

Conference Paper

The Significance of Islamic Model of Waqf For Human Sustainable Development (HSD) in North-Eastern Nigeria

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ABSTRACT

Islamic endowment (Al-Waqf) is a key non-profit institution in Muslim societies that historically played an important role in providing social services and contributing to human sustainable development (HSD). Nigeria in particular, the Waqf sector has become dormant, and contributing little to social and economic development within the societies. This paper is an attempt to explore the significance of Islamic model of Waqf for human sustainable development (HSD) in North-Eastern Nigeria by enlarging its scope and enhancing the efficiency, effectiveness, and productive capacity. The qualitative method has been developed for the study through a literature review as well as an interview with relevant people. The results of the research revealed that the poverty level of individuals in the study area is higher than any other geo-political zone in Nigeria, the societal attitude about people with post-trauma cases needs to be given urgent reconsideration by educating and providing accurate information on their cases, the utilization of Waqf income is a key for strengthening the spirit of Islamic brotherhood among Ummah especially through empowerment lineups for earning a minimum standard source of living. This research is to be used as an effective way to support the implementation of Sustainable Development Goals in North-Eastern Nigeria and to alleviate the consequences of a short term and long term poverty in the society.

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

INTRODUCTION

Waqf is one of the basics principles in Islamic Economic system that played a significant role in economic, political, social and religious sustainable development in human history. It has proven that conventional economic programs are not succeed in reducing poverty and income inequality among people despite numerous programs and targets like MDGs and SDGs. Looking at human sustainable development as a center of any kind of development, Waqf can be one of the vigorous alternatives to solve the economics and social challenges of humans as provided by Waqf institutions around the world where it remains as tool for human economic development and poverty reduction (Adamu, 2022).

Waqf as one of the sources of Islamic Economic system refers to the voluntary charity which has unique presence in Islam as a civil societal institution. Waqf before Islam was always a religious

exercise when a rich person assigns a property to the temple and monks would use it for the shrine expenses. In present, it has proved around the globe that Micro Credit and Safety Net Programs are not successful in reducing poverty and income inequality among members of the societies. In this current situation, economic experts see Waqf as one of the vital alternative for human sustainable development as early history indicates free education, scholarship, orphanage management, free treatment and many more were provided by Waqf institutions (Masoud, 2015).

Islam is a comprehensive religion that covers all aspects of human life including economic system that place Waqf, as one of the strong economic instruments, which literally means religious endowment that related to religious, pious or charitable donation. It has been a source of human sustainable development such as the building of mosques, educational institutions, libraries, travelers' lodges, medical bills and many more. Its benefits are not restricted to the Muslim community alone rather goes beyond religious, cultural and religious boundaries (Kahf, 1998). Waqf is one of the underlying instruments in Islam to eradicate poverty and to improve the socio-economy of the Muslim ummah. On that purpose. The institution of waqf has played a significant role throughout Islamic history, from the time of the Prophet (PBUH) to this millennium century (Masoud, 2015).

RESEARCH FINDINGS

Discussions of research findings will be touched on significance of Waqf model on human sustainable development in Northeastern Nigeria from an Islamic perspective, but segmented in to waqf concept, the concept of human development, concept of sustainability of human development, the problems of Waqf institutions in Northeastern Nigeria. The detail discussions as followed below.

ISLAMIC CONCEPT OF WAQF

Literally, Waqf is defined as:

- An Arabic word originated from the word 'al-Waqf' which means to stop (al-sukun) to prevent, (al-mana'a) to suppress or to detain (al-habs) (Ayub 1998). Al-habs could also be defined as to prevent (mana'uhu), to hold (amsakahu) and to detain (sajjanahu). Al-hubays which is the objective form of the al-habs means the type of property which is held with the intention of distributing or donating its benefits for a good cause. Thus, the words al-ahbas and al-awqaf, the plural of al-habs and al-waqf, respectively, reflect the same meaning which is to hold something from being consumed and distributing its benefit for the purpose of *ibadah* (Abu al-Fadl 1982 cited in Adamu, 2022).
- An Arabic form of waqafa, simply means to endure, stop or stay in an area. The word Waqafa, yaqifu, waqfan or Wuqufan is similar to *ḥabasa yaḥbisu taḥbisān* (AlKhâthib, 26 in Adamu, 2022). Therefore, the synonym of al waqf is "al ḥabsu" to endure or "al man'u" to prevent. To prevent mean that waqf is preventing from destruction, bequested, selling and un-appropriate way of selling not accordance to waqf.

Technically, Waqf is defined as:

- An instrument of Islamic economy which applied by Muslims in 1400 years ago. This situation results in decreasing the government's role in facing economic matters for improving human and non-human welfare in society.
- 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 cited in Adamu, 2022).
- To protect something by preventing it from becoming the property of a third party" (Tahir & Abdul Hamid 2014:14 cited in Adamu, 2022).
- It embodies any property whose benefits are used for a charitable purpose be it public or specific according to the principles of Shariáh (Jasni 2013, cited in Adamu, 2022).
- An eternal dedication of moveable or immovable asset or property for a good and charitable cause.
- An Islamic endowment of property to be held in trust and used for charitable or religious purposes.
- An inalienable charitable endowment under Islamic law typically involves donating a building, plot of land, or other assets for Muslim religious or charitable purposes with no intention of reclaiming the assets.
- To protect something by preventing it from becoming the property of a third party" (Tahir & Abdul Hamid 2014:14 cited in Adamu, 2022).
- It embodies any property whose benefits are used for a charitable purpose, be it public or specific according to the principles of Shariáh (Jasni 2013, cited in Adamu, 2022).
- An eternal dedication of moveable or immovable asset or property for a good and charitable cause.
- Therefore, the English term of waqf means a philanthropic endowment, trust or foundation. Different countries prefer different usages that all carry the same meaning of waqf. For example, the term waqf is used in Nigeria and almost all Arabs countries like Saudi Arabia, Lebanon, Jordan, Palestine, Iraq, United Arab Emirates, while the term habs are commonly used in North Africa like Algeria, Egypt, Libya, Tunisia, Morocco, Mauritania, Guinea, and the term vakif or evkaf is used in Turkey, and the term waqf is usually spelled as wakaf in Malaysia, Indonesia, and Bangladesh. All these terms have the same meaning, which is the holding and preservation of a particular sadaqah (charity) to prohibit any use or disposition of the property outside the specific purposes to which the property is dedicated.
We can conclude that the concept of Waqf in Islam is a voluntary, permanent, irrevocable dedication of a portion of one's wealth in cash or kind for seeking the pleasure of Allah and be utilized for any shari'ah-compliant purpose (Adamu, 2022).

NORTH EASTERN NIGERIA AND HUMAN DEVELOPMENT

Nigeria is made up of six (6) geo-political zones namely; North West, North East, North Central, South East, South West, and South-South. The North Eastern Nigeria covers six (6) states which includes Adamawa, Bauchi, Borno, Gombe Taraba, and Yobe states. The dominant of the region

are Muslims with 80% population but accidentally faced a high level of insecurity which attributed to a group called Boko Haram terrorist. The insecurity situation in the region creates a number of problems which include a high rate of poverty, school dropouts as well as economic fall down across the region (Ibrahim and Jidda, 20219).

In the early 21st century, Northeastern Nigeria has witnessed several acts of terrorism, violence, and insurgency that caused ample harm to the region in areas of mortality, economic backwardness, ineligibility to fully participate in agricultural activities during rainy and dry season that resulted in a high rate of unemployment, shortage of among Muslim youths in the affected areas (Muhammad, 2019).

CONCEPT OF HUMAN DEVELOPMENT

Human development is a proactive process for developing and improving the quality of human life (Darus et al., 2017; Nik Hassan, 1999). Mohammed, Iman, and Awang (2009) stated that Human development is a process of transformation or change of human life from a failure or less successful to a more productive one to create something beneficial in human life. Every human development must aim to generate benefit and profit for humanity (Anuar, Bahari, &Doktoralina, 2019; Hassan, 2014).

CONCEPT OF SUSTAINABILITY OF HUMAN DEVELOPMENT

Generally, sustainability is often associated with development and the environment. Bruntland (1987) stated that sustainability means meeting current needs without compromising the needs of future generations. However, in the eyes of Islamic leaders, sustainability is more about equilibrium, equality and justice in managing and administering natural resources for the sake of humanity. Hasan (2006) stated that sustainability is a balance between economics, society and the environment in meeting spiritual needs of human by considering the material as economic measures. Nouh (2011) divided sustainability into two components: first, achieving economic, social and spiritual balance for human development; second, achieving environmental balance for the benefit of human beings. According to them, the use and distribution of resources among the inhabitants must be efficient and optimal, considering the limited resources.

From the view of Islamic scholars, it can be concluded that sustainability from an Islamic perspective is a balance in the use of natural resources for the economic, social, and spiritual benefits of the past, present, and future. In short, sustainability is balanced, fair, and continuous in all aspects of human life, including spiritual and physical development. There are seven principles of sustainability of human development as proposed by Khan (2001) which is to avoid waste; establishing rules, and evaluating oneself through history; maintaining a balance in the thinking, actions, and the usage of resources; accountability in governance and administration; creating equity and justice in the economy and business; purification of the soul (*tazkiyyah al-nafs*); and conversation and development of resources in the service for humans and other beings.

However, according to Matali (2012), there are eight principles of sustainability in the Quran which includes 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-nafi‘ (the use of knowledge and science). Nouh (2011) proposed five principles for achieving sustainability of human development which comprises of human dignity, comprehensive environment, equilibrium, resource availability and environmental protection. The views of these three Muslim scholars differ in numbers but the principles were addressed with the same major

ground of justice and equality as the fundamental principles of sustainability of human development in Islam.

In addition, Majid, Hanita, and Hussaini (2011) presented six conditions for achieving sustainability, namely understanding and belief in line with shahada; performing the duties of a khalifa; uphold the rules of Allah SWT; establishing strong foundations based on Qur'an and Hadith; persevering Islamic identity and principles in all aspects of life; and the creation of Islamic state that is based on sharia law. Meanwhile, Hossain (2014) presented four aspects of sustainability, namely equilibrium, economic equality, prohibition on usury, and prioritizing ethics in various aspects. These aspects refer to the elements of sustainability of human development in Islam.

According to the views of the scholars of Islam, principles of sustainability in Islam involves the three-dimensional relationship between human beings and Allah SWT, human beings amongst themselves, and human beings with the environment. These relationships need to be treated fairly and equitably and should be maintained as much as possible so that everything done is for the appeasement of Allah SWT. Based on the previous discussion, it can be concluded that several aspects need to be studied in understanding the concept of sustainability of human development from an Islamic perspective. The first aspect is related to the definition; second, primary sources of reference; third, principles; and fourth, sustainability elements.

PROBLEMS OF WAQF INSTITUTIONS IN NORTH-EASTERN NIGERIA

Waqf institutions in Northern Nigeria have not been performing well to the expectation of stakeholders, even though laws have been enacted for their administration, but several attempts have been made to improve the level of compliance in the collection and distribution Waqf in the region (Jamila, 2021).

Jaffri (2019) found that lack of uniformity in fatwah, the centralized administrative authority for waqf to few people, and low compliance from potential donors in the society were partly responsible for the weak waqf control in Northeastern Nigeria.

Hamzah and Saheed (2018) found that improper administration was one of the causes of the underperformance of waqf institutions in Nigeria. Maidoki and Sani (2018) found that in Sokoto State and home of the caliphate, in particular, one of the problems of waqf institutions is poor participation from rich people amidst a high number of vulnerable in the area that is in high need of receiving prompt assistance and waqf shares for their daily need.

Rashid (2011) outlined a list of problems, which have worked against the optimal utilization of waqf. He suggested a way forward for revolutionizing waqf institutions to achieve their inherent objectives. He also discussed six issues as follows: the survey of waqf properties, their importance and suggested legal structure, the need for democratization of waqf administration, the revival of family awqaf, how to avoid wastage of waqf funds on litigation, how to recover seized waqf properties without going to the court and future directions in the development of waqf properties. Obaidullah (2014) asserted that most waqf laws were affected by colonial influences and dominated by secular laws in many Nigerian communities. Obaidullah's findings were in consonance with the findings of Oseni (2012), who concluded that the Nigerian waqf arena was distorted by colonial powers in Northern Nigeria. But their works did not focus on the strongest and current problem facing waqf administration in North-eastern Nigeria which is lack of knowledge and awareness on the role of waqf institutions in youth empowerment, reducing security challenges in the region as

well as general aspect of human sustainable development. Below are the key problems faced by Waqf institutions in the study area:

1. **Poor Administration:** Improper administration was one of the causes of the underperformance of waqf institutions in North-eastern Nigeria.
2. **Poor Participation:** It is believed that in the North-eastern Nigerian States, one of the problems of waqf institutions is poor participation from wealthy people amidst high numbers of the beneficiaries in the area. This scenario reflects a true mismatch between potential waqf incomes and potential consumption rates in the affected areas.
3. **Low trust and confidence:** This is one of the major factors responsible for the low public patronage to waqf institutions in North-eastern Nigeria. It is considered as the major factor for the institution's inability to alleviate poverty and to promote human sustainable development.
4. **Stakeholders' Negligence of their responsibilities:** The stakeholder's authority and influence on waqf institutions may be responsible for either the successful administration of waqf or for their underdevelopment and mal-administration. If the leaders performed their responsibilities properly, waqf would work effectively to alleviate poverty and sustain human development in various capacities.
5. **Lack of Knowledge and awareness:** It is observed that there was a lack of awareness and knowledge among people regarding the donation of waqf more especially in local villages across the region where many people among the farmers, herders, businessmen, and women are unaware or unprepared to sacrifice a portion of their wealth as waqf (Mahadi, 2019).

In light of this, an attempt on how the integration of Waqf properties play a commendable role for human sustainable development especially youth and women empowerment in Northeastern Nigerian is highly needed.

ROLE OF WAQF MODEL ON HUMAN SUSTAINABLE DEVELOPMENT (HSD) IN NORTHEASTERN NIGERIA

Different types of researches from different angles by different scholars from various subdivisions have been conducted on challenges faces people living in rural areas, the impact of poverty on their social and religious practices particularly the northeastern region where several recommendations are highlighted but still people are suffering tremendously.

It is believed and attested that achieving the objectives of human sustainable development (HSD), is not an easy task. One of its major challenges is relying solely on limited source of financing by the government and NGOs, official development assistance, and loans from multilateral financial institutions that becomes a deadly virus in the struggle of achieving the desired agenda. (Adamu, 2022).

In Islam, the vision of human sustainable development (HSD) does not only rotate around the realization of income and wealth equity but also to fulfill spiritual and non-material needs in addition to sustaining long-term economic development (Chapra, 2008). The need for achieving this prosperity has been discussed in Islamic literature with the concept of maqasid al-shariah. The reason for the existence of maqasid al-shariah is to fulfill the interests of all mankind (jalb al-masalih) and avoid danger (daf 'al mafasid). Imam al-Ghazali classified the maqasid al-shariah into five main categories, namely protection of faith (deen), protection of life (nafs), protection of intellect ('aql), protection of lineage (nasl), and protection of wealth (mal) (Chapra, 2008).

North-eastern Nigeria witnessed numerous challenges for achieving human sustainable development (HSD) and many alternatives have been discussed in several attempts and occasions for finding a proper and long-lasting alternative for achieving the goal where many Nigerian researchers recommend Waqf as a great alternative to the task (Adamu, 2022).

Waqf or Islamic endowment (plural Awqaf) is a key non-profit institution in Muslim societies that historically played an important role in providing social services and contributing to human development. In many Muslim countries, the Waqf sector has become dormant and it contributing little to social and economic human development. There have been some attempts in some countries to revive Awqaf by providing an enabling environment for the human development and to increase the impact of the Awqaf sector by enlarging its size and enhancing the efficiency, effectiveness, and productive capacity for sustaining human development in their communities. Looking at the economic situation of Muslim countries today where Nigeria is included in terms of the high rate of unemployment, 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 and low level of food production as well as other different challenges necessitated to look at the institution of Waqf more profound as an authentic, reliable and relevant socio-economic tool for minimizing or solving such problems and to serve as an alternative for achieving human sustainable development (HSD).

Aliyu (2018) found that over its historical development, active waqf institutions have helped in lessening the burden of tax and budget deficits, promoting the public good, addressing inequality between rich and poor, removing greediness, and alleviating poverty. Abdullahi (2019) said that waqf institutions if incorporated and properly connected and channeled as ordained by Allah SWT, have the potential to boost Nigeria's infrastructure. Raimi et al. (2010) argue that if religious charity of waqf is properly administered it would be a relevant way of eradicating poverty in Nigeria and actualizing the millennium development goals (MDGs). Similarly, Adebayo (2011) agrees that waqf institutions would play a vital role in alleviating poverty in Nigeria if it were properly harnessed. Raimi et al. (2010) also concur with Ammani et al. (2014) that the northern states of Nigeria have adopted various measures such as zakat and waqf practices to curb the growth of poverty among individuals in the region. Moreover, they did not discuss the imposition of zakat on employment and empowerment among youth in the region. The current research seeks to fill the gap in their treatment of that topic.

Audu (2011) argues that waqf has the fiscal potency to stimulate economic growth of Muslim state if was properly administered within the central public economic policies of a state. This argument supports the central objective of the Shari'ah economic administration which is wealth circulation from rich to poor as mentioned in a hadith of the Prophet (peace be upon him):

“..that it is taken from the rich and given to the poor” (Al-Bukhari, 1987, Vol. 2, p. 104).

This proved that if waqf institutions perform well, the poverty alleviation through redistribution of wealth maintained, it can promote social justice in the society, create a friendly relationship between the rich and the poor, and lead to a crime-free society as well as sustaining human development.

Youth in North-Eastern Nigeria are in the dilemma, many of them are adversely affected by the conflict that disturbed their access to education and social services, and they have been pushed into violence or evil acts that directly or indirectly affect their social and psychological well-being. Even prior to the conflict, educational levels in the region was very low, and the average rate of

unemployment in the region is much higher than other regions. Unemployed people, out of school wards, widespread poverty, lack economic opportunities and other evil factors are still affecting human sustainable development at this critical point (Jamila, 2021).

To ensure human sustainable development remain stable, there must be a designed program to promote a multi-sectoral and integrated approach, these programs include entrepreneurship and vocational training, capacity building workshop, conflict resolution training, leadership and social cohesion activities such as inter-generational dialogues, youth-security providers' dialogues and recreational activities and all can be finance by waqf properties (Umar, 2021).

CONCLUSION

Waqf is an important tool in the Islamic socio-economic and human sustainable development. It played a significant role all through Islamic history where waqf institutions have provided social welfare services in many places around the globe. The formation of waqf institutions all over the Muslim world was indeed the result of kindness and act of religious observance towards God and it resulted in human social and economic sustainability as well as poverty reduction, poverty is commonly understood to exist when people lack the means to satisfy their basic needs. Practically, poverty reduction refers to a set of economic and humanitarian measures taken by authorities, corporate organizations and non-governmental organizations (NGOs) in order to distance people from the bondage of poverty permanently. There are so many ways established by Islam to handle poverty problem in the society. The best way is through charitable act which significantly played a dynamic role in alleviating poverty in many Islamic countries. Waqf is one of the long-lasting forms of charity established by Islam to alleviate poverty and to burst human sustainable development. To improve human sustainable development in a society though waqf some of the following steps are to be followed which includes Financing entrepreneur programs, Providing source of financing entrepreneurship to the poor or less privilege who are restricted from accessing external finance, this will easily enhance the poor to be able to be self-reliant.

RECOMMENDATIONS.

1. Leaders in the region like traditional rulers, government officials, and religious leaders are to double their effort in ensuring the effective administration in the available waqf institutions to function well and deliver their mandate.
2. Academic and administrative leaders in higher learning institutions in the region have a collective responsibility to ensure the proper organization of public lectures and leadership training courses on the administration of waqf in their respective areas.
3. The lack of adequate knowledge of waqf from people who are living in rural areas prevents the institutions from receiving maximum support and patronage from the masses more especially the farmers and herders, if corrected the problem will be solved.
4. The leadership of waqf institutions should be dominated by respected Muslim scholars, not politicians nor non-educative or those with questionable characters.
5. Serious measures need to be taken to have waqf institutions adhere to high standards of accountability like regular auditing, publicizing financial reports, and transparency.
6. Establishing new and contemporary programs like entrepreneurship training, opening skills acquisition centers, and job creation section under waqf institutions to address the existing challenges facing human sustainable development in the region.

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