

A STRATEGY FOR THE SUSTAINABLE DEVELOPMENT OF *WAQF* INSTITUTION IN ILORIN, KWARA STATE, NIGERIA

By

Dr. S. S. Adua

Department of Religions, History and Heritage Studies,
Kwara State University, Malete
+2348039112665; sulaiman.sheu@kwasu.edu.ng

Abstract

Islam, as a complete way of life, places a great premium on the welfare of Muslims and as such puts in place a number of institutions through which their standard of living can be improved. One of these institutions is *waqf* (pious endowment). *Waqf* is an important institution in the socio-economic framework of Islam. However, this important institution has not been optimally utilized to improve the socio-economic conditions of *ummah* in Nigeria, especially in Ilorin, the capital of Kwara State, Nigeria. It is within this context that this paper examines a strategy for the sustainable development of *Waqf* institution in Ilorin, Kwara State, Nigeria. Data for the study were collected from both primary and secondary sources. Secondary data were collected from verified sources such as articles from reputable journals, publications and conference and workshop papers. Also, primary data were collected through interviews with purposively selected stakeholders (Imams and Islamic scholars). Data gathered were qualitatively analyzed using discourse analysis. The paper concludes with recommendations towards effective application of *waqf* in the socio-economic framework of Ilorin Emirate. Prominent of these recommendations include the promotion of awareness by Islamic scholars on the importance of *waqf*. Besides, Kwara State government should provide necessary laws to the *Waqf* institution. There is also the need for the formation of Ilorin Emirate *Waqf* committee just like the Joint Committee of the Traditional Ramadan Festival, and the Central Mosque Committee.

Keywords: Endowment, Ilorin, Islam, Management, *Waqf*.

Introduction

Islam, being a complete way of life, places a great premium on the welfare of Muslims and as such puts in place a number of measures through which their standard of living can be improved. One of these measures is the institution of *waqf*. This is an important system in the socio-economic framework of Islam. It is a religious obligation, ordained in the Qur'an along with other good acts. The institution of *waqf* has

contributed to socio-economic development of Muslim societies and signified a foundation set up for keeping properties in perpetual existence and making their income available for specific beneficiaries (Navaid, 2010). It is an endowment for common well-being (Navaid, 2010).

Waqf is also an Islamic act of worship that has been institutionalized in the Qur'an, Sunnah of the noble Prophet

Muhammad (PBUH) and the consensus of the scholars. In the Holy Qur'an, Almighty Allah says:

“You will not attain piety unless you spend of that which you love. And whatever you spend, Almighty Allah is aware thereof” (Qur'an 3:92).

It was equally narrated from Abu Hurairah that the Messenger of Allah said:

“When a man dies, all his good deeds come to an end except three: ongoing charity, beneficial knowledge, or a righteous son who will pray for him” (Abu Daud, nd).

Waqf as an institution therefore started during the time of Prophet Muhammad (PBUH), the Prophet's companions were reputed to have used *waqf* to donate their farmlands for development purposes. Perhaps, the first information regarding the cash *waqf* is what Imam Bukhari narrated from Al Zuhri, when he was asked:

“Who makes a thousand of dinars for the sake of Allah, and paid to his boy (Ghulam) who is a trader to trading with, and make its profit charity for the poor and close relatives. Can a man eat something from the profit of the thousands of dinars? He said, does not have to eat from it” (Sahih A-Bukhari, Vol.4 quoted by Adelani, 2016).

In the Ottoman period, the society left the financing of health, education and welfare exclusively to the *waqf* system (Rashid, 2011). In the

contemporary world, *waqf* played an incredible role in social development of Muslim countries such as Malaysia, Turkey, Egypt, South Africa and even Singapore, a Muslim minority country (Adelani, 2016). From the foregoing, it can be inferred that, *Waqf* is a major economic and social welfare institution introduced by Islam to alleviate socio-economic problems. It is a vehicle through which the socio-economic life of the *ummah* has been improved over the centuries and the less privileged in the society empowered for the sake of Allah without any strings attached to it (Badamasiuy, 2016). Given the pervasiveness of poverty in Muslim countries, it is important to investigate how this Islamic institution can be used in contemporary times to alleviate poverty in Muslim societies.

It is truism that *waqf* has not been effectively applied in Nigeria, which is a huge Muslim population country. More than half of the entire populations of the country are Muslims. However, 90 percent of this Muslim population is located in the Northern and South-Western parts of the country. This explains why *Awqaf* institutions are mostly located in these two (2) out of three regions of the country. Just as there are national *Awqaf* institutions so are there state and local variants of them. The institution of *waqf* has been in Zamfara, Kano, Sokoto and Oyo states. Meanwhile, Obafemi Awolowo University, Ile-Ife, as an educational institution with active *Awqaf* institutions has the following granite Islamic bodies or organizations that operate *Awqaf*: Obafemi Awolowo University Muslim Community

(OAUMC); Vanguard of Islam (V I); Association of Muslim Professional (AMP); University of Ife Muslim Graduate Association (UNIFEMGA); Federation of Muslim Women's Association in Nigeria (FOMWAN); Obafemi Awolowo University Trust Cooperatives (OAUTC), Kudiratulai (KL), Muslim Family Forum (MFF) and Muslim Student Society of Nigeria OAU branch (MSS). It is part of the mission of these bodies to embark on community development projects as well as eradicating poverty within the University community and outside it as well (Olasupo, 2013).

Conversely, the neglect of *waqf* and wrongful execution of it in some others or both are responsible for non-beneficial impact of *Waqf* on Muslim communities in Nigeria. In Nigeria, administration of *Waqf* is handled by individuals or Islamic scholars. This is with the aim of complementing the efforts of government towards reducing socio-economic problems in the society. According to Ahmed (2004), the institution of *waqf* was able to solve the problems of poverty and provide much needed social services to the poor in the past.

Despite the importance of *waqf* in Islam and to Muslims, the condition of Muslims particularly in Ilorin is serious due to poverty, hunger and other social problems that will help in improving the lives of both Muslims and non-Muslims. Most of the problems were compounded due to lack of awareness about *waqf* institution and its role towards eradicating poverty. It is within this context that this paper examines a strategy for the sustainable

development of *Waqf* institution in Ilorin, Kwara State, Nigeria.

Conceptual Framework

To enhance the understanding of this paper, it is necessary to put the discourse into a conceptual context to provide a framework for analysis. Thus, the paper clarified the following concepts.

Waqf (plural *Awqaf*) is an Arabic word that stands for "a religious foundation or endowment set up for the benefit of the poor", and *Awqaf* are the "properties voluntarily transferred to the charity or trust so that the proceeds may accrue to other people" (Usmani, 2002). Although *Awqaf* applies to non-properties like: fixed property, land or buildings, it can be applied to cash, books, shares, stocks, and other assets (Onisabi, 2011).

According to Khan (1996), *waqf* is "a religious endowment". Thus, if a foundation were to be Islamic, it does not have to come in the name of somebody's mother, father, wife, etc. This stems from the fact that *Waqf* is different from other acts of charity for it is a continuous charity, an on-going, endless and sustainable religious endowment. It is an asset given as religious gift by any Muslim donor, has current and renewable challenges, can be used to buy assets to mosques, construct Islamic schools, construct public utility services, ceases to become the asset of the donor after delivery, to the Mutawalli (Suretee) and yield sustainable economic development for the beneficiary who is safe and secured with it, leading to huge reward for the donor (Abdul-

Yakeen, Gatawa, Aliyu and Ibrahim, 2014). In classical *fiqh*, the Shariah court is held to shoulder the responsibility for supervision to ensure efficient management of *waqf* property (Saleem, 2014).

Waqf is a voluntary, permanent, irrevocable dedication of a portion of one's wealth – in cash or kind – to Allah (SWT). It is an inalienable religious endowment in Islam. The fruits of the *waqf* may be utilised for any Shari'ah compliant purpose. Beneficiaries of *Waqf* may be Muslim as well as the poor in the broader community (National Awqaf Foundation of South Africa, 2007).

Classification of *Waqf*

The following are the kinds of *Awqaf*:

- a. Religious *Awqaf* focuses on maintenance of religious institutions, like: mosques, Islamic schools (*madrasas*) and cemeteries.
- b. Philanthropic *Awqaf* aim at providing support for the poor, such as health services, as well as *madrasas*. In the early days of Islam, Prophet Muhammed (S.A.W) initiated this type of *Awqaf* with the objective of reducing the disparity and inequality among the social strata.
- c. Family *Awqaf* is a unique kind of *awqaf* that ensures *awqaf* proceeds are given to the family and descendants in the first place and then the surplus be given to the poor (Hassan, 2010).

Waqf can take the following forms:

- i. Economic assets are generally fixed assets,

- ii. income producing, include rentable shops, houses, farms, shares in companies or businesses;
- iii. Functional facilities e.g. halls; etc.
- iv. Social assets, which are also generally fixed or capital assets and include schools; mosques, Islamic schools, hospitals & clinics; boreholes, water & sanitation facilities; libraries; cemeteries; community centres; hostels etc.

In the case of land and buildings, cash is provided by one or more persons as *waqf* to purchase land and buildings, e.g. a small shopping complex. Once the complex is purchased, the property may be classified as a *waqf* property and *waqf* rules apply. The property may not be sold (except to replace), be gifted, or inherited. The property remains intact and may not be spent. The rental income that is produced by the complex may be used for any Shari'ah compliant purpose.

Management of *Waqf* in Ilorin

Ilorin is the capital of Kwara State, Nigeria. It is strategically located as the gateway of peaceful co-existence between the Northern and Southern part of Nigeria. It is a predominant Muslim city located some 300 kilometers from Lagos and 500 kilometers from Abuja the Federal Capital of Nigeria and on latitude of 8⁰, 30' North and longitude 4⁰, 35' East of the Equator. It shares boundaries with Asa, Ifelodun and Moro Local Government Areas within the same Kwara State (Aderamo, 2006).

According to a 2004 survey by the Federal Office of Statistics (FOS),

54% of Nigerians live in poverty. Though this figure represents a reduction from the 65.5% we had in 1996, it is still an unacceptably high percentage (Kpakpol, 2006). It is a truism that poverty is more acute in the Northern states of Nigeria, which denies a large numbers of Muslims, especially women to live decent and productive live. The nine (9) states in Nigeria with the highest incidence of poverty, according to the Central Bank of Nigeria are in northern states. Jigawa State has the highest with 95 %, followed by Kebbi (89.7%), Kogi (88.6%), Bauchi (86.3%), Kwara (85.2%), Yobe (83.3%), Zamfara (80.9%) and Sokoto (76.8%). Muslims constitute the major population in these states and as such more prone to unemployment, illiteracy, low income, poor accessibility to health care services etc. It is therefore not surprising that while the incidence of poverty stood at 54% nationally, the North East zone recorded 72.2%, followed by the North West with 71.1%, and North Central with 67% (Central Bank of Nigeria, 2019).

Waqf is a recent development in Ilorin because there is no full-fledged execution of this important institution in Islam. Presently, there are few *waqf* properties managed by organizations and some Islamic scholars. Some of these Foundations according to Abdul-Yakeen, Gatawa, Aliyu and Ibrahim (2014) are:

- i. Islamic Welfare Foundation which organizes monthly Lectures and established an Islamic Cooperatives. The Foundation has been supportive of dawah, Islamic

scholars and the less-privileged people in the society.

- ii. Retired Justice Mustafa's 'Akanbi Oniyo Foundation', which also organizes Public Lectures in addition to philanthropic activities.
- iii. Alhaji Tunde Yusuf's 'TTY Foundation' is dedicated to cash *waqf* by giving scholarship to students.
- iv. Adisa Bakare Foundation is also dedicated to cash *waqf* by awarding scholarship to students.
- v. Raliat Islamic Foundation established in memory of the mother of Late Admiral Muhammad Lawal.
- vi. Alhaja Faoziyyat Ola-Olu Ali Foundation is another private *Waqf* instituted in memory of the wife of Barrister Yusuf Ola-Olu Ali (SAN).

Although these foundations are individually owned and are not full-fledged *Waqf* despite the fact that they are established by Muslims. However, Muslim Orphanage Home under the guidance of Architect Saifullah Ahmad Alege, stands alone for not bearing any name of any individual and not having any political and/or commercial motives. It is a real *Waqf*, although undocumented but glaring report shows that little encouragement is given to its coordinator and staff (Abdul-Yakeen, Gatawa, Aliyu and Ibrahim, 2014). Besides, the activities of Imam Ahmad Islamic Centre Ilorin in donating water tanks and installing pumping machines in mosques within Ilorin can be seen as the variants of *Waqf*. The philanthropic activities of this Islamic Centre are visible across Ilorin especially Sango area. It was even leant that the Centre receive

donation from the World Assembly of Muslim Youths (WAMY) in the

Kingdom of Saudi Arabia.

Table 1: Some identified Awqaf Arabic & Quranic Centers in Ilorin

Founder	Arabic and Islamic Schools
Shaykh Abdullahi Gali	Al-Jawahirul Islamiyyah School, Agbaji, Ilorin
Shaykh Muhamed Ballo	Murkaz Salam, Saura compound Agbaji, Ilorin
Shaykh Yusuf Amuda Baba Lagbaji	Zumuratul Mumin Islamic and Arabic School (Mokondoro), Adara compound, Agbaji Ilorin
Shaykh Muhammad Kamaldeen Al-Adabby	Al-Ma'had al-Din al-Azhari MAAD, Ogidi, Ilorin
<i>Jabhatul 'Ulama' wal-A'imma</i>	Madrasat Daril-'Illum, Isale Koto Ilorin
Shaykh Yahya Murtala	Markaz al-Ta'lim al-'Arabi wal-Islami, Oke Agodi, Ilorin
Shaykh Dr. Abdulkadir Oba-Solagberu	Darul Kitab wa Sunnah Gaa Akanbi
Shaykh Adam Thanni	Adam Thani Training Centre, Alagbado, Ilorin
Shaykh Abdullah Jibril Sahban of Idi-Orombo	Muhyideen College of Arabic and Islamic Studies, Sango Ilorin
Alfa Adua	Madrasatul Adua, Agbarere-Akodudu, Ilorin
Shaykh Muhammad Jumah Abdullahi Adam Al-Ilory	Al-Itqon Arabic and Islamic Centre, Taiwo Ilorin
Alfa Mahmood Muhammed	Madrasatul Sirajudeen, Okesuna Ilorin
Shaykh Abubakar Yusuf Abayawo	Markaz Ihya'al-Islam, Abayawo Ilorin
Alfa Abdulfatai Umar	Ihyawu li Uloom, Isale Maliki, Ilorin
Shaykh Muhammad Awwal, Khalifah Sakamo	Madrasatul Bahrul-Ulumi, Sakamo Niger Rd. Ilorin
Shaykh Yahyah Badmus	Madrasatul Bahrul-Ulumi, Atunluse Niger Rd. Gada Ilorin
Fadheelat Shaykh (Dr) Alhaji Abduraheem Ameenu-Ilahi Oniwas-Agbaye	Al-Adabiyah al-Kamaliyyah Institute of Arabic and Islamic Studies, Foma Babalaje, Abayawo, Ilorin
Shaykh Alhaji Ibrahim Mustapha Al-Imam	Markaz Talim Arabiy wal Islamiy, Ero-omo Offa garage Ilorin
Jamuhiyatul Ikhwan Musliminah as-Soliheena	Madrasatul Ikwanu Musliminah As-soliheena, Ikokoro mosque, Ilorin
Alhaji Jamiu Sulaiman	Darul-l-Tqmah wal Idayah, Kutijifu Ilorin

Source: Aliyu, Y.A. and Adeoye, M.N. (2016)

The Table 1 shows some of the identified *madrasas* devoted for *waqf* in Ilorin. The list of the above schools is endless. The interview conducted

on the management of these Islamic schools show that they were established for the sake of Allah without any strings attached to it. The

interview also revealed that some of these schools have graduated notable individuals who are useful in their chosen careers. Among them are Prof Suleiman Ambali of University of Ilorin, Alhaji Yinka Aluko, Prof

Shuaib Oba Abdulraheem among others. Apart from *madradas*, some Muslims in Ilorin establish and manage *awqaf* properties some of which are indicated in the table below.

Table 2: Some identified *Awqaf* properties and their Donor in Ilorin

S/N	Identified Properties	Donors
1	Muslim Cemetery	Ilorin community
2	Electric Borehole, Ganiki Sango	Maktab for Da'waji and Charity Nigeria
3	Central Mosque around Olokuta Ilorin	Shaykh Dr. Abdulkadir Oba-Solagberu
4	Electric Borehole, Pakata	Anonymous
5	2 wells with pumping machines in Ganiki area	Imam Ahmad Islamic Centre
6	Darul Kitab wa Sunnah Mosque Gaa Akanbi	Shaykh Dr. Abdulkadir Oba-Solagberu
7	Ummu Habib Mosque, Ganiki Sango	Imam Ahmad Islamic Centre
8	Muslim Orphanage Home	Architect Saifullah Ahmad Alege,
9	Centre for Quranic Memorization, Tanke	Late Dr. Haruna Muhammed
10	Centre for Quranic Studies	Alhaji Abubakar Kawu Baraje
11	Clinic at Kuntu area	FOMWAN
12	Bore Holes across Ilorin	Individuals & organizations

Source: Fieldwork, April-May, 2021

The table 2 revealed some of the identified properties established through the institution of *waqf* in Ilorin. The interview conducted on the donors, administrators and beneficiaries show that the properties have contributed immensely to the immediate community. The mosques are being managed by the donors while the boreholes are being managed by the individual recipients or the beneficial communities. Most of the pumping machines for the wells have spoilt and abandoned due to poor maintenance culture.

Challenges facing *Waqf* in Ilorin

The following are the major problems in the practice of *Waqf* in Ilorin. In the

first instance, there is lack of power to compel the rich or philanthropist to establish *Waqf* as such practice did not receive any backing from the secular government or that of the established traditional rulership system to do so. Whoever donates *Waqf* to the committee or directly to the beneficiaries does so on his own accord. Thus, detached from any legal power or will and with little capacity to raise the spiritual and moral consciousness of the people towards *Waqf*, the committee becomes powerless.

Apart from the above, the level of awareness on *waqf* in Ilorin is low. The people are not aware that *waqf*

possesses big potential in socio economic, education, health, agriculture among others. To date the *waqf* has only been for the interest of mosque and cemetery, whereas *waqf* is very wide and can be applied in various sectors. Besides, there is shortage of skilled staff in *waqf* management which leads to the weakness in management.

The Waqf mobilizing committees on the other hand has not come up with up to date mobilization strategies that will enhance *Waqf* proceeds. All well-meaning and legally binding Muslims need be encouraged to involve in *Waqf* to give positive distributive yield. There is equally lack of effective method of *Waqf* assessment which causes leakages.

Another problem has to do with stinginess and greed. Some affluent people in Ilorin who are qualified to embark on *Waqf* no doubt take cognizance of this Islamic institution as being parts of Islam and therefore an essential religious duty. But their avaricious crave for the amassing of wealth and their fear of poverty turns them away from embarking on *Waqf*.

Mistrust is another problem in the establishment of *Waqf* in Ilorin. It was observed that some wealthy Muslims are ready to establish *Waqf* but they are afraid of wrong administrators who may want to embezzle instead of disbursing such judiciously. There is also the fear of unqualified illegal beneficiaries of *Waqf* out of sheer greed.

The absence of an Islamic system of *Waqf* management in Ilorin makes

effective management of *Waqf* difficult. Related to the above is the absence of an enabling law (Shariah) as well as the Islamic economic policy which is not in place because of the secularity practice in the state.

Secrecy is another major problem about establishing *Waqf* in Ilorin. Some Muslims are rich and therefore liable to embark on *Waqf* for which they are ready as Muslims. But they believe that establishment of *Waqf* would expose the extent of their wealth, which they would like to conceal from people for security reasons or professional ethics or even distaste for publicity. This kind of people feels insecure and hence reluctant to involve in *Waqf*.

Furthermore, there is no distributive mechanism to reach the poor preferably in descending order of poverty so that the worse sufferers are taken care of first among those who are eligible; although all of them deserve help. The *Waqf* officials did not consider it necessary to administer it to all the Quranic beneficiaries, but being selective in the management of *Waqf*.

Prospects of *Waqf* in Ilorin

In spite of the problems discussed above, the future of *waqf* is bright in Ilorin in view of the following factors. Abdul-Yakeen (2006) ascertains that there is Islamic Banking Windows in Ilorin Metropolis but the patronage is below expectation. However, the existence of Islamic banking windows in Keystone, Stanbic and many other banks is a good step towards having a *Waqf*. Besides, with the establishment of Jaiz Bank and

Welfare Micro Finance Bank in Ilorin the future of waqf is bright. With the smooth running of Welfare Micro Finance Bank in Surulere, the fertile ground has been provided for the establishment of full-fledged *Waqf* institution in Ilorin. Welfare Microfinance Bank operates Islamic financial activities.

In addition, the establishment of many Islamic foundations and organizations will further promote the establishment of awqaf in Ilorin. Some of these organizations are Islamic Welfare Foundation, Retired Justice Mustafa's 'Akanbi Oniyo Foundation, Adisa Bakare Foundation, Raliat Islamic Foundation established in memory of the mother of Late Admiral Muhammad Lawal, Alhaja Faoziyyat Ola-Olu Ali Foundation. Other prospects of waqf in Ilorin are employment creation, reduction of street-begging, improvement of peaceful co-existence, consumption of halal (permissible) goods, establishment of lucrative business avenues, infrastructural and many other indicators of economic development.

Conclusion

This study has examined the practice of *waqf* in Ilorin, Nigeria. The general conclusion to be drawn from the discussion is that full-fledged *waqf* has not been developed in Ilorin. The existing execution of *waqf* is limited and needs to be improved upon. The *waqf* institution currently in vogue in Ilorin is constrained with some intractable problems such as lack of legal power or will with little capacity to raise the spiritual and moral consciousness of the people towards

Waqf, low level of awareness on *waqf*, shortage of skilled staff in *waqf* management, absence of Waqf mobilizing committee and absence of an Islamic system of *Waqf* management.

Recommendations

In view of the outcome of this study, it is therefore appropriate to make the following suggestions as strategies to developing the institution of *Waqf* in Ilorin:

- i. There is need for any legal power or will and to raise the capacity, spiritual and moral consciousness of the people towards Waqf.
- ii. The level of awareness on waqf should be increased through the mass media.
- iii. There is need for training of more Muslims on waqf in order to increase skilled personnel in waqf management which will lead to efficient management.
- iv. The Emirate Council or organizations within Ilorin should establish waqf mobilizing committees that will enhance waqf proceeds.
- v. The Shariah Court of Appeal Ilorin should shoulder the responsibility for the management of waqf.
- vi. Muslim organizations in Ilorin should adopt a house-to-house counseling on Waqf. Where the organizations are able to realize enough money, they can invest in the provision of social services such as health care delivery and sound education. They can also invest in agriculture or purchase grains for distribution to poor and needy or any form of Shari'ah compliant enterprise.



- vii. Kwara State Government should give necessary backing to the establishment of any Waqf organizations and support the existing bodies in the city for effective poverty reduction and other socio-economic problems.

References

- Abdul-Yakeen, M.A., Gatawa, N.M., Aliyu, C.U. and Ibrahim, M.O. (2014) "Six-Rs of establishing a Waqf in Ilorin Emirate Economy", *International Journal of Development and Sustainability*, Vol. 3 No. 7, pp. 1438-1454.
- Abu Daud, S.L. (n.d) *Sunan Abu Daud*. Dar al-Fikr. Vol. 3. .77.
- Adelani, A.K. (2016) *Application of Cash Waqf in South Western Nigeria: Lessons from Malaysia*. Proceedings of the First Kano Waqf International Conference (KWIC). Kano: Bayero University.
- Ahmed, H. (2004) *Role of Zakah and Awqaf in Poverty Alleviation*, Islamic Research and Training Institute, Islamic Development Bank, Jeddah.
- Aliyu, Y.A. and Adeoye, N.N. (2016) "Islamic Scholars (Ulamau) and Education in Ilorin: Challenges and the Way Forward". Proceedings of the First Kano Waqf International Conference (KWIC). Kano: Bayero University.
- Badamasiuy, J. (2016) *Forward*. Proceedings of the First Kano Waqf International Conference (KWIC). Kano: Bayero University.
- Central Bank of Nigeria (2019) *Poverty Profile in Nigeria*. Abuja: CBN.
- Hassan, M. K. (2010) *An Integrated Poverty Alleviation Model combining Zakat, Awqaf and Micro-Finance*. University of Orleans.
- Khan, M.M. (1996) "The Noble Qur'an' English Translation of the Meanings and Commentary", King Fahd complex for the printing of Holy Qur'an, Madinah.
- National Awqaf Foundation of South Africa (2007) "What is Waqf" <http://www.awqafsa.org.za/waqf.htm>.
- Navaid, M.I. (2010) "Economy and Business in Islam", 'World of Islam', Vol. 9, Discovery Publishing House, P.V.T Ltd, New Delhi.
- Olasupo, A. (2013) *The Development of AWQAF Institutions in Nigeria for Sustainable Community Development and Poverty Eradication*. Global Journal of Human Social Science Volume XIII Issue I Version I.
- Onisabi, A. S. (2011) *The Role of Zakah and Waqf in Poverty Alleviation: A Strategy for West Africa*. A paper presented at the First West Africa Islamic Investment Forum, held at Tahir Palace Hotel, Kano-Nigeria, between February 28–March 2, 2011
- Sahih A-Bukhari (nd) *Al asqolaniy, ibn Hjar, Fatihu I bary fi Shaheeh al-buhari*, Vol.4 pp. 405.
- Saleem, M.Y. (2014) *Towards Institutional Mutatawallis for the Management of Waqf Properties*. Retrieved on May, 3 from www.waqfacademy.org.
- Usmani, M.I.A. (2002) "Meezan Bank's Guide to Islamic Banking", Darul-Ishaat Urdu Bazar, Karachi. pp. 235-480.