






Waqf Institutions and Sustainable Development in Nigeria: An Analysis of Community Service Delivery

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Article Information:

Received November 15, 2024

Revised December 11, 2024

Accepted December 18, 2024

Keywords:

Community Service;
Sustainable
Development; Waqf
Institutions

Abstract

This study focuses on the contributions Waqf institutions make to community service delivery while critically examining their role in advancing sustainable development in Nigeria. In order to assess the impact of Waqf in sectors including education, healthcare, poverty reduction, and infrastructure development, the study uses both qualitative and quantitative data gathered through surveys, interviews, and document analysis. In order to highlight excellent practices and issues, case studies of prominent Waqf foundations in Nigeria are given, together with their accomplishments and shortcomings. The results show that although Waqf institutions have made important contributions to community service, issues including tax regulatory frameworks, low public awareness, and subpar management techniques have prevented them from reaching their full potential. The report emphasizes that in order to improve the operation of Waqf institutions, legal reforms, capacity training, and public-private collaborations are necessary. With a focus on its alignment with the Sustainable Development Goals (SDGs), the study ends by offering a roadmap for utilizing Waqf as a tool for sustainable development in Nigeria. There are suggestions on how civil society, religious institutions, and government agencies might work together to revive Waqf institutions for efficient community service delivery, which would eventually support social cohesion and national growth.

A. Introduction

An essential component of the Islamic socioeconomic system, waqf (Islamic endowment) has long been involved in meeting community demands and advancing sustainable development (Abdullahi, 2021; Rusydiana et al., 2024). According to Islamic law, waqf is the permanent allocation of assets such as real estate, structures, or cash for philanthropic or public uses (Muhammad, Fatimah, et al., 2024). Waqf institutions have made significant contributions to vital fields like infrastructure development, healthcare, education, and poverty reduction on a global scale (Amuda, 2019). Waqf has been formalized as a means

How to Cite : Muhammad, A. A., Ardo, A. M., Adam, M. B., Aliyu, S. A., & Muhammad, Z. J. (2024). Waqf Institutions and Sustainable Development in Nigeria: An Analysis of Community Service Delivery. *DIKDIMAS: Jurnal Pengabdian Kepada Masyarakat*, 3(3), 125–131. <https://doi.org/10.58723/dikdimas.v3i3.352>

ISSN : 2830-2834

Published by : Asosiasi Profesi Multimedia Indonesia

of promoting social welfare and accomplishing the Sustainable Development Goals (SDGs) in numerous nations with a majority of Muslims (Abdulkareem et al., 2020; Hisyam & Marwini, 2024).

The idea of Waqf has a long history in Nigeria, a nation with a sizable Muslim population, particularly in the northern areas where Islamic rule was prevalent. In many Nigerian communities, Waqf has historically acted as a vehicle for social welfare and community service by publicly or unofficially supporting the construction of schools, mosques, and hospitals (Ardo et al., 2024). Unfortunately, colonial interruptions, weak legal frameworks, low public awareness, and subpar institutional management have all contributed to the deterioration in the modern operation of Waqf institutions in Nigeria. Waqf is still underutilized as a tool for attaining sustainable development and tackling Nigeria's urgent socioeconomic problems, despite its promise (Muhammad, Fatimah, et al., 2024).

Nigeria confronts a number of issues that impede sustainable development, such as poverty, insufficient access to high-quality education, inadequate healthcare, and a lack of infrastructure, especially in underserved and rural areas (Sanyinna et al., 2017). According to recent reports, over 40% of Nigerians live below the poverty line, with socio-economic disparities more pronounced in the northern regions where insurgencies and economic disruptions have exacerbated existing vulnerabilities (Muhammad, Ardo, et al., 2023).

Waqf, a concept in Islamic law, is a special entity that allows for the dedication of assets for community welfare and guarantees ongoing charity services (Aly, 2017; Handayani & Kamilah, 2019). It has historically played a significant role in creating long-lasting welfare systems and enhancing government initiatives in community development. Waqf has its origins in Islamic customs in Nigeria, and its potential in modern-day Nigeria has been weakened by colonial meddling and administrative flaws.

Waqf supports sustainable development by providing long-term resources for healthcare, education, and poverty reduction. Research shows that Waqf systems in countries like Malaysia and Turkey are essential to reaching the UN's Sustainable Development Goals. However, Waqf's efficacy in Nigeria is constrained by a lack of institutional backing and public awareness.

By combining funds for long-term development initiatives, waqf institutions can potentially address these issues. Turkey and Malaysia are two nations that have shown how a properly run Waqf system may greatly advance national development (Ali & Kassim, 2020). Waqf's influence is still restricted in Nigeria, nevertheless, because of a lack of institutional frameworks and a failure to incorporate modern socioeconomic development techniques. This disparity calls for a critical examination of Waqf's contribution to sustainable development and community service in Nigeria (Muhammad, Idriss, et al., 2024).

Waqf has not been successfully used in Nigeria to meet the urgent demands of sustainable development, despite its historical relevance and promise. Mismanagement and underutilization of endowed wealth result from Nigeria's disjointed and inadequate legal and administrative frameworks governing Waqf (Ahmad, 2019; Ahmad & Rashid, 2016). Furthermore, the Muslim community is not well-informed on the significance of Waqf and its capacity to promote communal growth.

In addition, the lack of thorough research on the modern use of Waqf in Nigeria has resulted in a knowledge gap that prevents stakeholders and policymakers from having enough information to make wise choices (Muhammad, Syamsuddin, et al., 2023).

Waqf institutions in Nigeria are currently not up to date, despite the fact that they may support governmental and non-governmental initiatives in tackling socioeconomic issues (Abdulkareem et al., 2020).

Case studies highlight the potential of Waqf institutions in community service and sustainable development in Nigeria. The IHSAN Zakat and Waqf Foundation in Bauchi, Nigeria, use Islamic philanthropy methods to support healthcare programs, education, and poverty alleviation. The Al-Ikhlas Waqf Trust Foundation in Maiduguri, Borno State, empowers internally displaced people by financing humanitarian endeavors using Waqf holdings. The Tafarkin Tsira Islamic Center in Azare, Bauchi State, blends community outreach initiatives with conventional Islamic teaching, offering religious education, marriage counseling, and food distribution. These institutions demonstrate the importance of organized administration and legal frameworks in maximizing Waqf's potential for sustainable development in Nigeria.

Community service delivery through Waqf can have a significant impact on Nigeria, but inefficiencies plague modern procedures. Nigeria's Waqf institutions face several challenges, including lack of a thorough legal framework, poor public awareness, and weak governance, transparency, and insufficient finance.

Nigeria can learn from the success stories of Malaysia, Turkey, and Indonesia in incorporating Waqf assets into national development plans, focusing on healthcare and education. Turkey's capacity to finance public welfare initiatives has improved due to the revitalization of traditional Waqf properties. However, Nigeria faces several research gaps, including limited empirical studies, insufficient attention to community service delivery, lack of comparative analysis, weak integration with Sustainable Development Goals (SDGs), and a lack of policy-oriented research.

By investigating the contributions made by Waqf institutions to the provision of community service in Nigeria and their possible role in attaining sustainable development, this study aims to close these gaps. It aims to identify the challenges faced by Waqf institutions, analyze their impact on various sectors, and propose strategies for their revitalization and integration into national development plans.

B. Methods

In order to investigate the role of Waqf institutions for sustainable development in Nigeria, specifically in the field of community service delivery, this study combines qualitative and quantitative research methods with components of case studies, interviews, surveys, and descriptive analysis. A thorough grasp of the operational, historical, and developmental facets of Waqf institutions in the nation is intended to be provided by the study methodology. The case study design permits a targeted investigation of certain Waqf foundations and their functions in providing community service, while the qualitative approach permits a thorough examination of the difficulties and contributions of Waqf organizations in the community service delivery. In order to obtain insight into the impact of these services, the data was gathered through semi-structured interviews with important stakeholders, such as Waqf administrators, religious scholars, community leaders, and beneficiaries, as well as Focus Group Discussions (FGDs) with members of communities that benefited from Waqf projects. Then, secondary data was also gathered from government publications, books, scholarly journals, and Waqf institutions' organizational records. Financial records, project assessments, and policy documents related to Waqf and sustainable development will all be analyzed as part of this. Nigerian Waqf institutions would be chosen for in-depth examination according to their operating scope, geographic location, and community service contributions for the period of five years (2020-2024). These could be the Tafarkin Tsira Islamic Center, Azare, Al-Ikhlas Waqf Trust Foundation, Maiduguri, and IHSAN Zakat and Waqf Foundation Bauchi. The case studies will emphasize these institutions' socioeconomic influence, difficulties, and best practices. The qualitative information gathered from interviews and focus group discussions will be examined using thematic analysis. We'll identify and talk about key themes such as community attitude toward Waqf institutions, the difficulties of managing Waqfs, and alignment with sustainable development goals. The secondary data will also be subjected to content analysis, which will concentrate on trends, patterns, and how well Waqf institutions provide community services. Purposive sampling will be used in the study to choose case studies and interview subjects. This guarantees that the study includes persons and organizations with firsthand knowledge or proficiency in Waqf administration and community service provision. All volunteers will be asked for their permission, and ethical approval will be acquired. To safeguard the identities of study participants and participating organizations, confidentiality and anonymity will be upheld. The research will be able to thoroughly assess the potential, difficulties, and contributions of Waqf institutions in Nigeria in providing community services and advancing sustainable development.

C. Result and Discussion

Based on case studies and the reviewed literature, the analysis of Waqf institutions in Nigeria provides important new information about their current situation, difficulties, and contributions to community service and sustainable development. Key findings and their implications for practice and policy are highlighted in this discussion.

1. Waqf's Contributions to Nigeria's Sustainable Development

According to the study, despite their small size, Waqf institutions in Nigeria are crucial in tackling socioeconomic issues, especially those related to healthcare, education, and reducing poverty. For example:

- a) **Education:** Organizations like as the Tafarkin Tsira Islamic Center Azare and the IHSAN Zakat and Waqf Foundation provide educational resources, repair schools, pay rent fees to widows /orphans and support scholarships. In line with the Sustainable Development Goal (SDG), these initiatives are to burst Quality of Education.

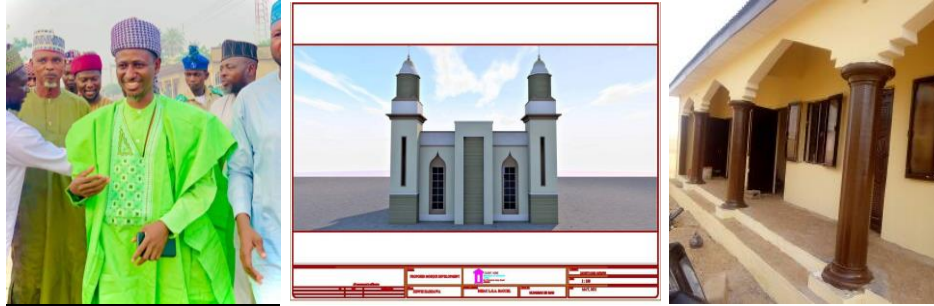


Figure 1. Picture of renovated learning centre by the Waqf institutions and Masjid Project

- b) Healthcare: Waqf-supported healthcare initiatives, such as free medical outreach by At-Tamannah Islamic Waqf Foundation and An-Saruddeen Society of Nigeria, improve access to basic health services and clean water for underserved communities, addressing challenges related to SDG 3 (Good Health and Well-being).



Figure 2. Picture of a local well under construction by the Waqf institutions and Tree Planting Project

- c) Poverty Alleviation: Tafarkin Tsira Islamic Center and IHSAN Zakat and Waqf Foundation's food distribution and money assistance offer immediate respite while promoting long-term socioeconomic stability.



Figure 3. A Picture of Awareness and Distribution of relief Materials Program by the Waqf Institutions Although these efforts are praiseworthy, a lack of public awareness, inadequate institutional frameworks, and resource constraints limit their scope and influence.

2. Challenges Hindering Nigerian Waqf Institutions

The results point to a number of structural issues that limit Waqf institutions' potential which include:

- Regulatory Vulnerabilities:** Inconsistent governance, improper asset management, and ownership issues arise from the lack of a thorough legal framework for Waqf management.
- Limited Public Awareness:** The idea and advantages of Waqf are not well known among many Nigerians, especially prospective contributors. As a result, Waqf activities receive less finance and community involvement.
- Institutional Capacity:** In Nigeria, waqf institutions frequently function with insufficient funds, subpar records, and inexperienced leadership. As shown with the Al-Ikhlās Waqf Trust Foundation, for instance, a large number of Waqf assets are either ignored or misused.

- d) Insecurity Security issues make it difficult for Waqf-funded initiatives to be implemented successfully in conflict-affected places like Maiduguri, especially for rural and displaced communities.

These difficulties show that in order to fully realize the potential of Waqf institutions, structural changes and more cooperation between stakeholders are required.

3. Comparative Analysis of Effective Waqf Techniques

The study also looked at successful Waqf models from countries including Indonesia, Malaysia, and Turkey. Key points include:

- a) **Centralized Management:** Nigerian governance concerns could be addressed by adopting Malaysia's state-run Waqf boards, which guarantee accountability and effectiveness in resource distribution.
- b) **Integration with Development Goals:** Waqf institutions in Turkey enable wide-ranging impact by coordinating their programs with national development priorities. A similar method in Nigeria could strengthen the role of Waqf in meeting SDGs.
- c) **Capacity Building:** Training programs for Waqf management, as witnessed in Indonesia, strengthen the professionalism and efficacy of Waqf institutions.

It will take a lot of work to modify these methods for the Nigerian context in terms of developing capacity, engaging stakeholders, and creating policies.

4. Research Gaps and Implications for Policy and Practice

The study found that empirical research on Waqf in Nigeria was lacking, especially when it came to how it was incorporated into frameworks for sustainable development. To close these gaps, we need:

- a) **Waqf Asset Mapping:** An extensive national survey to record the use of current Waqf properties.
- b) **Policy Advocacy:** Creating institutional and legal structures to assist Waqf activities, including as tax breaks for contributors.
- c) **Campaigns for Awareness:** Initiatives to raise community awareness of Waqf and its advantages.

5. Implications of Findings

- a) **For Policy:** To regulate and standardize Waqf practices, policymakers should give top priority to the creation of a national Waqf commission. A commission of this kind might supervise program execution, asset management, and conflict settlement.
- b) **For Waqf Institutions:** To improve their operational effectiveness, institutions need to make investments in professional development programs, capacity-building projects, and alliances with foreign organizations.
- c) **For Communities:** In order to mobilize resources and guarantee that Waqf institutions continue to be responsive to community needs, greater awareness and engagement are essential.

The results highlight the substantial yet untapped potential of Nigerian Waqf institutions to support community service and sustainable development. Waqf institutions can significantly contribute to socioeconomic growth and the improvement of the lives of marginalized groups by tackling recognized issues and taking inspiration from effective global practices.

The study suggests several improvements to Nigerian Waqf institutions, including the establishment of a National Waqf Commission, comprehensive legislation for Waqf governance, and incentives for donations. Training for Waqf managers, partnerships with international organizations, and the adoption of technology are also suggested. Public awareness campaigns, involvement of women and youth, and cooperation with religious leaders are also suggested. Resource mobilization and asset development are also suggested, with statewide surveys and asset development programs. Diversified funding sources are also suggested. Waqf projects should align with national development goals, such as poverty reduction, health, and education. Focus should be on areas affected by conflict and support sustainable projects like environmental conservation and renewable energy. Regular monitoring and evaluation are also suggested, with performance metrics, regular audits, and impact assessments. These suggestions aim to strengthen Waqf institutions, ensuring their potential for community service and sustainable development.

D. Conclusion

The study on Nigerian Waqf institutions and their contribution to community service and sustainable development emphasizes the enormous potential of Islamic philanthropy systems in tackling pressing socioeconomic issues. In Nigeria, waqf institutions have made noteworthy contributions to social welfare, healthcare, education, and poverty reduction, all of which are in line with a number of Sustainable Development Goals (SDGs). Systemic issues such as weak institutional capacity, public awareness, regulatory frameworks, and security concerns in conflict-affected areas, however, limit these contributions. Nigeria's Waqf practices exhibit shortcomings in terms of stakeholder participation, asset management, and policy execution when compared to successful models in nations like as Malaysia and Turkey. Structural changes, more capacity-building initiatives, and the creation of centralized, standardized Waqf management systems are necessary to address these issues. According to the study's findings, Waqf institutions may play a far bigger part in sustainable development if they are revitalized. This is especially true when it comes to offering long-term solutions to Nigeria's problems with poverty, healthcare, and education.

E. Acknowledgments

In this regard, we want to acknowledge the unwavering support rendered by Nigerian security agencies during the visit to some remote areas, and the cooperation of traditional rulers and religious scholars for their participation in the interview as well as the Waqf administrators for their mutual support with relevant information and documents for the success of the research.

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