



## Analytical Overview of the Role Played By Waqf in Poverty Alleviation: A Case Study of Sokoto State, Nigeria

Abubakar Yusuf Sanyinna<sup>1</sup> and Muhammad Farihal Osman (PhD)<sup>2</sup>

<sup>1</sup>Chief Lecturer, Department of Economics,  
Shehu Shagari College of Education, P.M.B. 2129, Sokoto, Sokoto State, Nigeria  
([abyusan@gmail.com](mailto:abyusan@gmail.com), +60102724115)

<sup>2</sup>Senior Lecturer, Islamic Business School  
College of Business, Universiti Utara Malaysia, Sintok, 06010, Kedah, Malaysia  
([farihal@uum.edu.my](mailto:farihal@uum.edu.my), +60194145075)

### ABSTRACT

**Purpose** – This is an exploratory research aimed at unveiling many myths surrounding the prevalence of poverty in the Nigerian State of Sokoto. It attempts to disclose the failure of previous conventional poverty-alleviation programs and suggests ways to reinvigorate the development of waqf properties to achieve sustainable poverty alleviation in the State.

**Methodology** – Qualitative approach is adopted in conducting the research and the data is collected through relevant literature survey, face-to-face interview, observation and archival studies. Descriptive technique is used in analyzing the data.

**Findings** – It becomes certain that poverty in Sokoto State remains resistant to all successive conventional measures of its alleviation. It is discovered that the potentials of waqf are not adequately harnessed for sustainable poverty alleviation. Thus, there is a need for re-focusing the activities of waqf institution towards achieving the ultimate goal.

**Consequences** – Weak management of waqf properties amounts to waste of hard-earned resources. While prevalence of poverty culminates in the rising rate of ignorance, unemployment, hunger, diseases and social vices.

**Suggestion** – All stakeholders in the phenomenon; arms of government, the rich, scholars and the general public, should be alive to their respective responsibilities. Unlike zakah that has confinements and limitations, waqf has an open-ended pooling system that can squarely tackle the problem of poverty if professionally managed.

**Keywords:** micro-small-and-medium enterprises (MSMEs), Nigeria, poverty alleviation, Sokoto, waqf

### INTRODUCTION

According to Shirazi, Obaidullah and Haneef (2015), the poverty that is currently bedeviling the developing countries is a product of numerous inter-related factors which include the following:

- Low economic growth;
- High inflation;
- Rising rate of unemployment;
- Sectarian strife;
- Terrorism-related violence; and
- Corrupt governance and civil indiscipline.

However, in Nigeria, as Egharevbe, Iruonagbe, Azuh, Chianor and Suleiman (2016) rightly observed, poverty has many manifestations which include, *inter alia*, the following:

- a) Inadequate basic amenities for decent life which consist of potable water, health care and education;
- b) Lack of assets, such as land, tools, credit and supportive networks of institutions and agencies;
- c) Unsuitable flow of income that can guarantee minimum provision of food, shelter and clothing;
- d) Persistent alienation of masses in the vital issues of national interest including participation in politics and pursuance of basic education.



Over the previous decades, various poverty measurements are used by developed countries and global organizations to develop programs that provide assistance to the poor (Rodríguez, Giménez Thomsen, Arenas and Pagell, 2016). However, most of these programs, as Sarah (2010) and Shah (2013) revealed, are not primarily meant to eradicate poverty, but to provide essential aid during periods of illness, disability, or famine. Notable among these aid-providers include the following:

- Global organizations, such as the UNDP, UNICEF and IFAD;
- Aid agencies supported by developed countries, such as USAID, and British Council;
- Nongovernmental (mostly non-profit) organizations, Doctors Without Borders, Red Crescent and Red Cross; and
- Private development banks, such as *Grameen* bank.

According to Iman and Sabit (2014), *waqf* is the most effective non-governmental institution for alleviating poverty in the Muslim Community. It is a vital source of wealth and prosperity for the poor if the mobilized properties are properly developed. *Waqf* also can be a mix of financial and commercial institutions that combines the components of fixed savings and investments to produce more income for the poor through various Islamic financing techniques (Shirazi *et al.*, 2015). Under special regulations of the *Shari'ah*, as Mahamood and Ab Rahman (2016) revealed, the *waqf* institution can be a source of revenue generation which is used to cater for the general welfare of the society, especially in the provision of basic infrastructures, such as mosques, schools, hospitals, graveyards, and orphanages.

## BACKGROUND OF THE STUDY

The contemporary Sokoto State constitutes the nucleus of the famous nineteenth-century Sokoto Caliphate established by the renown Islamic revivalist, Uthman bin Muhammad bin Uthman bin Salih, popularly known as Usmanu dan Fodiyo (1754-1817) in 1804 (Suleiman, 2010). The State has a population of over four million, 99.9% of which is Muslim (Sokoto State Government Diary, 2010). Agriculture is the mainstay of its economy, and is carried out in large-scale during the four-month raining season that commences in June (Gatawa, 2013). Cash crops that include sugarcane, tomato, tobacco, onion and rice, are produced in the riverine floodplains. In the upland, food crops are cultivated, particularly maize, millet, guinea corn, cassava, beans and cowpeas. Moreover, dry-season irrigation contributes significantly in the State's agricultural sector which is largely carried out in the marshes along the *Sokoto* and *Rima* rivers. The two major dams of Bakalori and Goronyo are the catalyst of dry-season farming activities in the State (SSG Diary, 2010).

Sokoto State is one of the areas with largest concentration of livestock in Nigeria. This makes the State a hub of business in hides and skin, and finished leather products (Agboola, 2012). The State is endowed with large deposit of kaolin and limestone which attracted the establishment of a high-capacity cement company in the suburbs of the State capital (Udo, 2013). Ironically, despite all these abundant economic endowments in the State, poverty appears to be rising at an alarming rate especially in the rural areas.

It is against this backdrop that the study finds it imperative for the people of this *Shari'ah*-compliant State to apply the Islamic panacea treat the peril of poverty that is rapidly ravaging their community. With rigorous enlightenment campaigns on the importance *waqf* in curbing poverty, the teeming Muslim population of the State will definitely respond positively. Thereafter, the most efficient management team should be put in place to effectively administer the mobilized funds.

## STATEMENT OF THE PROBLEM

This study is basically a problem-solving endeavour. The problem is the rising rate of poverty in Nigeria with Sokoto State among the worst hit areas. The State has all the necessary potentials for creating an effective mechanism of curbing poverty through proper mobilization of *waqf* funds, as it is successfully tried in some parts of Muslim world (Affandi and Nufus, 2010). It is revealed that from the world's 1 billion *extremely* poor people 60% are living in just five countries in 2011 which include India, Nigeria, Democratic Republic of Congo, Bangladesh and China (United Nations MDGs Report, 2015). About 54.4% of the Nigeria's population is living under \$1.25 a day, out of which 68% are living in the Muslim-dominated North (Muhammad, 2016; Okpi, 2013). The latest values of HDI report on Nigeria shows that the country is ranked 156 with the value of 0.459 among 187 countries (UNDP *HDI Report on Nigeria*, 2015). Thus, Nigeria has a low level of human development, lagging behind many poor countries of Africa.



## OBJECTIVES OF THE STUDY

The study is conducted to achieve the following objectives:

- To identify the extent and causative factors of poverty in Sokoto State
- To find out the practice of *waqf* in Sokoto State
- To determine the impact of *waqf* on poverty alleviation initiatives in Sokoto State

## RESEARCH QUESTIONS

The following questions are framed to serve as guide in conducting the research in order to achieve the above-mentioned objectives:

- To what extent is poverty prevailing in Sokoto State?
- To what degree is *waqf* embraced by the people and authorities in Sokoto State?
- At what rate is the institution of *waqf* reducing poverty in Sokoto State?

## SCOPE AND LIMITATION OF THE STUDY

This study focuses on poverty alleviation in Sokoto State through proper mobilization and effective development of *waqf* properties. With a population of 4.5 million people, Sokoto State is one of the 36 States that constitute the Federation of Nigeria (SSG Diary, 2010). A *Zakah* and *Waqf* Committee was established by the State Government since 1988, therefore, this study will concentrate on the tripartite collaboration between the donor (*wāqif*), administrator (*mutawalli/názir*) and beneficiary (*mawqúflah*). The assumption is, if the rich are donating generously to *waqf* that is under proper management of pious and competent administrators, the rate of poverty in the State will be reduced dramatically.

Although *waqf* is more or less a special insurance scheme for the poor, the study has not delved into the area in order to avoid excessive expansion of its horizon. Ultimately, since this study is conducted in only one out of 36 contiguous States of Nigeria, its findings may not be suitable for generalization. Moreover, another limitation of the study is its inability to have access to some vital documents of *Waqf* Committee, probably because of their sensitivity, or confidential nature.

## SIGNIFICANCE OF THE STUDY

The findings of the research are expected to benefit Sokoto State in particular and the Nigerian society in general, through the following ways:

- The earning potentials of the poor will be judiciously harnessed to make them permanently self-reliant. This is by using *waqf* assets to create/finance community-based cottage industries as well as micro-small- and medium-scale enterprises (MSMEs) for the actively-productive poor.
- The rate of unemployment in Nigeria will be lowered drastically with the creation of self-sustaining private enterprises, and developing human resources.
- The current poverty-alleviation programs of the State and Federal governments will have significant impetus with the success of ideal *waqf* administration which aims at financing the poor to make them economically self-reliant.

## LITERATURE REVIEW

This study revolves around three major premises with particular reference to Sokoto State in North-Western part of Nigeria, which include:

- Rising waves of poverty across the world;
- Resuscitation of the institution of *waqf* as an effective means of alleviating poverty in the Muslim World; and
- Harnessing the earning potentials of the poor through effective management of *waqf* funds to create/finance MSMEs to make them self-reliant.

According to Rao and Sanyal (2010), poverty is a complex term that scholars are never unanimous on its definition. This is because human beings require varieties of basic materials to attain decency of life and sustainable happiness (Rao and Sanyal, 2010). Variation of these basic materials has to do with socio-cultural, economic and geographical background of people.

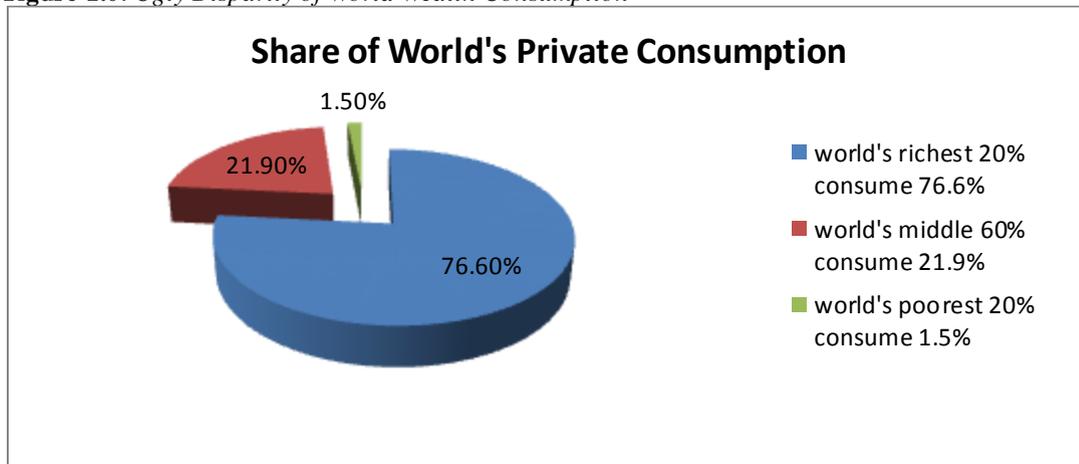


According to the United Nations Food and Agriculture Organization (UNFAO Report, 2015) from the 7.3 billion people currently living in the world, about 795 million people, corresponding to one in every nine persons, are severely suffering from chronic undernourishment. All of them, except 15 million that live in the developed countries, are citizens of developing countries (Rosen, 2014).

Many Muslim scholars (Shirazi *et al.*, 2015) perceive poverty as a complex condition that is not confined within the boundaries of income, but it encompasses socio-political and economic exclusion. The complexity of poverty connects it with deprivation of basic health care, education, freedom of expression and engagement in chosen occupation and civil service (Burchi and De Muro, 2016). Poverty, therefore, in all its ramifications, is believed to be harmful not only to individuals but the entire society. This is practically witnessed in the current Arab Spring in some parts of North Africa and the Middle East (Ali, 2013).

According to the United Nations Development Plan (UNDP Report, 2014), the wealthiest 20% of the world accounted for up to 76.6% of total private consumption, while on the other hand, the poorest one-fifth (20%) accounted for just 1.5% as illustrated in figure 1 below.

**Figure 1.0:** Ugly Disparity of World Wealth Consumption



**Source:** World Bank Development Indicators, 2014 Private Consumption

The causes of this undesirable phenomenon are numerous including lack of individual responsibility, bad government policy, exploitation by the people and businesses with power and influence, or some combinations of these and other factors (UNDP, 2014). Definitely, this high-level of inequality affects social cohesion and leads to problems such as crimes, terrorism, and violence.

In Nigeria, despite the abundant human and material resources in the country, poverty constitutes the greatest obstacle in the pursuit of sustainable socio-cultural cohabitation and viable economic growth (Fields, 2014). For the past fifteen years, poverty rate in Nigeria appears to be rising dramatically, except between 2003-2004 and 2009-2010 when it declined marginally (World Bank, *Nigeria Economic Report*, 2013). Considering the rapid growth of the population, this implies that increasing number of Nigerians are living in poverty, especially in the rural areas, as depicted in table 1 below. It is not surprising, therefore for the country to be ranked number 153 out of the 186 countries of the world (U.N. Human Development Index, 2013).

**Table 1.0:** The Spread of Poverty in Nigeria

	2013 – 2014	2009 – 2010
<b>Per Capita</b>	%	%
Poverty Rate	62.2	62.6
Urban Poverty	52.2	51.2
Rural Poverty	73.4	69
	<b>2013 - 2014</b>	<b>2009 – 2010</b>
<b>Adult Equivalence</b>	%	%
Poverty Rate	48.3	46.1
Urban Poverty	36.8	34.3
Rural Poverty	57.4	52.9

**Source:** National Bureau of Statistics, Abuja, 2015



Moreover, as clarified in table 2 below, unemployment rate continues to rise as qualified and able-bodied younger generation are increasingly facing difficulties in securing dependable jobs. Upon all the numerous poverty-alleviation programs that ushered in the country for the past forty years, effective measures had not been taken to provide enabling conditions for simultaneous job creation (Muhammad, 2016). Taking these measures is necessary in order to keep pace with the rapidly working-age population.

According to National Bureau of Statistics (2017) as illustrated in table 2.0, the unemployment rate in Nigeria increased to 14.2 percent in the last quarter of 2016 from 10.4 percent a year earlier. It is the highest jobless rate since 2009 as the number of unemployed went up by 3.5 million to 11.549 million while employment rose at a slower 680.8 thousand to 69.6 million. The labour force increased by 4.194 million to 81.151 million and those detached from it declined by 625.7 thousand to 27.439 million. The unemployment rate was higher for persons between 15-24 years old (25.2 percent), women (16.3 percent) and in rural areas (25.8 percent). In the previous quarter, the jobless rate was 13.9 percent. Unemployment Rate in Nigeria averaged 9.76 percent from 2006 until 2016, reaching an all time high of 19.70 percent in the fourth quarter of 2009 and a record low of 5.10 percent in the fourth quarter of 2010.

**Table 2.0:** *The Rate of Unemployment among Qualified Nigerians*



**Source:** *National Bureau of Statistics, Abuja, Nigeria, 2017*

It is against this backdrop that this study finds it imperative for Sokoto State, which is under the *Shari'ah* system of governance, to devise a new strategy of developing the earning potentials its people thereby curbing the rising rate of poverty that is increasingly gaining ground everywhere in Nigeria. This strategy is all about harnessing the potentials of *waqf* which is largely misunderstood and practically underutilized in the State.

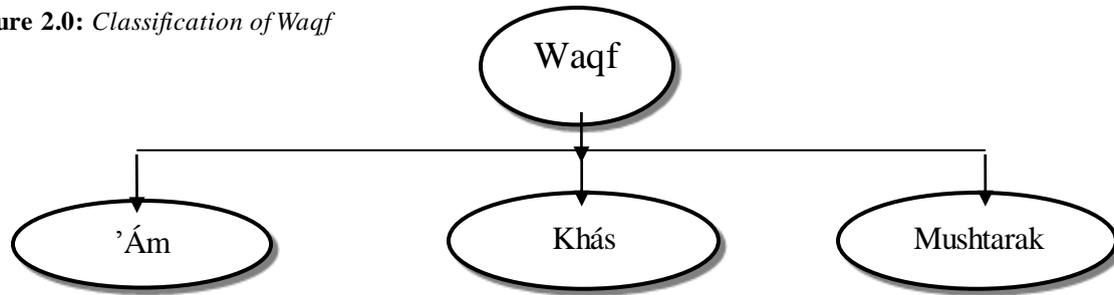
Over the past few decades, scholars have been conducting studies on the imperatives for the reinvigoration and revitalization of *waqf* as an effective means of curbing poverty in the Muslim Community (Babacan, 2011; Obaidullah, 2013). So far, little attention has been paid to this vital means of financing micro-, small- and medium-scale enterprises (MSMEs) for the overall human resource development and sustainable poverty alleviation (Ismail *et al*, 2013; Ali, 2014; Shirazi *et al*, 2015).

The creation of *waqf*, as Khan and Jareen (2015) clarified, can be either for the services of general public or for a specific group of people, everywhere or in a particular place. It can also be set for the combined purposes as Mahamood and Ab Rahman (2016) clarified, whereby part of the endowed property is kept for public utility and the rest is meant for fulfilling a specific purpose or serving specific people. This brings about the three



categories of *waqf* respectively; the public endowment (*waqf ʿám*), exclusive endowment (*waqf khás*) and dual-utility endowment (*waqf mushtarak*) as illustrated in figure 2.0 below.

**Figure 2.0:** Classification of Waqf



**Source:** Adapted from Mahamood and Ab Rahman, 2016

For centuries, *waqf* has been benefitting people and defraying public expenses (Shirazi *et al*, 2014). It has been a major means of funding mosques, graveyards, orphanages, schools, hospitals, bakeries, warehouses, mills, and numerous humanitarian or religious foundations (Bello, 2009). Similarly, Ali (2013) and Khan and Jareen (2015), discovered *waqf* as a major source of funding agriculture, horticulture and water resources during the previous centuries, as it was used to cater for the aged, infirm, destitute, and even animals (Mahamood, 2011).

## METHODOLOGY

In its process of data collection, this study depends heavily on *observation*, *archival studies* and *interviews* with open-ended questions. With this approach, the study is inevitably employing *qualitative* research method. This is because feelings, perceptions, views and opinions of people contacted in the course of data collection are required to be interpreted in words in most cases, rather than numbers.

## RESEARCH FINDINGS

In its fact-finding sojourn embarked upon from 1<sup>st</sup> June to 30<sup>th</sup> July, 2016, in order to find answers to the three fundamental questions of the research; this study employed all its three data-collection methods. The research was finally concluded with significant findings.

### Research Question One: *To what extent is poverty prevailing in Sokoto State?*

The answer to this question was largely obtained through participant and nonparticipant observation techniques. However, some interviews were conducted with some selected personalities in Sokoto State to secure more clarification. The research findings show practical prevalence of poverty in all parts of the State through many indications such as the following:

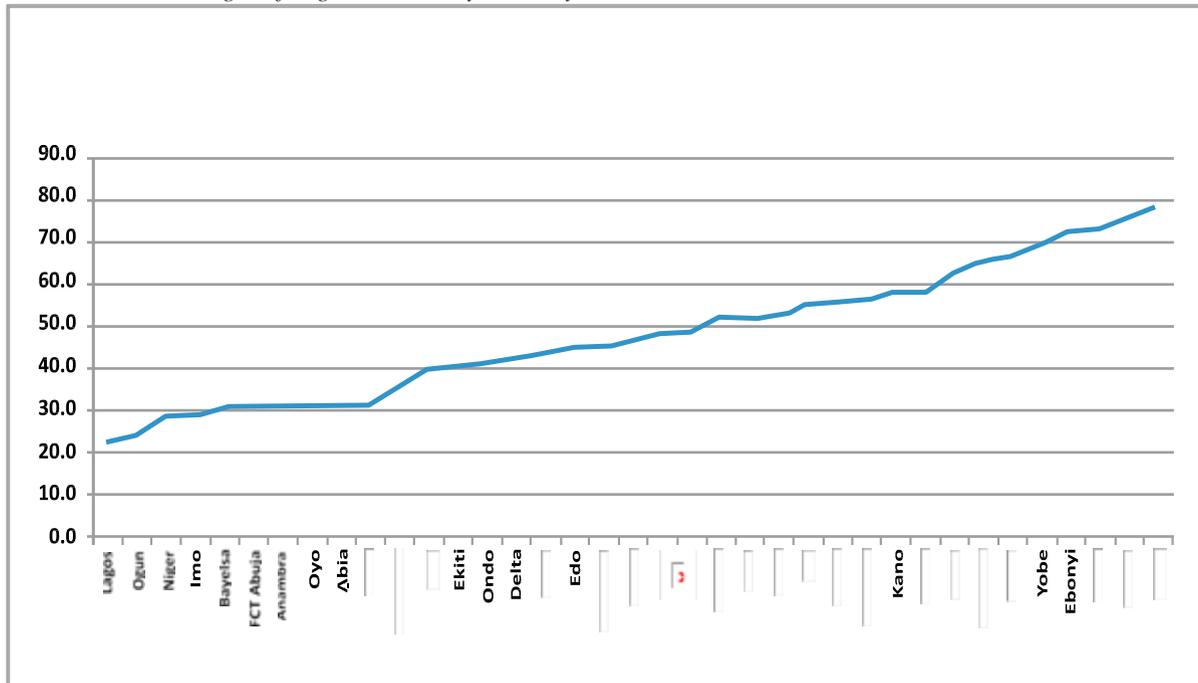
- Swelling number of beggars and sycophants besieging strategic places in the urban areas, and trooping into socio-religious gatherings, such as wedding and turbaning ceremonies. Most of these people are married with children and forced into sycophancy by harsh conditions (face-to-face interview with a 56-year old sycophant, July 4). Usually their presence in such places is noticed through ensuing pandemonium. In 2015, the ban imposed by the State government on begging along roundabouts in Sokoto city ended in total failure.
- Increasing number of school drop-outs due to the inability of parents to pay school fees which culminates in rampant cases of juvenile delinquencies especially during electioneering campaigns (face-to-face interview with a 67-year old retired headmaster, June 26). However, it is yet to prove the effectiveness of the State of Emergency on Education recently declared by the State Government.
- Rampant child labour and hawking glaringly witnessed in public-gathering places, especially motor parks, market places and main highways. It is discovered that almost all the affected children are censored directly, or indirectly, by their parents or guardians to partake in the unethical occupation (face-to-face interview with a 54-year old senior lecturer, June, 15, 2016). Pathetically, as Sulaiman (2014) discovered, 75% of males among these children ended up becoming morally bankrupt or high-class criminals, while 54% of the females among them will eventually take to prostitution which is more lucrative with 47% of whom experiencing illegitimate pregnancy.
- Nonexistence of any high-capacity manufacturing company in the State, besides the privatized 50-year old cement factory, despite the availability of numerous agricultural and mineral raw materials. This is not unconnected with lack of investment capital coupled with nonexistence of interest-free credit-creating facilities in the State (personal discussion with a 52-year old textiles dealer, June 10).



- Overdependence of the State Government on funds allocation from the Federation account for its capital and recurrent expenditures. This is because of the dwindling internally-generated revenue mostly accruing from the scanty cottage industries that are sluggishly operating in the State (World Bank *Nigeria Economic Report*, 2013). Therefore, unless with a strong home-based financial augmentation, the State Government cannot create or empower local industries.
- High mortality rate with multi-causal factors that stem from poverty. According to the World Health Organization (WHO) Report (2013), in Sokoto State 38% of women between 15 and 49 years die from preventable and/or curable maternal complications. Similarly, 20% of both sexes between 30 and 70 years from poverty-complicated diseases. While 38% of all the children below 15 years die from poverty-induced diseases.
- Gross under-cultivation of arable due financial constraints, or inadequate empowerment of active farmers. The *Encyclopaedia Britannica* (2012) describes Sokoto State as agrarian region placed on more than 80% of arable land, blessed with seasonal and permanent rivers and streams which guarantee fertile marshes for dry- and raining-season farming. However, only 47% of all the cultivatable land is fully exploited (face-to-face interview with a 48-year old agricultural extension officer, July 1). Thanks to modern transportation system through which staple food items are regularly imported from far and wide, otherwise the State that cannot feed itself would have plunged into famine.

Moreover, although poverty is a common phenomenon in Nigeria, but it is dynamically spread across the 36 contiguous States of the Federation. As shown in the table 3.0 below, Lagos State is relatively the least affected by the phenomenon with 22.9%. On the other extreme, however, Jigawa State recorded the highest poverty rate at 77.5%, while Sokoto State hit 72.5%. A critical observation of the report is clearly revealing that poverty has gained wider breeding ground in the Muslim Northern part of Nigeria than in the predominantly Christian South.

**Table 3.0:** Percentages of Nigerian Poverty Rates by States, 2015-2016



Source: National Bureau of Statistics, Abuja, 2016

**Research question two: To what degree is waqf embraced by the people and authorities in Sokoto State?**

The answer to this question was satisfactorily obtained through interview, observation and archival studies. Having analyzed the data collected, the findings revealed the extent of *waqf* acceptability in the ranks and files of Sokoto State. However, apart from some remarkable successes realized so far, the study discovered a lot of administrative challenges and logistic problems.

According to Maidoki and Sani (2015), as far back as 1988, the then State Military Government established Zakah and Sadaqah Committee that functioned under Ministry of Home Affairs. Later, in 2000, the civilian government of the State renamed it Sokoto State Zakah and Endowment Committee with expanded statutory





functions under the State Ministry of Religious Affairs. The Committee has its headquarters in Sokoto city, the State capital, and a branch in each of the 23 Local Government Areas of the State.

Based on its statutory assignment, the Committee is set to achieve the following objectives:

- Overall collection, management and distribution of *zakah* and *waqf*;
- Charity activities in areas of assistance to the needy, by settling medical bills and provision of health services;
- Provision of shelter and settling of genuine debts;
- Rehabilitating psychiatric patients and assisting victims of disasters;
- Provision of basic needs to the needy on special occasions; and educating new converts to Islam;
- Provision of welfare packages and training of orphans and the disabled to make them self-reliant;
- *Da'awah* and public enlightenment activities on the significance of *zakah* and *waqf* in Islam; and
- Investment of some funds in profitable businesses for income generation.

However, upon all these lofty objectives, this study finds it inappropriate to merge the two powerful financial institutions under single administrative machinery. Although *zakah* is more powerful in terms of its obligatory status, but scholars empirically proved that *waqf* is the most effective means of tackling economic problems due to its wider spectrum (Abdul Karim, 2010; Affandi and Nufus, 2010; Ismail, Zaenal and Shafai, 2013; Khan and Jareen, 2015). Very few people donate money for *waqf*, but this study observed that most of the mobilized funds used by all the 10 Sub-Committees in executing their activities emanated from *zakah*. The unimpressive number of non-cash *waqf* assets for the whole State as at December 31, 2014, is a clear indication of nonchalant attitude of the public towards this vital redistributive tool. The recorded *waqf* assets as obtained from the State Zakkah and Endowment Committee, 2014, are shown in the table 4.0 below:

**Table 4.0:** Non-Cash Waqf Items Collected in 2014

S/No.	District Name	Type of Waqf
1.	Bodinga	An Islamic school valued at N50, 000000, by Sahabi Bojo
2.	Wauru	A plot, by Abdul Qadir Mai Wurno
3.	Rabah	A bus valued at N1, 000000, by Haliru Bawa
4.	Tudun Wada	A motorcycle valued at N100, 000, by Ahmad Aliyu
5.	Wamakko	A plot valued at N20, 000000, by Mai Akwai Jaredi
6.	Kalambaina	Two bundles of textile materials valued at N50, 000
7.	Dandin Mahe	A farmland valued at N100, 000

**Source:** Sokoto State Zakkah and Endowment Committee, 2014

However, the study went ahead in its fact-finding mission. In his response to the researcher's structured questions posed on 9<sup>th</sup> June, 2016, on how to achieve those fundamental objectives, the Committee's secretary described their working modalities which specified the division of responsibilities based on the following sub-committees:

- a. *Health Committee*, in charge of;
  - Assisting the needy patients who cannot afford to buy prescribed drugs.
  - Settling of medical for the needy patients from the State's 23 Local Government Areas.
  - Donation of blood in the emergency occasions.
  - All other necessary medical assistance.
- b. *Shelter and Rehabilitation Committee*, in charge of;
  - Provision of permanent shelter or rehabilitation to the desperate poor.
  - Settling rentals or debts of tenancy for the poor.
- c. *Psychiatric Committee*, in charge of;
  - Collaborating with Psychiatric Hospitals in settling medical bills of mentally-impaired poor patients.
  - Rehabilitating the recovered patients.
- d. *Human Resources Development Committee*, in charge of;
  - Enhancing skill-acquisition programs for the poor and needy.
  - Promoting educational activities in the State.
  - Provision of capital for the economically-active poor.
- e. *Feeding Committee*, in charge of;



- Provision of food items to the poor in the Districts affected by calamities to cushion the effect of hunger and poverty.
- f. *Committee for the Welfare of Orphans*, in charge of;
  - Identifying the poor orphans and assisting them with the basic needs of life.
- g. *General Assistance Committee*, in charge of;
  - Liaise with diverse State Ministries to cater for miscellaneous needs of the poor.
- h. *Secretariat and Official Needs Committee*, in charge of;
  - Payment of monthly allowances to ad-hoc members of subcommittees.
  - Assisting new converts to Islam.
  - Supporting desperate travellers.
  - Procurement and maintenance of office vehicles, furniture and stationeries.
  - Coordinating general duties of subcommittees.
  - Coordinating expenditures and keeping accounts.
  - Sourcing for working funds from organizations and philanthropists.
- i. *Investment Committee*, in charge of;
  - Mobilizing investable funds and disbursing them in profitable businesses to create more wealth for the poor and needy.
- j. *Publicity and Enlightenment Committee*, in charge of;
  - Publicizing the activities of the Committee and its branches through print and electronic media, publication of pamphlets and stickers.
  - Organizing seminars, workshops and conferences on zakah and waqf.
  - Organizing interactive sessions with *Ulema*, organizations and donors, from time to time.
  - Maintaining the website of the Committee and using it to disseminate its activities.

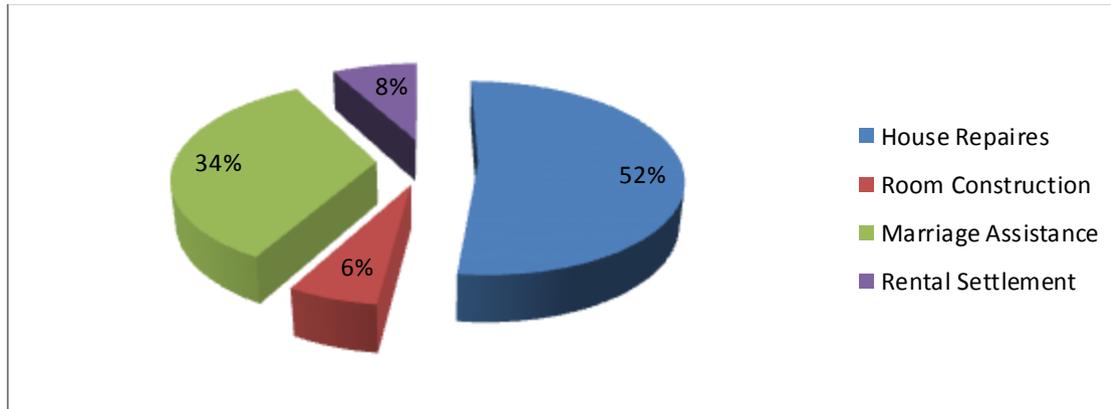
With the assignment of responsibilities to each of the 10 Sub-Committees, series of on-the-site investigation carried out by the researcher between December, 2015 and January, 2016, revealed a significant outcome in the year 2014. Starting with Human Resource Development Sub-Committee chaired by the Commissioner, Sokoto State Ministry for Religious Affairs, the following functions were executed during the year under review:

- i. Distribution of forty-eight million Naira (N48, 000000) as social security to inactive poor that included disabled persons, orphans, and the aged.
- ii. Disbursement of varieties of durable items to active poor as capital for micro- or small-scale enterprises. These include:
  - 80 deep freezers
  - 450 sewing machines
  - 420 grinding machines
  - 560 *Sokoto red* goats
- iii. Capacity-building training of 120 youths (males and females) on cottage industries, such as shoe-making, leather works, sewing, etc.
- iv. Provision of monetary business capital to 250 people with a minimum of N25, 000 and maximum of N50,000 each.
- v. Payment of school fees for 183 poor students.

When the researcher consulted the Sub-Committee for the Orphans, the Chairman gave an impressive description of its expenditure during the year under review. The total sum of twenty-four million, two hundred thousand Naira (N24, 200, 000) was expended on poor orphans and widows with an amount ranging from N10, 000 to N20, 000 each to enable them start micro, or small businesses, or purchase food items as the case may be.

As illustrated in figure 3.0 below, the Chairman of the Shelter and Rehabilitation Sub-Committee gave detailed break-down of his expenditure during the year under review amounting to eighteen million Naira (N18, 000000), in which 376 poor persons benefited.

**Figure 3.0:** *Expenditures of Waqf Shelter and Rehabilitation Sub-Committee, 2014*



**Source:** Sokoto State Zakkah and Endowment Committee, 2014

On visiting the Psychiatric Sub-Committee, the study gathered vital information on its efforts in rehabilitating the mentally-retarded persons brought by their relatives, or neighbours throughout the year under review. In collaboration with the Federal Psychiatric Hospital, Kware, Sokoto State, the Chairman of the Sub-Committee confirmed the disbursement of twenty-four million Naira (N24, 000000) for the treatment and subsequent rehabilitation of the discharged patients.

A far greater amount of money was confirmed to have been spent by the Health Sub-Committee, chaired by a renowned Sokoto-based philanthropist and preacher, during the year under review. Various health services for the poor were paid including feeding the needy in-patients, settling medical and surgery bills, procurement of blood, payment of laboratory tests and collaborating with major clinics and pharmacies in the provision of prescribed drugs to the poor patients. All these commitments engulfed seventy-two million Naira (N72, 000000).

As regards to Publicity and Enlightenment Sub-Committee, the study learnt that its assignment is multifarious in nature. Therefore, as Sub-Committee's Chairman clarified, a huge amount of money was expended during the year under review in the discharge of its statutory duties. Various sources of information dissemination were used to enlighten and keep the public abreast of the activities of all the Sub-Committees which include print and electronic media, radio and T.V. stations, seminars, workshops and open-air preaching. A total of twelve million, nine hundred and seven-six thousand Naira (N12, 976, 000) was spent in discharging its assignment.

Moreover, the study extended its investigation to the remaining four Sub-Committees of Feeding, General Assistance, Official Needs and Investment, but found them to be complimenting the activities of the six Sub-Committees mentioned earlier. They engage mostly in distributing large consignments of food items, clothing materials and small sums of money to the poor, orphans and the needy, especially during special occasions, such as Ramadan and the two *Eid* festivals.

The one significant episode discovered by the study is the personal attendance of the two most paramount leaders of the State in the major activities of the Committee; His Excellency, the State Executive Governor, and His Eminence, the Sultan of Sokoto Caliphate. This encourages other influential political and religious leaders to participate actively in all the ceremonial activities of the Committee at State, Local Government and District levels. Currently, there is no gainsaying the fact that the name of the Committee is a common household emblem for all and sundry in Sokoto State.

### **Research Question Three: At What Rate is Waqf reducing Poverty in Sokoto State?**

The study was prompted to pose this key research question by the discovery, in the research literature review, of immense socio-economic and religious contributions made by *waqf* in many parts of the Muslim World (Rashid, 2011; Ismail *et al*, 2013; Mahamood *et al*, 2014). In the previous centuries, *waqf* was the most effective source of complimenting major government expenditures in the fields of education, health, agriculture and public infrastructure (Cizakca, 2011). That was the time when the poor were always getting sanctuary in *waqf* for the satisfaction of their basic needs of life (Choudhury, 2011).

It is against this background, therefore, that the study attempts to find out the impact *waqf* in alleviating the pains of poverty among the poor in Sokoto State after many years of its operation. The findings, however,



discovered that there are some factors that are militating against the desired effectiveness of *waqf* in the State (personal discussion with a 60-year old Sokoto-based Islamic preacher, July 13, 2016).

First, the conservative perception extracted from the dominant *Maliki* classical books of jurisprudence that confine *waqf* to durable assets has seriously retarded its meaningful development in the area. Being a controversial issue, with the acceptance of the other deductive opinion that approves the donation of money and consumable items *waqf* many people may be willing to dedicate large sum of money into the cause. Moreover, this will pave the way to liquidating dormant or fruitless assets to develop new fruitful properties.

Second, as an independent financial institution, *waqf* has more generous potentials for combating poverty than *zakah*. Therefore, a unique administrative system is required for its development instead of keeping it as an attachment of *zakah*. The findings of this study reveal that most of people in the State are not fully enlightened about the multifarious significance of *waqf* which leads to rampant lukewarm attitude towards generous donating to it. The findings reveal that as it is impossible to get a town where *zakah* of any sort is not paid, it is very common so many towns that have not experienced real donation to *waqf*. This is because many people in the State cannot differentiate between *waqf* and normal charity (face-to-face interview with a 57-year old District Zakah Collector, June 30, 2016).

## CONCLUSION

This study is primarily carried out in order to sensitize the public about the remarkable contributions of *waqf* to the economic and socio-religious development of the Muslim Community. Considering the current alarming rate of poverty in Nigeria and, particularly in Sokoto State where the research was conducted, proper exploitation of *waqf* potentials is the best solution to the besieging predicament. Sokoto State is blessed with enormous sources of wealth, therefore the general public need to be encouraged by the authorities to harness the treasures through proper development of *waqf*. This will not only compliment the efforts government in the provision of basic amenities, but will effectively reduce the rate of poverty in the State.

## RECOMMENDATIONS

The findings of this study require the presentation of the following recommendations to all stakeholders in the struggle against poverty and deprivation in Nigeria.

- Considering the failure of numerous National and State Poverty-Alleviation Programs along the past forty years, it becomes imperative to adopt the *waqf*-based strategy which had been tested and proved very effective in many parts of the Muslim World. Efforts should be intensified by the authorities to create enabling conditions for *waqf* to function effectively.
- The Value-Based Concept developed by the contemporary Muslim scholars should be adopted to salvage the institution of *waqf* from declining. This concept calls for the expansion of the scope of *waqf* to include consumable properties, including cash, food items and textile materials. It also allows liquidation of dormant *waqf* assets for replacement or developing other assets.
- Human resource development should be given priority when administering the *waqf* funds. This is because it is the best way of sustaining poverty alleviation in the society, in addition to fostering the rapid economic development of the nation.
- *Waqf* is an independent financial institution which has wider economic potentials than *zakah*. Therefore, it requires a separate administrative system to govern it, rather than attaching it to *zakah* which, in most cases, reduces its efficiency and viability. *Waqf* requires being an integral part of government agencies because of its role in complimenting public expenditures.
- There is need for more concerted effort by all arms of government in enlightening the public about the enormous economic and socio-religious importance of *waqf*. There is a clear indication that majority of our people could not fully differentiate *waqf* from ordinary charity.

## REFERENCES

- Abdul Karim, S. (2010). "Contemporary *Shari'ah* Compliance Structuring for the Development and Management of *Waqf* Assets in Singapore", *Kyoto Bulletin of Islamic Area Studies*, 3(2), 143-164
- Affandi, H. & Nufus, D. (2010). "Analysis of Cash *Waqf* Return Fund Allocation in Indonesia: A Case Study in Indonesian *Waqf* Deposit". Available at <http://www.ukm.my/hadhari/sites/default/files/prosiding/p7.pdf>
- Agboola, S.A. (2012). *An Agricultural Atlas of Nigeria*, Oxford: Oxford University Press
- Ahmed, H. (2014). *Role of Zakah and Awqaf in Poverty Alleviation*, an Occasional Paper, No. 8, Jeddah: IRTI/IDB.



- Ali, K.M. (2014). *Integrating Zakah, Awqaf and Islamic Microfinance for Poverty Alleviation: Three Models of Islamic Microfinance*, IRTI working paper series (WP # 1435-19), Jeddah: Islamic Research and training Institute, IDB.
- Ali, A.E.S. (2013). *The Challenges of Islamic Trade Finance in Promoting SMEs in IDB Member Countries*, IRTI working paper series (WP # 1435-06), Jeddah: Islamic Research and training Institute, IDB.
- Azharee, S.A.A. (2014). *Jawahir al-Ikleeel*, Vol. 2, Beirut: Dár al-Fikr
- Babacan, M. (2011). "Economic of philanthropic institutions, regulation and governance in Turkey", *Journal of Economic and Social Research*, 13 (2) 61-89.
- Bello, D. A. (2009). "Poverty Alleviation through Zakah and Waqf Institutions: A Case for the Muslim Ummah in Ghana." *Munich Personal RePec Archive Paper*. 54-71
- Burchi, F., & De Muro, P. (2016). "From food availability to nutritional capabilities: Advancing food security analysis" *Food Policy*, 60, 10-19.
- Choudhury, M.A. (2011). *Islamic Economics and Finance: An Epistemological Inquiry*, Emerald Group Publishing Limited.
- Cizakca, M. (2011). "Awqaf in History and its Implications for Modern Islamic Economies", *Islamic Economic Studies*, 6 (1) 43-70.
- Cizakca, M. (2011). *A History of Philantropic Foundations: The Islamic World from the Seventh Century to the Present*, Istanbul: Bogazici University Press.
- Egharevba, M. E., Iruonagbe, C. T., Azuh, D. E., Chiazor, A. I., & Suleiman, B. M. (2016). "Poverty, Inequality and Human Development in Nigeria: Appraising the Non-Attainment of the MDGs", *Ifepyschologia*, 24(1).
- Fields, G.S. (2014). "The Dynamics of Poverty, Inequality, and Economic Well-being: African Economic Growth in Comparative Perspective" *Journal of African Economies*, 9 (suppl. 1), 45-78.
- Food and Agriculture Organization, World Food Program (2015). "The State of Food Insecurity in the World 2014: Strengthening the enabling environment for food security and nutrition." *World Food Program*, Rome: FAO
- Holy Qur'an, English Translation of the Meaning and Commentary, Medina: King Fahad Holy Qur'an Printing Complex, K.S.A., 1427 A.H.
- Iman, A.M. & Sabit, M.T. (2014). *Waqf Property: Concept, Management and Financing*, Universiti Teknologi Malaysia.
- Ismail, A. G, Zaenal, M. H. & Shafiai, M. H. (2013). *Philanthropy in Islam: A Promise to Welfare Economic System*, IRTI Working Paper No. WP-1435-03
- Jaziri, A. (2010). *Kitab al-Fiqh ala Mazahib al-Arba'i*, Vols. 2 & 3, Beirut: Dar al-Kutub.
- Khan, N. A. & Jareen, S. (2015). "The Waqf and Human Security in Muslim Majority Countries: Traditions, Modern Practices, and Challenges", *Human Security and Philanthropy*, New York: Springer, 183-204
- Mahamood, S.M. & Ab Rahman, A. (2016). *Financing Universities through Waqf: Is it Possible?* Published by Emerald Insight at: [www.emeraldinsight.com/0828-8666.htm](http://www.emeraldinsight.com/0828-8666.htm)
- Mahamood, S.M. (2011). "Law of Waqf in Malaysia: Recent Developments", in , M. and Mashitoh, S. (Eds), *Essential Readings In Contemporary Waqf Issues*, Kuala Lumpur: CERT Publications Sdn. Bhd. 77-106.
- Maidoki, M.L. & Sani, U.B. (2015). Management of Zakah and Endowment to Empower the Needy in Nigeria, a paper submitted to *First International Journal of Islamic Monetary Economics and Finance*, Surabaya, Indonesia, October 29-30, 2015
- Muhammad, I.N. (2016). *Imperatives for Waqf-Based Participatory Poverty Alleviation Initiatives in Kano, Nigeria*, published by Emerald Insight at: [www.emeraldinsight.com/0828-8666.htm](http://www.emeraldinsight.com/0828-8666.htm)
- National Bureau of Statistics (2015). *The Nigerian GDP Report, Q2 2015* (Retrieved on September 22, 2015).
- National Planning Commission (2005). *National Economic Empowerment and Development Strategy (NEEDS)*, April, p.3
- Obaidullah, M. (2013). *A Framework for Analysis of Islamic Endowment (Waqf) Laws*. IRTI working paper series (WP # 1435-15), Jeddah: Islamic Research and training Institute, IDB.



- Okpi, A. (2013). *Sokoto, Katsina, Top List of Poor States in Nigeria*, retrieved on Wednesday, 9<sup>th</sup> December, 2015, from: <http://www.punchng.com/news/Sokoto-katsina-top-list-of-poor-states/>
- Rao, V. & Sanyal, P. (2010). "Dignity through discourse: Poverty and the Culture of Deliberation in Indian Village Democracies" *The Annals of the American Academy of Political and Social Science*, 629(1), 146-172.
- Rashid, S. K. (2011). *Certain Legal and Administrative Measures for the Revival and Better Management of Awqaf*, IRTI working paper series (WP # 1432-02), Jeddah: Islamic Research and training Institute, IDB.
- Rodríguez, J. A., Giménez Thomsen, C., Arenas, D., & Pagell, M. (2016). "NGOs' Initiatives to Enhance Social Sustainability in the Supply Chain: Poverty Alleviation through Supplier Development Programs". *Journal of Supply Chain Management*, 97-123
- Rosen, S., Meade, B., Fuglie, K. & Rada, N. (2014). *International Food Security Assessment, 2014-24*. Economic Research Service, United States Department of Agriculture. [http://www.ers.usda.gov/media/1499869/gfa25\\_final-0708.pdf](http://www.ers.usda.gov/media/1499869/gfa25_final-0708.pdf)
- Sarah, A.E. & Cavanagh, J. (2010). *The Rise of Corporate Global Power*, Washington: Institute For Policy Studies.
- Shah, A. (2013). "Poverty: Facts and Statistics" *Global Issues*, January 7, p. 30.
- Shirazi, N.S, Obaidullah, M. & Haneef, M.S. (2015). *Integration of Waqf and Islamic Microfinance for Poverty Reduction: Case of Pakistan*, IRTI working paper series (WP # 1436-05), Jeddah: Islamic Research and training Institute, IDB.
- Sokoto State Government (2010). *The Sokoto Diary*, Sokoto: Government Printing Press
- Suleiman, I. (2010). *The Islamic State and the Challenge of History: ideals, Policies and Operation of the Sokoto Caliphate*, London: Mansell Publishing, Ltd.
- Udo, R.K. (2013). *Geographical Regions of Nigeria*, London: Heinemann Educational Books, Ltd.
- UNDP (2013). *Nigeria – The Human Development Index: Going beyond Income*, Human Development Report.
- UNDP (2015). *Nigeria – The Human Development Index: Going beyond Income*, Human Development Report.
- UNDP (2013). *Nigeria – The Human Development Index: Going beyond Income*, Human Development Report.
- UNDP (2016). *Nigeria – The Human Development Index: Going beyond Income*, Human Development Report.
- United Nations Organization (2013). *World Health Organization Report*, 25<sup>th</sup> October.
- United Nations Organization (2015). *The Millennium Development Goals (MDGs) Report*, 25<sup>th</sup> October.
- United Nations Organization (2014). *Food and Agricultural Organization Report*, April