

Waqf as an Islamic Endowment: A Solution for Improving Educational Attainment in Northern Nigerian Communities

Adamu Abubakar Muhammad¹, Adam Muhammad Ardo², Ibrahim Dahiru Idriss³, Bello Muhammad Jajere⁴

¹ Federal University of Kashere, Gombe State Nigeria

² Modibbo Yusufa Foundation Gombe, Gombe State Nigeria

³ Federal College of Education Potiskum, Yobe State Nigeria

⁴ A Postgraduate Student, Bayero University, Kano State Nigeria.

*Corresponding author: Adamu Abubakar Muhammad

E-mail: abubakaradamu1980@gmail.com

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Abstract: *About 6 out of 10 pupils in Northern Nigerian rural areas are left behind in educational attainment due to poverty, lack of parental support, insecurity challenges, or cultural disparity. This study aims to describe the relationship between socioeconomic status and educational goals in Northern Nigeria and how using and revitalizing Waqf institutions might advance education in the region. Because of socioeconomic factors like poverty, cultural norms, and underfunded educational systems, Northern Nigeria faces significant challenges that impede access to high-quality education and educational goals despite numerous government initiatives. A review of the literature, case studies, and expert interviews are all part of the qualitative technique used in this study. These techniques make it possible to fully comprehend the difficulties the local educational system faces and the historical and contemporary contributions of Waqf institutions to the advancement of education in northern Nigerian communities. Examining pertinent theoretical frameworks and empirical research yields important insights into how Islamic endowment systems can lessen notable educational gaps in the region, which is one of the significant findings of the current research. It also revealed that Waqf models that have worked well in other Muslim countries draw attention to the potential applications for more benefits and to finance education for underprivileged students. Ultimately, the study recommends that including Waqf in educational financing would provide practical, long-term methods to improve educational objectives in the area and lessen the detrimental effects of the socioeconomic crisis.*

Introduction

Education is a crucial component of societal development that influences cultural preservation, economic growth, and social cohesion (Baça, 2023; Mubarok et al., 2024). In Northern Nigeria, where poverty and low literacy rates remain significant issues, creative approaches are required to reduce educational inequities (Muhammad et al., 2023b). *Waqf*, or Islamic endowment, has traditionally been used in Muslim communities to fund schools,

libraries, and scholarships (Senghore, 2023; Razak, 2020; Khan et al., 2021; Muhammad et al. 2023a; Diallo, 2021).

According to Islamic law, a *Waqf* is an ongoing charitable endowment where products are given for the benefit of the community. According to Abdul Latif et al. (2019), *Waqf* properties are usually land, buildings, or financial assets managed for religious, social, or educational purposes. Throughout Islamic history, *Waqf* has been crucial to establishing colleges, libraries, and schools (*madaris*). *Waqf* funded well-known educational establishments that gave free education and encouraged intellectual growth, such as Al-Qarawiyyin in Morocco and Al-Azhar in Egypt (Salman et al., 2022).

Islamic civilizations have relied heavily on the *Waqf* endowment system to finance their educational needs. *Waqf* societies funded colleges, universities, libraries, and other educational institutions from the early Islamic era to the Ottoman Empire (Senghore, 2023). Countries like Malaysia and Turkey have effectively resurrected the *Waqf* system in the modern era to support public services, particularly education. Building Qur'anic schools and study centers, sometimes financed by regional *Waqf* initiatives, allowed Islamic education to flourish in pre-colonial Northern Nigeria. These schools were crucial to disseminating Islamic knowledge and literacy (Muhammad et al., 2023c). Northern Nigeria is not making the most of the Islamic *Waqf* system, which has been effectively utilized to fund education in other Muslim nations (Muhammad et al., 2023b). Numerous strategies have been proposed to address the socioeconomic factors recognized as the primary causes of low educational attainment, including poverty and cultural values. One such option is the revival of *Waqf* institutions, an Islamic charity structure that has traditionally significantly influenced education in Muslim societies.

In order to address the socioeconomic obstacles Northern Nigerians encounter when seeking higher education, this study aims to explore potential institutionalization and revitalization strategies for *Waqf*. This study explores the potential of the Islamic *Waqf* system to address socioeconomic barriers in Northern Nigeria. The system, which has been successful in other Muslim countries, is not being utilized to its full potential in Northern Nigeria. The study aims to provide financial assistance for schools, scholarships, and educational infrastructure, addressing the financial vacuum in rural areas. By reviving the *Waqf* system, it offers a workable model for funding education, particularly for disadvantaged groups. Therefore, this study aims to describe the relationship between socioeconomic status and educational goals in Northern Nigeria and the role of *Waqf* institutions in advancing education in the region.

Method

The utilization of Islamic Endowment as the Possible Solution to Educational Attainment in Northern Nigerian Communities is examined in this study by employing a qualitative methodology that includes case studies, literature reviews, and expert interviews to comprehend the difficulties of the regional educational system and the educational benefits of *Waqf*. Case studies of *Waqf*-based educational institutions in Muslim-majority nations, including Egypt, Malaysia, and Turkey, are also reviewed in the paper. The intellectual and practical aspects of restoring *Waqf* for education in Northern Nigeria are sought through semi-structured interviews with Islamic finance experts, legislators, and religious leaders. The study thoroughly examines the socioeconomic elements influencing education in Northern

Nigeria and the possibilities of *Waqf* as a long-term remedy.

Result and Discussion

Educational Attainment

Due to socioeconomic problems like poverty, cultural and religious traditions, instability, and inadequate infrastructure, schooling in Northern Nigeria is difficult. Access to schooling is restricted since more than 70% of the population lives below the poverty level. Due to the firmly rooted early marriage customs in Northern Nigeria, girls frequently drop out of school early, restricting their access to further education (Muhammad, 2019). Girls are discouraged from pursuing formal education due to the conservative religious environment (Abdullahi, 2019). Existing disparities are made worse by the Boko Haram insurgency's persistent insecurity, which also makes it more challenging to achieve educational objectives (Muhammad & Bala, 2020).

Another significant factor contributing to the problem is the Boko Haram insurgency, which has specifically targeted educational institutions, led to school closures, the eviction of teachers and students, and the destruction of educational infrastructure (Muhammad, 2019). In places prone to conflict, insecurity exacerbates already-existing inequities and interferes with education, making it harder for educational goals to be fulfilled.

The Role of *Waqf*

In Islamic societies, *Waqf*, or Islamic endowments, have long been a significant funding source for public goods, especially education. During the early Islamic era, wealthy individuals and kings would provide funds, property, or buildings to create schools, universities, libraries, and other institutions focused on education and public welfare (Rashid, 2018). During the Ottoman Empire, *Waqf* institutions provided student scholarships, funded educational facilities, and paid teachers' salaries (Sabbaghian et al., 2021).

Education had a reliable source of funding that was not reliant on outside assistance or government levies because these institutions were managed independently of the government. Some countries have successfully revived the *Waqf* system in the present era to support the advancement of education. For example, Malaysia has established a modern *Waqf* system that offers funds for scholarships, research grants, and the construction of educational institutions like colleges and schools (Mohamed, 2018). Similarly, Turkey has brought back the *Waqf* tradition to fund schools, particularly those in underdeveloped regions. These examples demonstrate the efficacy of *Waqf* as a long-term remedy for educational inequalities, particularly in Muslim-majority regions of Northern Nigeria, when implemented appropriately.

Current Educational

The Northern Nigerian education crisis is addressed through international and government-led initiatives, such as Nigeria's Universal Basic Education program (Dahiru et al., 2022). However, low infrastructure, inadequate finance, and teacher shortages hinder its effectiveness (Maidoki & Sani, 2018). International organizations like UNICEF and UNESCO conduct educational programs, which are often temporary and unsustainable, often lacking cultural and religious nuances, leading to resistance from local communities (Muhammad & Ibrahim, 2021).

Northern Nigeria faces numerous challenges in the education sector, including Low literacy rates, particularly among women and rural populations; Inadequate infrastructure, Many schools lacking proper facilities; economic barriers, Poverty preventing many families

from affording education; and cultural influences, Early marriage and other socio-cultural factors limiting educational attainment, particularly for girls.

The study's results provide additional insight into several significant issues, such as the potential of Islamic endowment to reduce educational inequalities in northern Nigerian communities, the integration of *Waqf* into the educational system in northern Nigeria, and the revitalization of *Waqf* for education in northern Nigeria. The analysis establishes the foundation for comprehending how *Waqf* may be included as a sustainable way to finance education in Northern Nigeria by drawing on important data from surveys, stakeholder interviews, and fieldwork.

Integrating *Waqf*

For *Waqf* to contribute substantially to education, legislative frameworks that guarantee responsibility, openness, and moral endowment fund administration must be established. Governments and religious institutions must collaborate to create institutions that effectively manage these endowments (Abdullahi, 2019). Government representatives should work with private companies and Islamic groups to promote public-private partnerships that enable the establishment of *Waqf* for educational purposes (Muhammad et al., 2023c). Through this partnership, more schools would be constructed, more teachers would be trained, and the infrastructure supporting education would be improved. The public needs to be aware of and engaged with *Waqf* systems in order for them to be successful. Public awareness campaigns on the value of Islamic endowments and their potential to address Northern Nigeria's educational issues are imperative (Salman et al., 2022).

However, there are obstacles to its successful implementation which include Corruption, Lack of Knowledge, and Insecurity. It is also noted that the *Waqf* management organization is less than successful due to poor management and corruption and many Northern Nigerians are unaware of the operation of *Waqf* and its potential benefits as expected. All these resulted the challenges and difficulties of Implementing a broad *Waqf* initiative in the region due to current security problems, especially in rural and conflict-affected areas (Muhammad, et al. 2024).

Revitalizing *Waqf* for Education

Modern *Waqf* institutions can be established to manage funds and assets dedicated to education. These institutions can build and maintain schools and libraries, offer scholarships for underprivileged students, and support teacher training programs.

Integrating *Waqf* with Contemporary Education Models: *Waqf* can fund Islamic and secular education to align with modern educational needs. This dual approach ensures holistic development, combining religious and technical skills. **Using Technology to Manage *Waqf*:** Digital platforms can enhance the transparency and efficiency of *Waqf* management, encouraging more donations. Online portals can allow contributors to track how their funds are utilized.

Collaborations between *Waqf* institutions, private sector actors, and the government can increase resources and expertise, optimizing the impact of *Waqf*-funded educational initiatives recommendations for Institutionalizing *Waqf* for Educational Development. Several proposals about the institutionalization of *Waqf* for the advancement of education in Northern Nigeria arose from the research. First, a legal framework for endowments will be established by establishing official *Waqf* institutions under Nigerian and Islamic law. With explicit rules on fund management, distribution, and accountability, these institutions might

be based on the prosperous systems in Malaysia and Turkey.

Second, for *Waqf* to be implemented successfully, public awareness campaigns on its advantages and workings are needed. Religious leaders, neighborhood associations, and educational establishments should collaborate to educate the public on creating and administering *Waqf* for education. Programs aimed at increasing capacity would also aid in educating financial managers and community leaders on how to run *Waqf* organizations properly.

Regarding *Waqf*'s applicability in Nigerian contexts, this study provides detailed information on how it could be adjusted to satisfy the unique educational needs of communities in Northern Nigeria. It also reveals how *Waqf* can be used to get beyond gender-specific barriers to education for women, a subject that is often overlooked when discussing Islamic endowment. The study's conclusions also emphasize *Waqf*'s potential as a long-term solution to the educational problem in Northern Nigeria. To fully achieve *Waqf*'s potential in this situation, it also emphasizes the necessity of robust institutional capacity, public awareness, and legal frameworks. By addressing these challenges, *Waqf* can become a powerful tool for fostering educational development and bridging socioeconomic divides in the region.

Conclusion

Socioeconomic factors continue to hinder educational attainment in Northern Nigerian communities. However, the revival and innovative use of Islamic endowments, or *Waqf*, could be one solution to these issues. *Waqf* can significantly provide long-term educational opportunities by addressing the financial and physical barriers to education. Governments, corporations, and religious organizations must work together to establish systems that effectively support and manage *Waqf*. If properly executed, *Waqf* has the power to overhaul Northern Nigeria's educational system and ensure that everyone, regardless of socioeconomic status, has access to education.

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