Islam, as evidenced by more than 800 references to it in Islam's most revealed book, the Holy Qur'ān (Aliyu and Adeoye 36). Buildings can be donated as an endowment which could be used as centre for learning among the Muslims to advance their education.

Religion: is vital as far as human existence on earth is concerned. Islam makes an institution of *waqf* as an avenue that promotes the doing of good deed by the donor and putting the smile on the faces of the beneficiaries with full hope that the wealthy individuals in the society have not abandoned them. Therefore, Islam as a religion,

assures people that believed and embarked on righteousness a paradise as their abode Allah says:

Verily, those who believe (in the Oneness of Allah- Islamic Monotheism) and do righteous deeds, shall have the gardens of Al-Firduas (paradise) for their entertainment (Q. 19:107).

In encouragement of the people to invest in promoting the religion of Islam, so as to reap in multitude Almighty Allah uses the term *qard* in different places in the glorious Qur'ān. In *Sūrah Al-Mzzammil* He says:

..... And perform *As-Salāt (Iqāmat-as-salāt)* and give *zakat*, and lend Allah a goodly loan. And whatever good you send before you for your selves (i. e *Nawāfil* non-obligatory acts of worship: prayers, charity, fasting, *Hajj* and *'Umrah*), you will certainly find it with Allah, better and greater in reward. And seek forgiveness of Allah. Verily, Allah is Oft-Forgiving, Most Merciful (Q73:20).

Welfare: organising feeding (*al-infāq*) in *awaqāf* places is an important and integral part of Islamic teaching. The needy, especially the one in need of the food when provided with any particular of food during *Ramaḍān* and any other time would have a kind of rest of mind and happiness. Allah says:

(He) Who has fed them against hunger, and has made them safe from fear (Q 106:4).

Also part of the welfare including paying school fees for the less privilege in the society, providing cloth for children in traditional Qur'ānic schools (*Makarantun Allo* in Hausa language) in the locality and taking good care of the orphans and aged people. The reason that makes an institution of *waqf* not too common in Lafia and very few people are aware of its importance is because of the inadequate discussion on the topic by the scholars and majority of the Muslims are not aware of it.

For *waqf* to be revived, become popular and Muslims partake or contribute to its existence there is strong need from Islamic scholars to include in their Friday sermon discussion on it and to call the attention of the people on its importance and the role it plays in the society. Both Muslims and non-Muslims can be legally benefit from the *waqf*.

Conclusion

Institution of *waqf* should be made popular in the city of Lafia. This can be achieved by huge investment in the sector by the wealthy people, Islamic group and organizations and active involvement of Lafia Emirate council. Government can't be left behind in this important task, both Lafia local government council and Nasarawa state government should be part and parcel of establishing *awqāf* buildings and assist in making them strong.

Recommendations

Based on the discussion in this research the following are recommended for proper establishment and investment in the institution of *waqf* in Lafia:

- 1- Muslims, especially the rich, should be active in providing buildings to be used as an endowment;
- 2- Scholars should from time to time should organize seminar, lecture, conference on *waqf* so that people would have orientation about *waqf* and should include it in their jum'at sermon;
- 3- Lafia Emirate council should donate properties as an endowment for the benefit of the orphans, members of the community and the travellers as well. They should also be at the forefront of doing so in order to lead and others would follow;
- 4- The executive chairman of Lafia local government council and his cabinet should establish *awqāf* and sponsor its activities in the area.

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Table of interviewees

S/N	NAME	ADDRESS	OCCUPATION	DATE
1	Ahmad Rufai Tijjani	GRA, Lafia	Civil Servant	3 rd July, 2019
2	Ibrahim Muhammad Usman	Opposite First Bank, Lafia	Business man	4 th August, 2019
3	Ahmad Aliyu Zanwa	Behind UBA, Lafia	Student	1 st September, 2019
4	Sufyan Otaki	Bukan Ari, Lafia	Civil Servant	1 st September, 2019
5	Jibril Ali Rilwanu	Federal University, Lafia	Civil Servant	1 st September, 2019
6	Ibrahim Abdullahi Ramadan	Makwangiji's House Opposite Emirs Palace, Lafia	Civil Servant	1 st September, 2019
7	Zainab Ahmad Moyi	Behind JIBWIS School, Lafia East	Civil Servant	1 st September, 2019

Source: Generated by the researcher