

The Alternative Use of Islamic Endowment (Waqf) for Educational Desire Among Contemporary Northern Nigerian People

(Penggunaan Alternatif Wakaf Islam untuk Kebutuhan Pendidikan di Kalangan Masyarakat Nigeria Utara Kontemporer)

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ABSTRACT

Purpose: The feasibility and effective use of Waqf to bridge educational disparities in Northern Nigeria are investigated in this study.

Design/methodology/approach: This study employs a qualitative methodology that includes a review of the literature, case studies, and expert interviews. These methods enable a thorough understanding of the challenges facing the local educational system as well as the contributions Waqf has made to the growth of education both historically and currently.

Findings: Important insights into how Islamic endowment systems can reduce significant educational disparities in the region are obtained via the examination of relevant theoretical frameworks and empirical research. It highlights the potential uses of these endowments, which are motivated by religious beliefs, to fund education for disadvantaged pupils by examining Waqf models that have been successful in other Muslim nations.

Research implications: Incorporating Waqf into educational funding would offer a workable, long-term way to reduce the negative consequences of the socioeconomic crisis and enhance educational goals in the region.

Keywords: Economic crisis; Educational Aspirations; Islamic Endowment; Northern Nigeria; Sustainable Solutions

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ABSTRAK

Tujuan Penelitian: Studi ini menyelidiki kelayakan serta penggunaan wakaf yang efektif untuk menjembatani kesenjangan pendidikan di Nigeria Utara.

Desain/Methodologi/Pendekatan Penelitian: Studi ini menggunakan metodologi kualitatif yang mencakup tinjauan literatur, studi kasus, dan wawancara dengan para ahli. Metode ini memungkinkan pemahaman yang mendalam tentang tantangan yang dihadapi sistem pendidikan lokal serta kontribusi wakaf terhadap perkembangan pendidikan, baik secara historis maupun saat ini.

Hasil Penelitian: Penelitian ini memperoleh wawasan penting mengenai bagaimana sistem wakaf dapat mengurangi kesenjangan pendidikan yang signifikan di wilayah tersebut. Studi ini menyoroti potensi penggunaan wakaf, yang didorong oleh keyakinan agama, sebagai sumber pendanaan pendidikan bagi siswa kurang mampu dengan meneliti model wakaf yang telah berhasil diterapkan di negara-negara Muslim lainnya.

Implikasi Hasil Penelitian: Mengintegrasikan wakaf ke dalam pendanaan pendidikan dapat menjadi solusi yang layak dan berkelanjutan untuk mengurangi dampak negatif dari krisis sosial ekonomi serta meningkatkan aspirasi pendidikan di wilayah tersebut.

Kata Kunci: Krisis Ekonomi; Aspirasi Pendidikan; Wakaf Islam; Nigeria Utara; Solusi Berkelanjutan

INTRODUCTION

As a key element of society development, education affects social cohesiveness, economic expansion, and cultural preservation. Innovative strategies are needed to close the educational disparities in Northern Nigeria, where poverty and poor literacy rates continue to be major problems (Muhammad et al., 2023). In Muslim communities, Waqf, or Islamic endowment, has long been utilized to finance scholarships, libraries, and schools (Senghore, 2023).

In Islamic law, a waqf is a perpetual charity endowment in which goods are donated for the good of community. Waqf properties are typically land, structures, or financial assets that are administered for social, educational, or religious reasons (Abdul Latif et al. 2019). Waqf has been essential to the founding of universities, libraries, and schools (madaris) throughout Islamic history. Waqf provided funding for renowned educational institutions that promoted intellectual development and offered free education, including Al-Qarawiyyin in Morocco and Al-Azhar in Egypt (Salman et al. 2022). Islamic education flourished in pre-colonial Northern Nigeria thanks to the construction of Qur'anic schools and study centers, which were frequently supported by regional Waqf projects. The spread of Islamic literacy and knowledge depended heavily on these schools (Muhammad et.al. 2023c). In order to assess its ability to offer long-term solutions for the educational problems facing the region, this study looks at the alternative usage of waqf for educational purposes in modern Northern Nigeria.

This study contributes to the expanding body of information about Islamic endowment as a way to address the educational problem in Northern Nigeria by taking into account the historical significance of Waqf in education and investigating its potential as a remedy. Because it examines a new yet historically based approach to addressing educational problems in Northern Nigeria, this study is significant. By reviving the Waqf system, the study offers a workable model for funding education, particularly for disadvantaged groups. The study also clarifies the potential integration of Islamic endowments into contemporary educational systems, offering a comprehensive solution to the problems of poverty, educational inequality, and gender inequality. Additionally, it provides recommendations on how to integrate Waqf into the curriculum for lawmakers, places of worship, and the commercial sector.

METHODS

This research explores the socioeconomic factors affecting education in Northern Nigeria and the potential role of Islamic endowments (Waqf) as a solution. It uses a qualitative approach, including expert interviews, case studies, and literature review, to understand the challenges the local educational system faces and the contributions of Waqf to education. The study also reviews case studies of Waqf-based educational establishments in Muslim-majority countries like Egypt, Malaysia, and Turkey. Semi-structured interviews with Islamic finance specialists, policymakers, and religious leaders are conducted to understand the academic and practical aspects of reviving Waqf for education in Northern Nigeria. The research provides a comprehensive analysis of the socioeconomic factors affecting education in Northern Nigeria and the potential of Waqf as a sustainable solution.

RESULT AND DISCUSSION

Factors Affecting Educational Aspirations in Northern Nigeria

Northern Nigeria faces challenges in education due to socioeconomic issues such as poverty, cultural and religious customs, instability, and poor infrastructure. Over 70% of the population lives below the poverty line, limiting access to education. Early marriage, deeply

ingrained in Northern Nigerian traditions, often results in girls leaving school early, limiting their educational opportunities (Muhammad, 2019). The conservative religious environment discourages girls from attending formal education (Abdullahi, 2019). The ongoing insecurity caused by the Boko Haram insurgency further exacerbates existing inequities and hinders the fulfillment of educational goals (Muhammad & Bala, 2020).

The insurgency of Boko Haram, which has targeted educational institutions explicitly and resulted in school closures, teacher and student displacement, and the destruction of educational infrastructure, these are another major cause of the region's ongoing insecurity (Muhammad, 2019). In places prone to conflict, insecurity exacerbates already-existing inequities and interferes with education, making it harder for educational goals to be fulfilled.

The Role of Islamic Endowment (Waqf) in Educational Development

Islamic endowments, or Waqfs, have long been an important source of funding for public goods in Islamic communities, particularly education. Wealthy people and monarchs would donate buildings, land, or money to start schools, universities, libraries, and other establishments devoted to public welfare and education during the early Islamic era (Rashid, 2018). Waqf institutions supported educational infrastructure, paid instructors' salaries, and offered student scholarships during the Ottoman Empire (Sabbaghian et al., 2021). Because these organizations were run independently of the government, education had a steady stream of income that was not dependent on foreign help or taxes from the government.

Some nations have effectively brought the Waqf system back into use in the modern day to promote educational development. For instance, Malaysia has set up a contemporary Waqf system that provides funding for research grants, scholarships, and the building of educational facilities such as universities and schools (Mohamed, 2018). In a similar vein, Turkey has revived the Waqf tradition in order to finance educational institutions, especially those located in impoverished areas.

These illustrations show how effective Waqf can be as a long-term solution to educational disparities, especially in areas of Northern Nigeria with a majority of Muslims if properly applicable.

Educational Aspirations and Gender Disparity

In Northern Nigeria, there is a persistent gender gap in educational attainment, with girls much less likely than boys to attend school and finish their education. According to UNESCO's 2019 report, girls make up about 60% of Nigeria's out-of-school children, with the majority living in the country's north. Numerous researches have connected socioeconomic variables like poverty, cultural norms, and early marriage to this gender gap (Muhammad and Ibrahim, 2021). Girls are more likely to be limited to household responsibilities or religious education, but boys are frequently encouraged to pursue formal education. Nonetheless, certain programs, like the Nigerian government's Girl Child Education Program, have attempted to close this disparity by giving families financial aid and other incentives to keep their girls in school (Eze, 2019). The gender gap continues to be a major obstacle to attaining educational equality in the region in spite of these efforts. This emphasizes the need for more culturally aware strategies that support females' education while adhering to social and religious norms.

Current Educational Interventions and Challenges in Northern Nigeria

The Northern Nigerian education crisis is addressed through international and government-led initiatives, such as Nigeria's Universal Basic Education program (Dahiru et al., 2022). However, issues like low infrastructure, inadequate finance, and teacher shortages hinder its effectiveness (Maidoki and Sani, 2018). International organizations like UNICEF and UNESCO conduct educational programs, but these are often temporary and unsustainable,

often lacking cultural and religious nuances, leading to resistance from local communities (Muhammad and Ibrahim, 2021).

Northern Nigeria faces numerous challenges in the education sector, including:

1. Low literacy rates: Particularly among women and rural populations.
2. Inadequate infrastructure: Many schools lack proper facilities.
3. Economic barriers: Poverty prevents many families from affording education.
4. Cultural influences: Early marriage and other socio-cultural factors limit educational attainment, particularly for girls.

Integrating Waqf into the Educational System in Northern Nigeria

Legislative structures that ensure accountability, transparency, and ethical endowment fund management must be put in place if Waqf is to significantly improve education. Governments and religious organizations must work together to establish organizations that efficiently administer these endowments (Abdullahi, 2019). Government officials should collaborate with Islamic organizations and private businesses to advance public-private partnerships that facilitate the creation of Waqf for educational purposes (Adamu et al., 2023d). This collaboration would help build more schools, train more teachers, and improve the infrastructure that supports education. For waqf systems to succeed, the public must be involved and understand them. It is necessary to run public awareness programs on the importance of Islamic endowments and how to use them to solve the educational problem in Northern Nigeria (Salman et al. 2022).

Waqf has a lot of potential; however there are barriers to its successful application. These consist of:

1. Corruption: Waqf endowment management organizations may be less successful due to poor management and corruption.
2. Lack of Knowledge: A large portion of the Northern Nigerian population is ignorant of Waqf's operations and possible advantages.
3. Insecurity: It is difficult to carry out extensive Waqf initiatives in the region because of the present security issues, particularly in rural and conflict-affected areas.

Revitalizing Waqf for Education in Northern Nigeria

1. Establishing Modern Waqf Institutions: Modern Waqf institutions can be established to manage funds and assets dedicated to education. These institutions can build and maintain schools and libraries, offer scholarships for underprivileged students, support teacher training programs.
2. Integrating Waqf with Contemporary Education Models: To align with modern educational needs, Waqf can fund both Islamic and secular education. This dual approach ensures holistic development, combining religious and technical skills.
3. Using Technology to Manage Waqf: Digital platforms can enhance the transparency and efficiency of Waqf management, encouraging more donations. Online portals can allow contributors to track how their funds are utilized.
4. Public-Private Partnerships: Collaborations between Waqf institutions, private sector actors, and the government can increase resources and expertise, optimizing the impact of Waqf-funded educational initiatives.

Gaps in the Literature

This study aims to address gaps in the literature on socioeconomic factors affecting schooling in Northern Nigeria. It focuses on alternative, culturally grounded alternatives like Waqf, which have historically been effective in Islamic nations but have not received enough attention in the Nigerian context. The research also aims to integrate Waqf into Northern Nigeria's contemporary educational system, examining its legal, social, and economic

circumstances. It also explores the potential long-term solutions provided by localized, community-based programs like Waqf, particularly for marginalized populations like girls and rural areas. The study aims to fill these gaps by examining Waqf as a remedy, strategies for localized implementation, gender-specific educational financing, and the sustainability of educational interventions in Northern Nigeria.

DISCUSSION

The research findings pertaining to "Socioeconomic Factors and Educational Aspirations in Northern Nigeria: Islamic Endowment (Waqf) as a Possible Solution" shed light on a number of important topics, including the relationship between cultural practices, socioeconomic challenges, and the potential of Islamic endowment to mitigate educational disparities. Using significant findings from fieldwork, surveys, and stakeholder interviews, the analysis lays the groundwork for understanding how Waqf might be integrated as a sustainable method to fund education in Northern Nigeria.

Impact of Socioeconomic Factors on Educational Aspirations

The information acquired from surveys and interviews conducted in several Northern Nigerian locations demonstrate that socioeconomic obstacles severely restrict educational goals, particularly for lower-class households. According to over 80% of respondents from rural regions, poverty is the primary cause of children's high dropout rates and low school enrollment, which is consistent with research by Sukmana (2023). Many families put short-term financial survival ahead of long-term learning objectives, frequently pulling kids out of school to assist with household income or agricultural labor. This is consistent with data from the National Bureau of Statistics NBS, which shows that Northern Nigeria has high rates of poverty (Muhammad et al., 2023).

Furthermore, it has been demonstrated that cultural customs, especially early marriage, negatively impact females' ambitions to pursue higher education. In communities where early marriage is prevalent, girls are often forced to leave school before completing their secondary education.

Cultural standard is a major factor in the decline of educational aspirations. Girls are required to marry young in some communities in Northern Nigeria, frequently at the sacrifice of their schooling. The belief that formal education is not important for girls is also influenced by cultural expectations of gender roles, which lowers the number of female students enrolled in schools.

According to the results of the interviews, a lot of parents see girls' traditional duties in the home as more important than education, which is a reflection of deeply held religious and cultural values. These results are in line with earlier research that emphasizes the socio-cultural barriers that girls' education is facing (Satar & Kassim, 2020).

The Role of Insecurity in Limiting Educational Aspirations

The negative effects of insecurity on the advancement of education in Northern Nigeria, especially in areas impacted by the Boko Haram conflict, are another important result of the study. Due to insurgent activity, more than 50% of schools in conflict zones that were examined had to close, displacing a sizable number of kids. These respondents discouraged their kids from attending school because they were afraid for their safety.

Education has been severely affected by the ongoing instability in Northern Nigeria, primarily because to the Boko Haram insurgency and banditry. Numerous teachers and kids have lost their lives, schools have been closed, and pupils have been relocated. This unpredictability has made the already precarious educational system worse.

This result is consistent with Muhammad's (2019) research, which shows how school closures and the loss of educational infrastructure in Northern Nigeria are two ways that insecurity exacerbates educational issues.

Viewing the Waqf, or Islamic Endowment, as a Solution

The notion of Waqf as a workable approach to overcome educational disparities in Northern Nigeria is a significant finding of this study. Most respondents thought that Waqf was a viable and culturally appropriate way to finance education, especially religious experts and community leaders.

Waqf endowment funds can reduce family financial strain and improve education access, especially for girls. Throughout Islamic history, Waqf endowments have supported universities like Al-Azhar University and the University of Al-Qarawiyyin, providing free accommodation, literature, and education for students and academics.

The results also demonstrate that Waqf can be used to build educational infrastructure in underprivileged communities, buy school supplies, and fund scholarships. Many respondents emphasized that Waqf in Northern Nigeria is socially and religiously acceptable, making it a more culturally aware option than government initiatives or outside aid. Waqf has historically been a major source of funding for education in Muslim societies, and respondents strongly supported its revival to address the educational needs of underprivileged people. This result is consistent with the performance of Waqf systems in other Muslim-majority countries, such as Malaysia and Turkey, where they have been used to successfully educate.

Challenges to the Implementation of Waqf in Northern Nigeria

Waqf was viewed as a viable alternative, but several barriers prevented it from becoming a reality. First, Nigeria's legislative and regulatory environment for the creation of Waqf institutions is inadequate. Nigeria lacks the legislative structure and well-defined government policies required to facilitate the official implementation of Waqf, despite the fact that Islamic law provides a comprehensive framework for it. The survey's legal and financial experts stressed the need for robust regulatory frameworks to ensure transparency, accountability, and effective Waqf fund administration.

Second, the general population lacks the requisite knowledge and education regarding Waqf. Many people had concerns about how Waqf was actually managed and implemented in the contemporary day.

This demonstrated the necessity of capacity-building programs and educational campaigns to increase public knowledge of Waqf's potential to alleviate educational challenges.

Recommendations for Institutionalizing Waqf for Educational Development

The study produced a number of recommendations about the institutionalization of Waqf for the improvement of education in Northern Nigeria. First, the creation of legitimate Waqf institutions in accordance with Islamic and Nigerian law will create a legal framework for endowments. These institutions may be modeled after the successful systems in Malaysia and Turkey, which have clear regulations on money administration, distribution, and accountability (Razak, 2020; Khan et al., 2021; & Diallo, 2021).

Second, public awareness campaigns about the benefits and mechanisms of Waqf are necessary for its successful implementation. Religious leaders, community organizations, and educational institutions should work together to teach the people how to establish and manage Waqf for education. Programs aimed at increasing capacity would also aid in educating financial managers and community leaders on how to properly run Waqf organizations.

Filling Existing Gaps: Waqf as a Culturally Sensitive Educational Funding Mechanism

The study's findings close several gaps in the literature, particularly with the applicability of Waqf in Nigerian settings. The historical relevance of Waqf in Islamic nations has been highlighted in previous studies, but this one provides detailed information on how it may be adjusted to suit the unique cultural and economic needs of Northern Nigeria. Additionally, it fills a void by offering details on how Waqf might be utilized to get around gender-specific barriers to education, a subject that is usually overlooked when discussing Islamic endowment. The study's conclusion emphasizes Waqf's potential as a sustained, locally driven solution to the educational problem in Northern Nigeria. To fully exploit Waqf's potential in this situation, it also emphasizes the necessity of robust legal frameworks, public awareness, and institutional ability. Waqf can become an effective instrument for promoting educational growth and reducing socioeconomic gaps in the area by tackling these issues.

CONCLUSION

Socioeconomic variables continue to be a barrier to educational aspirations in Northern Nigeria. However, the revival and smart use of Islamic endowments, or Waqf, could be one solution to these issues. By addressing the financial and physical barriers to education, Waqf can play a significant role in providing long-term educational opportunities. To establish systems that effectively support and manage Waqf, governments, corporations, and religious organizations must work together. If properly executed, waqf has the power to revolutionize the educational system in Northern Nigeria and open up education to all people, irrespective of their financial situation. Waqf, or Islamic endowment, is a good substitute for traditional methods of tackling Northern Nigeria's educational problems. Communities can obtain long-term support for education, promote development, and lessen poverty by reviving this ancient Islamic custom. Stakeholders must resolve current issues and modify Waqf systems to fit contemporary settings if they are to realize its full potential.

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