


WAQF AS A TOOL FOR NATIONAL INTEGRATION IN NIGERIA: AN EXPLORATORY STUDY

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Abstract

A plethora of studies exist on the subject matter of national integration as it affects Nigeria. Researchers from different disciplines have proven that the problem of integration among the ethnic and religious groups in Nigeria is inherent. All efforts and leadership approaches to address the problem seem to have failed. Consequently, the country still suffers the effects of disharmony among its citizens. Therefore, this study aims to contextualize *Waqf* (Islamic endowment) into the discourse of National Integration in Nigeria to explore the Islamic welfare approach. The work is premised on the notion that addressing the welfare of the people is a compelling tool to build peace and cohesive relationships among the diverse ethnic and religious entities in Nigeria. The study is both descriptive and exploratory. With the content analysis approach, it argues that the establishment of the unrestricted endowment will remove ethno-religious grievances that continue to create relationship gaps among the diverse people of Nigeria. A study of the Islamic welfare approach of this nature could contribute to discussion related to integration and peaceful coexistence since disintegration is often attributed to marginalization and scarcity of resources.

Keywords: Diversity, Ethno-religious, Islam, National Integration, *Waqf*

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1. Introduction

The question of national integration in Nigeria is a perennial phenomenon. This is because the country is multifarious in diverse dimensions and the quest for peaceful coexistence is not abated. The religious and ethnic dimensions have always occupied the front stage of the contention. This in clear terms, is that religion and ethnicity have been largely used as tools for further disintegration more often even though various components that make up the entity called Nigeria have hardly been united. It is not out of place to note that differences are one of the traits of human society as there can be no two creatures with absolute similarity. As such, the diverse variables of Nigerians are not unusual. However, the various ethnic backgrounds as well as the effects of dissimilar faiths are creating disturbance in Nigerian society. At this juncture, one may be compelled to ask if it is possible to solve the problem of ethno-religious sentiments among people. Will it be that some people are persuaded to downplay the passion they have for their religion or that they detach themselves from their ethnic background? It is only logical to note that man is sentimental and will continue to be. In fact, the Holy Qur'an acknowledges the diversity of humanity both in religion and ethnicity. In the realm of religion, Muslims, Christians, and Jews are exhorted to acknowledge the unity of their source and appreciate their commonality (Q3: 64-65), while in the realm of ethnicity, it is emphasized that diversity is only a medium of identification and not a weapon of disunity (Q49: 13).

In contemporary Nigeria, bad governance has aggravated the continuous call for separation among major ethnic divides with the belief that some are dominating and as well marginalizing others. For instance, despite all efforts to stem the tide of the continuous provocative stance of the Independent People of Biafra (IPOB), the group has refused to lay down its arms, claiming marginalization by successive governments (Ayomola & Oketokun, 2021). Similarly, it was established that the call for Yoruba Nation has been prompted by perceived nepotism and tyranny by a section of the country (Ehizojie, 2022). It is also on record that the Northern Elders Forum and Arewa Youths' Consultative Forum had one time or another beaten the drum of separatism in the country (Adangor, 2017). All these agitations, without doubt, have resulted from mistrust among varying partners in the polity. With this trend, it becomes imperative to look inward and adopt an entirely different approach in bringing long-lasting solutions to the conundrum of disintegration among the entities of Nigeria. In doing this, it appears that challenges that border on the welfare and well-being of the people must be given priority if a true solution is desired. This is because, peaceful coexistence is rarely achieved when there is poverty, hunger, and perceived injustice among different strata of the society. More so, it has been established that peace is mostly threatened by unjust economic, social, and political order and can only be restored through the building of structure, system, and capacity (Laila, 2010).

With the above, the Islamic institution of *waqf* is considered an appropriate socio-economic system that transcends the limit of ethno-religious affinity. It is an everlasting tool meant to cement the brotherhood of humanity beyond the common sentiment of separatism. Hence, the perennial question of national integration in Nigeria could be addressed with an exploration of *waqf*. This is because, *waqf* is an institution that could be established by all, regardless of religious leaning, and could also benefit all, without any form of limitation (Alaro, 2021). In the course of this exploration, the study will proceed to chronicle the circumstances surrounding the quest for national integration in Nigeria, it will also examine the attitude of Islam to peacebuilding and collectivism, as well as the Islamic worldview of economic welfare and thereafter contextualize *Waqf* in the discourse.

2. Quest for National Integration in Nigeria

National integration is said to be “a multidimensional, complex, and dynamic concept, involving a great variety of interlocking elements that operate separately to some extent but yet are also interacting, cumulative, and generally mutually reinforcing. Indeed, integration is a holistic concept in which the totality of the separate aspects is greater than the sum of the different parts.”(Drake, 1989). This implies that varied nationalities are submerged as participating partners in an umbrella sovereign entity in which solidarity becomes an obligation towards one another. In consonance with this view, Oluwatoki (2020) asserts that integration is only possible when segregation is addressed removing separation among the people.

With the notion expressed above, it is not unusual to find heterogeneous identities in most societies across the globe but the quest for a united and peaceful atmosphere has remained elusive in Nigeria. This situation is known to have been a foundation problem since the inception of the entity called Nigeria and remains so till date probably for reason of ineptitude on the part of leadership. It is important to state unequivocally that diversity is meant to be a strength that should position the country for excellence among independent nations of the world even though it is the opposite for Nigeria. Various ethnic groups and diverse regions are blessed with distinct resources and competencies which should complement one another for vigour. In fact it has been suggested that Nigeria is responsible for the woe befalling the African continent due to her position in the region. The depth of her resources and the wideness of her geographical spread made her a ‘giant’ that dictated the fortune and misfortune of the continent. In this regard, Bouchat (2013) noted that ‘Nigeria represents the best and worst of what African states offer the world...and she also demonstrates many of the problems that plague much of Africa’s stability and progress.’ By implication, Nigeria’s lack of capacity to set pace for other nations in the continent despite her huge human and material resources is a gross deficit for the region.

Facts are replete on the claim that the 1914 amalgamation of the northern and southern protectorates was the origin of the unending internal disunity of the Nigerian state. It is believed that the orientation of colonialism was responsible for the perpetuation of the dichotomy between the North and the South on the one hand, and between the Christians and Muslims on the other hand (Sajo, 2020). Yet, events afterward confirm the inability of the indigenous citizens to peacefully address their differences. One factor that continues to make integration elusive is the refusal of the various ethnic groups to blend and relate as a single brotherhood. This was evident in the formation of political parties before the independence when parties were formed along ethnic lines. The Northern Peoples’ Congress (NPC) was regarded as a Hausa/Fulani party. Action Group (AG), was a Yoruba party, while the National Council of Nigerian Citizens (NCNC) was mainly an Igbo affair. All these parties drew membership from their respective regions (Chimee, 2013). It is apt to note that the creation of twelve states by Gowon-led military government in 1967 only brought different entities of diverse backgrounds and orientations together, reducing the separate power but technically failed to establish a common welfare that could cement the hearts despite their pronounced disparity. The effect of that was partly responsible for the civil war and its devastating memory lingers in people to date. Ojo (2009) noted that military government, by taking over assets of different states at the federal level then, only laid the foundation for many years of crisis and instability.

The foundation of the crisis being referred to is often manifested in various cleavages including ethnicity and religion. As such, unhealthy rivalry continues to play out in all spheres of the polity with suspicion and acrimony becoming defining features of the country's national life. Similarly, events that led to the civil war in 1967 as it concerned the profligacy of the political class, corrupt practices, lack of direction on national integration, and more importantly the acrimony stimulated by regional sentiment continued to make a cohesive Nigeria rarely possible (Chimee, 2013).

The two major religious groups, Muslims and Christians, have equally complicated matters from the angle of faith inclination. While integration is being fervently sought among ethnic groups on one hand, provocations among religious faithful have torn people apart from another. Experience has shown that religious rifts as they affect integration issues in Nigeria are often ethnically biased. This is because respective ethnic adherents are largely inclined towards specific faiths. As such, Northerners are mostly Muslims while most Southern states are Christian based. For instance, it has been observed that the so-called Farmer-Herders clashes have occurred oftentimes between Muslim Fulani herdsmen and Christian indigenous farmers thereby exacerbating ethno-religious hostilities (Sajo, 2020). The gratuitous outcry by a segment of the society over Muslim-Muslim ticket ahead of the 2023 general election is also a good instance of religious effect on the subject matter. Each group has always insinuated a marginalization whenever other entities are in control. While rejecting the choice of a Muslim running mate for a party that already chose a Muslim candidate, the Christian Association of Nigeria (CAN) threatened that its members would not vote for such a political during the election (Daily Trust online). In a nutshell, religion which should have been a tool for harmonious living, is rather found to be an instrument of disharmony and a weapon of further disintegration. It is pertinent to note that various ethnic and religious groups are always conscious of being in control for fear of domination, marginalization, and oppression by a rival entity. This was apparent in the outcry of CAN against Muslim-Muslim ticket when they stated thus "...any party that tries same religion ticket will fail. This is not 1993. Even when we have joint Muslim/Christian ticket, the church still goes through hell (Daily Trust Online)." In the same line of thought, Uzma (2011) contends that:

Religious ideologies have been hijacked by their very adherents to legitimize actions driven either by political ends and power interests or due to a sense of frustration and desperation produced by injustice towards and marginalization of certain groups.

It is apparent from the foregoing, therefore, that integration and peaceful coexistence will be a mirage until different entities genuinely see others as indispensable partners that must be cared for to forge ahead. Even distribution of resources must be taken as a responsibility of all partners to achieve true cohesion and mutual development.

3. The Attitude of Islam to Collectivism, Peacebuilding, and Welfare of the People

Islam recognizes diversity that exists among humankind but makes unity a fundamental principle for the realization of harmonious relationships among them. With this, mankind is made to be conscious of the unity of creation, unity of origin, and diversity of creatures, (Q30: 22). This understanding is communicated as a principle to make humanity see the need to accept diversity as an inevitable part of existence. In this manner, Allah states thus in the Qur'an:

O mankind! Be dutiful to your Lord, Who created you from a single person (Adam), and from him (Adam) He created his wife [Hawwa' (Eve)], and from them both He created many men and women, and fear Allah through whom you demand (your mutual rights), and (do not cut the relations of) the wombs (kinship). Surely, Allah is Ever an All-Watcher over you. (Q4: 1)

This injunction is unequivocal about the unity of humanity more importantly being descendants of a single parentage. This affiliation therefore imposes the obligation of collectivism and protection of one another. It further warns against the prejudice of severing the bond of kinship. Of course, kinship refers to the general bond of a single origin of the entire humanity.

Collectivism, Peace-building, and Welfare are different but interrelated concepts, all of which dwell on the interconnectivity of human beings regardless of the diversity that exists among them. Islamic philosophers have emphasized that human beings are mutually interdependent in their physical needs as well as their protection from external danger (Ahmad, 2011). Generally speaking, collectivism is seen not just as a precursor but also as a *sine qua non* to peaceful and harmonious living in any society. As such, Islam emphasizes and in fact, establishes a template for both in its social principles. By this template, concern for the welfare of others is the ultimate result of collectivism and a means of peace-building. The Qur'an states "Worship Allah, and ascribe no partners to Him, and be good to the parents, and the relatives, and the orphans, and the poor, and the neighbour next door, and the distant neighbour, and the close associate, and the traveller, and your servants. Allah does not love the arrogant showoff."(Q4: 36). This injunction throws light on the necessity of engaging the acts that strengthen collective social contract through altruistic disposition. The entities stated in the above verse cover the entire segments of the society regardless of the divide they may belong in the existing social cleavages. By this form of disposition, peaceful coexistence is seamlessly entrenched in the polity.

In the same spirit, Prophet Muhammad demonstrated the real teaching of Islam as regards collectivism among the various groups in *Madinah* such that no group was permitted to isolate from others despite their ideological differences. The philosophy behind collectivism should be clearly seen in the effect it manifests on harmonious relationships among partners in respective social communities. While describing the model set by the Prophet in Madinah, Rahim (1981) wrote thus:

The Prophet established a Commonwealth of Islam at Madinah and this became the model of the religio-political order of the Muslims. The Commonwealth was based on the absolute equality of all Muslims and tolerance to other Commonwealths living in or near Madinah. Justice, Fairness, law, and order formed the basis...

Prophet Muhammad equally used his recognized authority to discourage every act capable of frustrating the spirit of collective interaction that was being institutionalized. He started by establishing an internal brotherhood among the Muslims- the *Muhajirun* (Makkah emigrants) and *Ansar* (Madinah hosts). He then resolved the age-long bloody feud between the two Jewish tribes of *Aws* and *Khazraj*. Yet, he spearheaded the draft of a Constitution that spelled out the conditions of mutual relationship among the varying parties of ideologies and tribes. This was further described by Rahim (1981) in the following words:

The Prophet issued a charter that banned tribal feuds and accorded equal rights of Citizenship to all. The Jews and others were included in this Commonwealth to form a common nationality with the Muslims.

Apart from this, Islam establishes the philosophy of caring for the needs of others as a tool for establishing harmonious living and cohesion in society. As such, the *shari'ah* instituted various means through which the vulnerable members of the society are cared for. In fact, among the various means is the Zakat which is made a fundamental duty for the Muslims who meet the conditions for its obligation. In that sense, those in authority are saddled with the responsibility of coordinating its implementation such that all eligible beneficiaries are duly attended to as stipulated by the law. Some other mechanisms established in Islam for the same purpose that is voluntary include *waqf* (endowment), *hibah* (gift), *sadaqah* (general charity), and so on. Either as an obligatory or voluntary act, the injunctions of the Qur'an that enjoin wealthy Muslims to share their wealth with the needy do not discriminate on the ethno-religious inclination of the potential beneficiaries. For instance, the Qur'an states that:

Whatever Allah restored to His Messenger from the inhabitants of the villages belongs to Allah, and to the Messenger, and to the relatives, and to the orphans, and to the poor, and to the wayfarer; so that it may not circulate solely between the wealthy among you...(Q59: 7).

In consonance with this, contemporary Western writers like David & Robinson (2006) and others contend that, due to Islamic ideology, there is a high tendency for orthodox Muslims will promote economic communitarian philosophy and support government to improve the lot of the poor and the needy wherever they are. Similarly, in a related study, Taylor (Taylor, 2020) acknowledges that Zakat as established by the *shari'ah*, is more of a developmental tool especially as it targets the poor and the needy for personal development and overall development of the entire society. In a nutshell, welfare philosophy is the topmost of the socio-economic doctrine of Islam with sufficient evidence from the lives of the early Muslims. This is because, Islam in most cases, emphasizes the rights of humans among themselves (*huquq al-'ibad*) over the rights of Allah (*huquq-Llah*). This is evident as depicted in the characteristics of believers enumerated in the chapter of believers (Q23) in the Qur'an where *Zakat* (compulsory charity) tops the enumerated features of believers apart from execution of *salat* which is a direct due of Almighty Allah as against the rights of co-human being.

4. The Concept and Administration of *Waqf*

Waqf is casually translated as Islamic endowment because it resembles the endowment that exists in other civilizations even though there are differences in purpose and manner of administration about its concept in *shari'ah*. Being a terminology of Arabic origin, *waqf* literally means 'detention', 'withholding', or 'restraint' but in Islamic law refers to an act of dedicating the usufruct of any property owned for the purpose recognized by Islamic law as pious or religious (Rahman & Ahmad, 2011). *Waqf* is equally defined as a detention of a thing from the ownership of the appropriator and devoting its profit to charity for the poor or other good objects (Adetona, 2016). In a clearer term, it is seen as a trust of an asset that generates income for the benefit of specific groups or individuals (Alshater, 2021). The nexus between the literal and legal meaning of *waqf* is reflected in the concept of detaining or withholding a

phenomenon or an item for perpetual benefit (Ashafa, 2021). In this sense, *waqf* is a religious social safety net meant to create a relief platform for the vulnerable in society. Perpetuity is a unique feature of *waqf* that makes it a generational charity institution suitable for bridging gaps among humanity.

Initially, what is now known as *waqf* used to be an inherent charity discharged towards the community basically to seek the pleasure of Almighty Allah. Hence, it is an act of altruism devoid of bias in any form. In this regard, Abdullah was assertive in his argument that *waqf* had been in practice prior to its conceptual and theoretical framework (Abdullah, 2020). To this effect, verses of the Holy Qur'an such as Q2: 261, Q3: 92, and Q73: 20 among others have been the basis upon which the institution of *waqf* evolved. In the same spirit, Prophet Muhammad in a tradition encourages the faithful to embark on '*sadaqat al-jariyat*' (flowing charity) which is explained as an enduring good deed from which other living creatures continue to benefit even after the demise of the benefactor. Such charity may include endowment of assets like houses, fruitful trees, schools, libraries, hospitals or books (Ismail, 1998). It is simply meant to be a valuable wealth of immeasurable impact.

Basically, *waqf* is of two types namely *waqf al-ahly* (Family *waqf*) and *waqf al-khayry* (Philanthropic *waqf*). The former was practiced by companions of Prophet Muhammad such as Abubakr As-Siddiq when he left his house which was later occupied by his visiting descendants and progeny (Abdullah, 2020) and that of 'Uthman bn Affan when he purchased *Bi'ru Rumah* (Rumah Well in Madinah) for the benefit of the public particularly the poor, represents an example of the latter (Kahf, 2003). Other applicable nomenclatures are religious and cash *waqfs*. Religious *waqf* refers to those assets that are exclusively endowed for religious purposes like mosques or estates devoted to yielding revenues to fund religious institutions. Cash *waqf* is also identified as those given out in cash to aid the cause of the poor from existing *waqf* assets.

Waqf administration has improved over the ages in compliance with the contemporary requirement which makes it a legal contract wherever it exists subject to the regulation of the corresponding community. Generally, basic pillars in a *waqf* arrangement include *Wāqif* (endower), *Mauqūf* (asset or property endowed), *Mauqūf 'Alayhi* (beneficiary) and *Sīghah* (contractual statement) (Yaacob, 2013). These pillars are crucial to the success of *waqf* at any given time. The *waqif* is the benefactor who endows his valuable wealth to the cause of goodness for the general development of society. The altruism of the individual (endower) is indispensable to the anticipated growth of the entire community. The selflessness of the *waqif* determines the quality of the *mauqūf* that is endowed and for the purpose spelt out in the contract as well as the scope of the beneficiaries that enjoy the *waqf*. The entire contract is always administered by an appointed *Mutawali* (Waqf Manager) whose responsibility is to ensure the sustainability of the wealth involved and its growth for the maximum benefit of the beneficiaries (Kahf, 2003). Being a religious endowment, the goal of *waqf* is usually for the endower to seek the pleasure of Allah and for the specified beneficiaries to enjoy a level of comfort as accruable from the item of the endowment. As a result of this, when religiously administered, *waqf* has the potential to bypass the bottleneck of corruption which is endemic in the contemporary age.

5. Application of *Waqf* for National Integration in Nigeria

Various interests in Nigeria are struggling for control and in the least trying to escape total suppression by other dominating groups be it religious or ethnic. Objectively, this tendency is common to human nature and universal in reality without prejudice to Nigeria. The Qur'an attests to this when it asserts thus "Adorned for the people is the love of desires such as women, and children and piles upon piles of gold and silver, and livestock, and

fields...” (Q3: 14). To regulate this greed is to adopt and apply an economic approach that establishes a balance between the social and spiritual spheres and middle course between the terrestrial and celestial realms. To apply waqf for a more united Nigeria the following could be explored:

5.1 Establishment of Schools for the Less Privileged

Proper education is one of the ways to curb social menace as well as entrench cohesion in any nation. In order to nurture a peaceful community, there must be access to education by a large segment of the society. It has been noted that failure to provide adequate and high-quality education may jeopardise a nation’s leadership potential (Mujani, 2018). It is pertinent to note that *waqf* has been found very effective as a complement to the government budget in providing basic infrastructure including education for the majority of people across religious divides (Ismail, 2013). In realizing such a dream, tuition-free schools could be established as *waqf* projects by Muslim philanthropists who desire to float scholarships for indigent students. Such schools are to be funded through revenue generated from designated enterprises of the prospective donors. Appointed managers are also to coordinate alternative revenue strategies from the asset to complement the designated source of finance for the project. It is apt to note that there are hundreds of affluent individuals with huge financial capacity to embark on projects of this nature. It is equally important to note that various educational institutions already exist in some parts of the country as waqf-funded institutions, particularly in the north but are presently serving the Muslim community (Abubakar & Ab Rahman, 2021). More so, findings sufficiently reveal that privately established awqaf (Islamic endowments) have been greatly impactful in funding education in different parts of the world.in different dimensions such as in operational and developmental expenditures, including research activities (Usman & Ab Rahman, 2021). In furtherance of this gesture and to practically demonstrate the fraternity of humanity, there must be a replica of these schools under *waqf* project in other zones in the country which should be accessed by all Nigerians in the host communities regardless of their ethnic background and religious inclination. This will simply integrate all existing interests under a united Nigeria.

5.2 Establishment of Low-Cost Housing Scheme for Low-Income Earners

One of the ways to make life less burdensome for an average Nigerian, particularly the low-income earner is to institute a low-cost housing scheme for their exclusive benefit. This is because most of the schemes established by the government are not affordable to low-income earners thereby ending up being acquired by the rich members of the public or the aristocrats in the community. This situation often leads to the severity of relationships among different classes of society. To bridge the gap and close the relationship, a low-cost housing scheme that is funded under a *waqf* arrangement by philanthropists will soften the hearts of the once hard-hearted members of Nigerian society. Also, various factors such as dense population, high cost of rent, and unfavourable government policies among others complicate housing problems in most urban areas. It is noteworthy to state that provision of waqf housing is seen as a way forward to the problem of housing, particularly in urban centres (Embi, Ramlee, & Kassim, 2019). Given this, the provision of the waqf housing scheme will be suitable for urban areas in different parts of the country. For instance, such a low-cost housing scheme if established in a Christian-dominated South-eastern Nigeria, will reduce the criminal tendency of the aggrieved youth of that region. The zeal to love and work with the Muslims of other regions who must have invested heavily in their region in the form of charity will become a reality.

5.3 *Interest-Free Loan through Cash Waqf*

Cash waqf can be channeled in the form of loans without usury (Majid & Sukmana, 2023). Access to loan facilities is a big challenge facing entrepreneurs and prospective traders in Nigeria. This hindrance has made able men and women redundant perpetually in their large number. Others have resorted to crimes of different natures for the same reason. Therefore, an effective way of utilizing *waqf* for national integration is to designate a waqf asset as a loan scheme for individuals who have creative ideas in setting up small businesses across the length and breadth of Nigeria without any form of dichotomy. This model must be well spread across geographical zones of the country with effective implementation procedures. In a similar study, it has been advocated that cash waqf will effectively reduce poverty if it is channeled toward the empowerment of the less privileged in acquiring machines and necessary tools for start-ups (Amuda, 2013). To prove the feasibility of this gesture, it would be appropriate to refer to a similar initiative of Senator Adetokunbo Abiru of Lagos East senatorial district who established N300m loan scheme for entrepreneurs in his constituency (The Nation Online). This initiative is closely related to *waqf* as it named it revolving loan which indicates that the scheme will continue to serve beneficiaries in a continuous cycle.

5.4 *Establishment of Agriculture Support Fund*

One area of support critical to development in any community is the agriculture sector. Availability of food is central to human existence and could be a factor for integration if there is a strong support base. It is identified in various parts of the world that waqf is mostly channeled to enhance the capacity of farmers for improved food production. Studies have proved that waqf could be utilized to make more farmlands available to farmers (Ali et.al, 2022), and could also be useful in terms of creating micro-finance for farmers, (Majid & Sukmana, 2023). Some other studies have consistently established the viability of waqf for enhancing food security, (Abd Jalil, 2023, Baharuddin, 2023). In this present study, it is conceived that waqf could be designated to fund food crops and subsequently made available for consumers at a subsidized rate. In doing this, the waqf food market will be established differently to relieve the burden of economic hardship on the people. This proposal could be likened to the model adopted as a temporary measure in the early part of 2024 by the Lagos state government of Nigeria. It was an initiative introduced during the economic hardship experienced in the country as a consequence of the fuel subsidy removal by the federal government. The programme tagged *Ounje Eko* (meaning, Lagos Food) had a special market for discounted sale of food items in 27 locations across different zones in the state (vanguardngr.com). Without a doubt, a waqf scheme in this regard could be more impactful due to its inherent trait of perpetuity.

5. Conclusion

Nigeria is still facing challenges related to identity-based conflicts due to its diverse ethnic and religious landscape. Despite the continuous efforts to stem the tide of this ugly trait, social fragmentation remains unabated. As a result, it is speculated that the Islamic social welfare tool of *waqf* could be a potent tool to bridge the divides and foster a sense of solidarity among the people. It was noted that the question of national integration in Nigeria has been an age-long issue with generational upheavals. It is however unfortunate that the issue is setting a negative pace in the African continent due to the status of the country. On the other hand, Islam advocates collectivism, peaceful coexistence, and shared responsibility despite the diversity that exists among the human race. As such, *waqf*, an age-long philanthropic tool is considered a worthwhile intervention approach to promote social cohesion and economic development in Nigeria. Considering similar global exploration in addressing the socio-economic concerns, it is recommended that social amenities like schools,

low-cost housing schemes, as well as provisions of interest-free loans, and agricultural support funds could be explored.

Being a theoretical exploration, the limitations of this study include the absence of an empirical procedure to ascertain the feasibility of this concept in a study area like Nigeria. Similarly, there is a need to stimulate a regulatory framework for the practicability of *waqf* projects across the regions of the country. Public awareness and institutional or philanthropic capacity are other factors that need to be considered in further studies.

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