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# THE POTENTIALS OF WAQF TO ATTAIN YOUTH EMPOWERMENT FOR LOW LEVEL OF CORRUPTION AND PEACEFUL COEXISTENCE IN KANO, NIGERIA

Potensi Wakaf Bagi Mencapai Pemerkasaan Golongan Muda Untuk Tahap Korupsi yang Rendah Dan Kerukunan di Kano, Nigeria

> Nura Abubakar Gwadabe <sup>a1</sup> Asmak Ab Rahman <sup>b</sup> & Ibrahim Dahiru Idriss <sup>c</sup>

 <sup>a</sup> Department of Islamic Studies, Yusuf Maitama sule University kano, R113, Kofar Nassarawa, Kano, Nigeria
<sup>b</sup> Department of Shariah & Economics, Academy of Islamic Studies, University of Malaya, 50603 Kuala Lumpur, Malaysia
<sup>c</sup> Department of Primary Education, Federal College of Education (Technical), Potiskum Yobe State, Nigeria

<sup>1</sup>nura1136yahoo.com (corresponding email)

#### Abstract

The study was aimed to explore the potential roles of Waqf institutions in the provision of youth empowerment for low level of corruption in Kano state. The low level of corruption is one of the pillars of positive peace. Youth unemployment, lack of resources, lack of funding resulted in high corruption in society, and this resulted in the increase in crime rate, insecurity, and social vices among the youth in the state. The youth's conditions in Kano need urgent attention to salvage the peace and tranquility of the state. The research uses the qualitative approach to examine the potential role of Waqf in addressing these issues and recommends the ways which Waqf funds used to efficiently empowered the youth, Whereas, the interview was conducted, and the data were analyzed thematically. This research found the Waqf has the potential in addressing the menace of unemployment, insecurity, and other social vices among the youth in Kano, lower the level of corruption and established peace. The study concluded that Waqf institutions have the potential role in addressing youth empowerment for the low level of corruption and peaceful coexistence in the state.

#### مجلة العبقري

Keywords: Waqf, youth empowerment, corruption, peace.

#### Abstrak

Kajian ini bertujuan untuk meneroka potensi peranan institusi Wakaf dalam penyediaan pemerkasaan belia untuk tahap rasuah yang rendah di negeri Kano. Tahap rasuah yang rendah adalah salah satu tonggak keamanan yang positif. Pengangguran belia, kekurangan sumber, kekurangan dana mengakibatkan gejala rasuah yang tinggi dalam masyarakat, dan ini mengakibatkan peningkatan kadar jenayah, rasa tidak selamat dan maksiat sosial dalam kalangan belia di negeri ini. Keadaan belia di Kano memerlukan perhatian segera untuk menyelamatkan keamanan dan ketenteraman negeri. Kaedah penyelidikan menggunakan pendekatan kualitatif untuk mengkaji potensi peranan Wakaf dalam menangani isu-isu ini dan mengesyorkan cara dana Wakaf digunakan untuk memperkasakan belia dengan cekap, Manakala, temu bual telah dijalankan, dan data dianalisis secara tematik. Hasil kajian mendapati Wakaf mempunyai potensi dalam menangani ancaman pengangguran, ketidakamanan dan maksiat sosial lain dalam kalangan belia di Kano, merendahkan tahap rasuah dan mewujudkan keamanan. Kajian itu merumuskan bahawa, institusi wakaf mempunyai potensi peranan dalam menangani pemerkasaan belia bagi tahap rasuah yang rendah dan hidup bersama secara aman di negeri ini.

Kata kunci: Wakaf, pemerkasaan belia, rasuah, keamanan.

#### INTRODUCTION

Corruption is one of the greatest problems affecting youth's accessibility to employment and empowerment programs. Mishandling of Funds and non-Political will are among the factors that escalated the rate of unemployment in the country, as there is not any reasons or justification of poverty and unemployment among the youth in Nigeria due to the available natural resources of the country (Abdullahi, 2013). A society that has a high level of corruption, the allocation of its resources tends to be inefficient and there is not enough funding for essential services, and this may result in social unrest and the increase in the crime rate (Sarangi, 2018). The low level of corruption can enhance the trust and the confidence of the people towards their government. A low level of corruption is one of the pillars of positive peace in the peace economics.

Several factors are identified as contributory to crowning corruption in Nigeria. which include, the situation of country's political economy, the weak government institutions, and excessive poverty. Non implementation rules and codes of ethics and selective Judgements exposed most of the Nigerian people into corruption and other corrupt practices. Corruption and corrupt practices were mentioned in several verses of the glorious Qur'an, Allah Says: "Do not eat up one another's property unjustly

nor bribe with it the judges in order that you may knowingly and wrongfully deprive others of their possessions" (the Qur'an 2:188). In another Qur'anic injunctions Allah says: "Corruption has appeared on land and in the sea for what men's hands have earned, that He may make them taste a part of that which they have done, that they may return" (the Qur'an 30:41).

Fighting corruption is the fundamental teachings of Islam. Allah prohibits "devouring/misappropriation of the property of others" (the Qur'an 4:29). This verse also condemns the practices of those with the authority and are spreading corruption and harm in the society, granting His favors on some and subjugating the others (the Qur'an 28:4 and 89:10-12). Waqf as perpetual charity according to the legacy of the Qur'an and Sunnah presents the groundwork of the field of sustainability and wellbeing using the precept of balanced and participatory interaction. Such a systemic tripartite relationship is the actual Islamic inter-causal and Maslaha (wellbeing) elements of the highest Islamic worldview of unity according to the Qur'an and the Sunnah. Treating waqf otherwise as endowment does not address this central key point of the Islamic unified worldview.

In conjunction with the Islamic governance, waqf as they functioned in the past should be an important institution within the ideal independent non-state welfare system, hence, remains an important institution for ideal governance. With a constructive role in providing revenue for civil society, waqf could fuel the sense of empowerment of individuals and accordingly constantly cultivate an atmosphere of benevolence in society, hence helping once again to detach society from the state.

# LITERATURE REVIEW

Elseddige et al., (2021) examine corruption as "efforts to secure wealth or power through illegal means – private gain at public expense; or a misuse of public power for private benefit" Corruption or "corrupt" behavior "involves the violation of established rules for personal gain and profit" (Nwadiokwu, 2021). Orhero et al., (2021) opined that corruption refers to an action of public and private workers who enrich themselves in an unlawful manner and persuade others to do so, by abusing the position which they are entrusted. Systemic corruption was regarded as entrenched corruption, happens where bribery (in cash or in kind) is issued in a dishonest relationship.

The act of bribery can be simply identifies giving or receiving bribe in cash or kind, this kind of corruption includes kickbacks, pay-off, gratuities etc (Zyglidopoulos et al., 2020). Nepotism: is a kind of corruption in which an office holder favors and gives priority to their family members and kinfolk in the matters of employment, admissions

and other societal benefits. This kind of corruption is common among the office holders in Nigeria (Akanle et al., 2021). Onwujekwe et al., (2020) the Nigerian health sector corruption largely occur in the areas of building, purchasing and maintenance of health care facilities, training of health care personnel, drugs and equipment purchasing and others.

Bureaucratic corruption this is kind of corruption that happens in the public administration, it's a type of corruption that occurs in the daily activities of the people in the places like schools, hospitals, police stations and other public and private sectors, this kind of corruption was tag as petty corruption and it is similar to corruption of need, where one gets a business form private or public domain in an inappropriate means (see NORAD, ch.4, 2000). Multi-Purpose institutions of waqf provides the basic social amenities to the Muslim communities, which includes hospitals, orphanage, bridges and public works (Elasrag, 2022).

The significance of cash waqf to the socio-economic growth of any society, that involves private and profit-oriented sector which has the responsibility of providing the welfare to the society in the areas of health, environment, social and education (Fauziah, 2021). Waqf serves as an instrument of "wealth creating wealth". Therefore, the form of waqf entrepreneurship venture can be considered as philanthropic disposal of wealth with the intention of generating wealth for the benefit of the youth and the less privilege of the society. It is an input-output model (Gwadabe & Ab Rahman, 2020).

The waqf funds may be used to establish income-generating programs that are suitable to be operated by people with disabilities, unskilled youth, illiterates and women, for example, handicraft producing enterprises. With simple training they will be equipped with the required skills to work in a handicraft institution. They will be self-reliant, sustain their living from the waqf financed program (Abdulkareem et al., 2020). It was suggested that cash waqf can be used to actualize the socio- economic objectives of the society by provision of financial assistance to the entrepreneurs inform of partnership (*Mudharabah*) (Jamaluddin et al., 2022). In the same vein, Lahsasna suggested that cash waqf should be adopted to finance the Small and Medium Enterprises in Malaysia (Lahsasna, 2010).

## METHODOLOGY

The study adopted the qualitative method of research, whereas primary and secondary data collection methods will be applied which includes literature review from documented articles, books and secondary data that comprise the semi- structured interview questions. The researcher gathered the information from the respondents who are versed with the knowledge of waqf and Islamic economics and who are the members of Kano community. Interviews were conducted face to face, the

information were recorded in Hausa language and later transcribe and translate it into English language. The interview respondents comprise the expert scholars in waqf and Islamic finances, philanthropist, and officials of Kano zakat and waqf commission. The respondents are coded here as P1, P2 up to P17.

The study adopted and used the Merriam idea for qualitative data analysis. This model involves uniting, reducing and interpreting the participants' statements and utterances and what the researcher knows and understands with a view to create meaning. According to Merriam, data analysis includes moving back and forth between the existing data and abstract concepts, between inductive and deductive reasoning, between description and interpretation. The findings can be planned and arranged in the form of descriptive accounts, explaining the data, themes or categories cut across data in order to answer the questions of the research (Merriam, 2009).

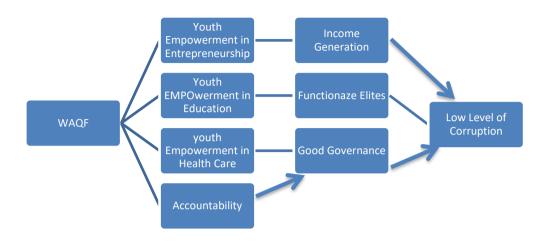
Thematic analysis is the hunt themes, which appears to be crucial for the explanation of the phenomenon. It requires recognizing the themes via thorough reading of the data multiple times. In this approach, themes and categories are formulated from the data obtained from the interview and documents analysis (Roberts, et al., 2019).

### FINDINGS AND DISCUSSION

# The Role of Waqf in the Youth Empowerment to Attain the Low Level of Corruption in Kano

Historically, waqf was institutionalized as the rich wanted to keep away money from 'non-good governance of the state' as waqf gave them an opportunity to keep their wealth away from arbitrary confiscation by the state. Multi-Purpose institutions of waqf provides the basic social amenities to the Muslim communities, which includes hospitals, orphanage, bridges and public works (Elasrag, 2022). Therefore, with the establishment of waqf institutions in various communities and subsequent provisions of basic amenities to the citizens that will drastically change the minds of people to think positively and shun all kinds of corruptions and stealing of public funds to sustain their lives and that of their children.

Furthermore, with the application of waqf to support the society in various capacities. Empowering the society in the fields of education, health care services and entrepreneurship with waqf funds will drastically lower the level of corruption in the state. The indicators of low level of corruption will be applied through waqf to attain youth empowerment and lower the level of corruption in Kano. Control of corruption, philanthropic activities and good governance in waqf are the steps to follow in the youth empowerment to achieve the lower level of corruption in Kano state.



# Figure 1

#### Income Generation through Waqf Fund to Empower the Youth

The aim of waqf is to achieve both economic and social goals, however, waqf can serve as vehicle for entrepreneurship to attain the well-being of the society (Abdullahi et al., 2013). As shown in Figure 1, when the people are empowered and they have a source of income that will sustain their living, their mind will be out of corruption and any other related corrupt practices. It was suggested that cash waqf can be used to actualize the socio-economic objectives of the society by provision of financial assistance to the entrepreneurs inform of partnership (*Mudharabah*), (Jamaluddin et al., 2022). In the Same vein, Lahsasna suggested that Cash Waqf should be adopted to finance the Small and Medium Enterprises in Malaysia (Lahsasna, 2010).

The waqf funds may be used to establish income-generating programs that are suitable to be operated by people with disabilities, unskilled youth, illiterates and women, for example, handicraft producing enterprises. With a simple training they will be equipped with the required skills to work in a handicraft institution. They will be selfreliant, sustain their living from the waqf financed program (Abdulkareem et al., 2020).

### **Provision of Capital through Waqf Funds**

Capital can be provided to the youth by the cash waqf to start up a business and support themselves, established peace in the state and attain economic prosperity, with

application of *Musharakah* and *Mudarabah* Modes (Fauziah, 2021). Waqf serves as an instrument of "wealth creating wealth". Therefore, the form of waqf entrepreneurship venture can be considered as philanthropic disposal of wealth with the intention of generating wealth for the benefit of the youth and the less privilege of the society. It is an input-output model (Gwadabe & Ab Rahman, 2020). The data gathered from the interview indicate that:

The Waqf institutions in Kano has the potential role of providing Capital to the youth by the cash waqf to start up a business and support themselves, established peace in the state and attain economic prosperity, with application of *Musharakah* and *Mudarabah* Modes. (PT1)

... In a situation whereby, a youth has little and insufficient amount of money as capital to start up a business, cash waqf fund can contribute significantly and support him with some capital to form the partnership. The profit earned in the business would be shared on the agreed ratio based on the capital contribution. (PT10)

### Access to Credit Facilities through Waqf Funds

Credit facilities would be provided to the trained youth to finance a desired business through Murabaha Mode of Financing by purchasing the required items which may have been very expenses to the youth to acquire and give it to them in an agreement of paying in a later date or in instalment. The profit margin charged will be little based on charity and to enable the youth to repay without difficulties and the business progress as well, not as in the conventional banks where higher interest rates are charged.

A renown philanthropist, Alhaji Aliko Dangote in 2017 started a program to disburse \$62 million worth of grants to impoverished women and youth across the country. More specifically, this program encourages recipients to start their own business with the aim of providing income for them and their immediate family. many youths and women from Kano benefited from such gesture. (PT17)

#### **Creation of Job Opportunities to Youth through Waqf Resources**

However, in Kano, the agricultural lands donated as waqf can be used for production and agricultural activities, traditional farming in form of *Muzaraah* and new forms of entrepreneurships in form of share-cropping method. (PT13)

Waqf khairiyya is a waqf established by Muslim Students Society Bayero University Kano, they purchase Buses for the student's shuttle in and outside the University campuses at cheaper and affordable prices. They employed any youth as drivers of the buses and the profit generated is used to support poor students with tuition fees and other expenses. (PT04)

**Functionalize Elites (Philanthropic activities) in Kano for Youth Empowerment** Wealthy individuals in the State have contributed immensely to the youth empowerment and the provision of societal welfare, their activities are as follows:

Aliko Dangote donated a N1.2 billion ultra-modern business school edifices to Bayero University, Kano, (BUK), first of such in the northern part of the country. The new structure comprises 650 seating capacity auditorium, two theatres, four lecture halls, two libraries, an incubation center, two cafeterias, 800kva soundproof generator and borehole among others. (PT17)

Some wealthy individuals in Kano established foundations, and these foundations allocate some of its resources in providing educational assistance such as building classrooms, libraries and giving scholarship and financial assistance to the deserving students studying in any Nigerian higher institutions. The notable among these foundations are Dangote Foundation and A. A. Rano Foundations. (PT16)

Dangote foundations are giving financial assistance to the less privilege patients in kano, also presently the foundation is building and equipping \$12 million theater and diagnostic complex at the Murtala Muhammad General Hospital in Kano. This will help the kano people and reduce the rate of mortality and the cost of going to other countries for medical services. (PT17)

A woman philanthropist in Kano, Hajiya Mariya Sanusi Dantata, has donated a hospital which she built at Rijiya Lemu to the Kano State government. The donation is meant to enhance health care delivery

in the state. It was gathered that the hospital attends to at least 200 patients daily and has about 32 staff. (PT17)

#### Youth Empowerment in Waqf-Based Educational Institutions

Youth empowerment in the fields of education was considered as the main solutions to the issues of corruption, insecurity, socio-political and economic problems of Nigeria. Waqf institutions ware aimed at subsidizing the people's hardship and supporting the less privileged individuals in the society. The significance of cash waqf to the socio- economic growth of any society, that involves private and profit-oriented sector which has the responsibility of providing the welfare to the society in the areas of health, environment, social and education (Fauziah, 2021).

There are several waqf- based primary and secondary schools in the city of kano, which gives the Education to the youth and children in various communities as well as providing job opportunities to the youth as teachers and other supporting staff of the schools. Among the famous waqf based schools in kano are Daru al-Hadith Foundations (Primary and Secondary schools), Al-fur'qan, Alu Avenue Schools, Da'awah Group of Schools, Markaz Usman Bn Affan, Gadon Kaya Kano and numerous awqaf schools in the city. (PT11)

There are few higher institutions of learning which operate under any waqf institutions, the institutions provide various post-secondary educations in different disciplines, among them are Annur Institute of Islamic Education, Kano, Da'awah Institute of Islamic Education. (PT11)

There are high numbers of philanthropists who dedicated part of their wealth to assisting the less privileged youth who secure admission into any higher institutions, and they could not afford tuitions fees or any other school expenses. Among them are, Alhaji Kabiru Sani Kwangila and many more of Arts and Islamic Studies (CAIS) Hausawa, Kano. (PT13)

# Youth Empowerment in the Waqf-Based Health Care

Health is an indicator used in analyzing societal development and its wellbeing; the development of any society lies in its ability to achieve the good health care facility needed. However, in Kano State, our main concern is the financing of the health care

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sector. "Inability to pay for the health care costs have led these socio-economic groups in facing with a lower health status compared with higher incomes groups and this is due to the congestion in public health facilities" (Mohd et al., 2017). "It is a major concern when the cost of health care services increased, it will lead the society especially those who do not have insurance or the poor and low-income group to bear the health care service cost or just ignore the diseases suffered without any treatment and risk being unable to work" (Mohd et al., 2017).

And this can lead to corruption and misappropriation of public funds in the course of seeking medical attention within and outside the country. The current waqf based Annur Hospital in Kano has proven that waqf has the ability and can be an alternative source of funding health care institutions in kano. Therefore, wealthy personalities and all the stake holders should be encouraged to establish and finance waqf based health care institutions in the state. (PT12)

## **Good Governance in Waqf Administration**

The application of waqf governance in Kano State is timely to ensure accountability so that waqf institutions could be revived and its potential could be further promoted in the state. Good governance serves as a panacea to all administrations, Awqaf are the institutions established for the sake of Allah, *Mutawalli* must ensure the accountability of the endowed assets, cash or property. Islam has advocated the principles of (*Ikhlas, amanah, adala, and shura*) in which governance could be derived. Allah's consciousness (*Ikhlas*) Makes the waqf administrators to make perfection and manage the endowed resources with sincerity in anticipating the reward from Almighty Allah, and to satisfy the community.

Secondly, *Amana* which is one of the principles of good governance, impels the awqaf administrators to administer the waqf assets with utmost trust as trustee to Allah and beneficiaries and consider this waqf property as trust. Justice (*Adalah*) is very vital in the utilization and the distribution of waqf resources to the deserving beneficiaries. The administrators must perform an act of justice (*Adala*) in determining the waqf resources and to checkmate those that will benefit from the waqf. Governance of waqf is vital to promote the level of transparency and accountability that is Important for a sector reliant on the confidence and trust of its stakeholders. Waqf, as other players in the non-profit sector survived on self-regulation and, with minimal or even without external oversight.

In conjunction with the Islamic governance, waqf as they functioned in the past should be an important institution within the ideal independent non-state welfare system, hence, remains an important institution for ideal governance. With a constructive role in providing revenue for civil society, waqf could fuel the sense of empowerment of

individuals and accordingly constantly cultivate an atmosphere of benevolence in society, hence helping once again to detach society from the state.

## DISCUSSION

The application of waqf to support society in various capacities. Empowering the society in the fields of education, Health care services and Entrepreneurship with waqf Funds will drastically lower the level of corruption in the state. The study indicates that the indicators of low level of corruption will be applied through waqf to attain youth empowerment and lower the level of corruption in Kano. It was revealed that income generation is one of the indicators of low level of corruption, and waqf institutions In Kano has played a vital role in the youth empowerment in entrepreneurship through *Musharaka* and *Mudharaba* in order to finance the youth to established small scale business, loans were given to youth by waqf institutions through *Qard al Hassan* and *Murabaha*, to establish the business and generate incomes.

When the youth have a source of income, they will be self-contentment and they shun away from all the corrupt practices. Thus, there will be a low level of corruption. Functionalize elites (philanthropic activities) is one of the indicators of low level of corruption. The study revealed that wealthy individuals in the state has contributed immensely to the youth empowerment and the provision of societal welfare, their activities include youth empowerment in educations, health care services, vocational skills and entrepreneur. These philanthropic activities empowered the youth and became resourceful and useful. With youth empowerment in education, health, skills and entrepreneur, youth possess their basic needs and they will shun the corruption and corrupt practices, the low level of corruption in the state will be attained.

Good governance, waqf remains an important institution for ideal governance. With a constructive role in providing revenue for civil society, Waqf could fuel the sense of empowerment of individuals and accordingly constantly cultivate an atmosphere of benevolence in society, hence helping once again to detach society from the state. When there is low level of corruption in the state, there will be peace, tolerance and love between people. The less privileged and the poor people in society will appreciate and commend the wealthy individuals in their communities for endowing their wealth as waqf for the youth empowerment and social wellbeing of the Ummah. Waqf funds should be invested in a profitable business venture and the profit generated from such investment would be used to support the youth by giving them scholarships to study locally or internationally or purchase educational materials needed for teaching and learning in our schools and universities. In Kano State, waqf institutions has the potentials of dedicating some funds to finance the vocational skills, training and technical expertise to out-of-school youth, the program aims to provide the youth the skills on various fields such as welding, carpentry, food processing and so on. These will make the Kano youth to be self-employed, provide peace in the state and develop the economy.

### CONCLUSION

Corruption is one of the greatest problems affecting youth's accessibility to employment and empowerment programs. Mishandling of Funds and non-Political will are among the factors that escalated the rate of unemployment in the country. The study concluded that there is strong relation and connections between waqf, youth empowerment and low level of corruption in Kano state. Waqf institutions and the philanthropic activities has played an important role in the socio-economic development of the Kano state. Thus, many youths were empowered through waqf based youth empowerment programs. Education, training, skills, capital and loans were given to many youths through waqf initiatives, this makes the youth to realize their dreams of being educated, healthy and entrepreneurs. With the presence of waqf based youth empowerment programs in the state, youth would not engage themselves in corruption and other corrupt practices for them to attain the youth empowerment.

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