

# Waqf as an Instrument to Attain Youth Empowerment for Sound Business Environment and Peaceful Coexistence in Kano, Nigeria

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## ABSTRACT

The purpose of the study is to examine the potential role of Waqf institutions in the provision of Waqf-based youth empowerment programs in order to achieve one of the pillars of positive peace which is a Sound Business Environment and to establish a peaceful society in Kano state. Waqf is a perpetual charity that is donated by wealthy individuals to the needy. A Waqf institution has played a vital role in the development of socio-economic activities in the past and presently serves as a mechanism for the social and economic wellbeing of the society. Sound Business Environment is an essential pillar in creating a peaceful society as it provides job opportunities, wealth creation and youth empowerment. The study will examine the potentialities of Waqf institutions in actualising the indicators of the Sound business environment in Kano state. The Qualitative Method of research will be adopted for this study, whereas, previous documents and relevant pieces of literature will be studied, and structured interviews will be conducted to ascertain the role of Waqf in the Youth empowerment for a Sound Business Environment and peace in the state. The data gathered from the structured interview has been analysed using thematic data analysis. The study found that Waqf as a perpetual charity and philanthropic activities in Kano have played a vital role in the youth empowerment in education, vocational skills, job opportunities and entrepreneurship towards achieving a peaceful society and attaining a sound business environment as a pillar of positive peace. The study concluded that Waqf-based youth empowerment programs have a potential role in empowering many youths in the state, many youths were empowered in education, training, and skills and secured a starting capital for various businesses thereby establishing a peaceful and prosperous Kano Society towards achieving one of the pillars of Positive Peace which is a sound environment for business.

**Keywords:** Waqf, Youth Empowerment, Peace, Sound Business environment

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## INTRODUCTION

The 'Sound Business Environment' structure refers to the strength of economic conditions as well as the formal institutions that support the operation of the private sector. Strong private sector conditions are essential for employment and economic growth and ensure that there is a viable tax base upon which governments can fund other critical services which the private sector cannot. These factors are critical to fostering a peaceful environment. (Index, 2016).

A Sound Business Environment (SBE) is vital in establishing a peaceful society, wealth creation and youth empowerment. It creates an enabling environment for the government to finance the required structures needed for effective government services, and it is crucial to peace. The business provides employment, which is

instrumental in ensuring a viable taxation base, promoting the productive use of human capital as well as providing individuals with access to financial capital. Communities that are prosperous also tend to have lower levels of social tension and a greater capacity to help others. (Amadei and Change, 2020). The strength of economic conditions lies in the formal establishments that support the operation of the private sector and verify the soundness of the business atmosphere. Business competition and economic productivity area unit each related to the foremost peaceful environment, as is the presence of regulative systems that area unit causative to business operations Acceptance of the Rights of Others (Peace, 2018).

Peace is a concept of societal friendship and harmony in the absence of hostility and violence. In a social sense, peace is commonly used to mean a lack of conflict and freedom from fear of violence between individuals or groups. Peace is a concept that existed in the minds of people for time immemorial. Many scholars have tried to demonstrate peace and its relation to social justice, economic development, societal well-being and human right. Peace is intimately linked to community development. (Dews, 2013). Peace is a prerequisite to societal development; no society can develop without peaceful coexistence. Similarly, development can have a positive or negative impact on peace, this depends on the kind of development implemented. (Bush, 1998). Increasing peace creates a safer environment for capital investment than would otherwise be the case. Investment is stimulated because of reduced business risk, thereby creating economic growth, increasing living standards and enabling a virtuous circle between peace and prosperity to emerge.

In the Arabic language, the singular Waqf and the plural Awakaf means to stop, preserve, or contain (Shukor, Anwar, Aziz, & Sabri, 2017). Kahf (1998) defines Waqf as "holding a Maal (an asset) and preventing its consumption for the purpose of repeatedly extracting its usufruct for the benefit of an objective representing righteousness or philanthropy". Lahsasna (2010) on the other hand, defines the Waqf as the conferment of assets, mobile or immovable from the originator (waqif) to the enthusiasm of its usufruct in permanence for the well-being of society.

Waqf is essentially seen as a trust of an asset that generates income for the benefit of specific groups or individuals (El Khatib, 2016). Waqf has its tremendous benefit via connecting poverty, sustainability, and social welfare to ensure socio-economic justice (Muneer M., 2021). 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.

The Waqf institutions have recorded the significant role in the Islamic History, from the Era of the Prophet SAW up to the 19th century. Even though the practice of Waqf existed prior to the advent of the Islamic religion, yet, the religion of Islam accepted it and accommodates it into an institution with a legal framework. The institution of Waqf has become one of the mechanisms developed by the Muslim in order to actualise the various socio-economic and religious needs.

## Background of the Study

Youth Empowerment has been an issue of concern widely and debated widely and it is a seeming problem in the country. The Authorities concern in Nigeria have made different efforts since the country's independence in providing the citizens with employment through various empowerment programs such as such Youth Entrepreneur Support Program (YES-P), Youth Initiative for Sustainable Agriculture in Nigeria (YISA), Youth Empowerment and Development Initiative (YEDI), Graduate Internship Scheme (GIS), Youth Empowering People (YEP), Youth Enterprise with Innovation in Nigeria (YouWin), Napep, trader moni, N- power, Youth investment funds among others. However, the efforts seem to be fruitless. There is high number of the exits from the youth at the early stage of the business development due to lack of financing Abod (2014).

Most of the aspiring entrepreneurs among the Youth are facing many challenges in establishing and sustaining their businesses especially in a highly competitive business environment. Although there are various means of obtaining loans offers by other financial institutions or governments, but the youth are finding it difficult to access such loan. There are so many bureaucracies in the process of the loan application through conventional financing sources. Young entrepreneurs usually encounter exceptional challenges and difficulties during the start-up stage due to limited resource.(Ge, Sun, Chen, Gao, & policy, 2016).

Nigeria as a nation it is facing different kinds of challenges, the most important among the challenges is the one that affect the economy. Consequently, the decline of the per capita in GNP, the widespread of poverty and the prevalence of the phenomenon of employment which represent a grave danger that is in persistent increase in

these nations. The rate of unemployment requires necessary and urgent attention if not it will be resulted to the act of terrorism, corruption and other kinds of social vices. The best method of treating unemployment according to world experience is through the rehabilitation of the unemployed by empowering the youth to enable them to carry out their small projects. But these types of projects require funding which government failed to provide. In 2020, the estimated youth unemployment rate in Nigeria was at almost 14.2 percent. According to the source, the data are estimates from the International Labour Organization, an agency of the United Nations developing policies to set labor standards (Statistica, 2020).

### Literature Review

Prior studies have highlighted multiple roles played by Waqf institutions. Waqf has been a framework for sound business and or entrepreneurship which was basically originates from the philosophies of wealth creation. (Amuda and Finance, 2013). Waqf can be well-conceptualized in the business model settings, entrepreneurship, and corporation (Ahmad 2015). It is an essential components in Islam in mitigating poverty through granting primary needs to improve the universal welfare of people and or has the strong economic dynamism to pave the path of growth to facilitate the society's growth (Aliyu, 2019) The study argues that Awqaf activities does not only limited to religious and spiritual related aspects, but it includes the integral issue that will influence the economic, welfare, education and societal development (Dadoo & Branding, 2017).

Whatever the Islamic shariah stipulate there must be a reason and wisdom behind it and it's the injunction of the Islamic sharia that there should be waqf, and the waqf was instituted by the prophet Muhammad SAW and was thought by His companions. Therefore, there must be reasons for that, and part of the reason is to address the social problems of the ummah, now that can be attested to, one can agree to that statement when you look at the waqf in this perspective. Waqf entails spending in the cause of Allah as stipulated in various Qur'anic verses, Allah says thus:

*"By no means shall you attain piety, unless you spend (in Allah's cause) of that which you love; and whatever of good you spend, Allah knows it well."* (Q 3:92)

*"They ask you (O Muhammad), what they should spend, say: Whatever you spend of wealth must be for parents and kindred and orphans and the needy and the wayfarer, and whatever you do of good deeds, truly Allah knows it well."* (Q 2:215)

*"O you, who believed, spend of the good things which you have lawfully earned."* (Q 2:267)

In a related Prophetic tradition, Abu Hurairah (RA) narrated that the Messenger of Allah (SAW) said:

*"With the death of a person, his actions cease (thus his rewards become dormant), except for three things (that will continue benefiting him even after death): first, continuing charity, second, knowledge from which people benefit and virtuous child who prays for him."*

(Sahih Muslim) in the commentary of the above Hadith, a renowned Islamic Scholar, Imam Annawawi, commented that

*"This hadith denotes that, the deeds of humankind stop with his death, equally its rewards stop, except these three things; which he was the real cause for them. His child is considered as his work. Likewise, the knowledge he left which marked impact on mankind. Equally, As-Sadaqatu Al-ja riyah or continuous charity; i.e. Al-Waqf."*

This hadith is indeed a sound proof for the legality of alwaqf and its endless rewards" (Abu Zakariya).

The religion of Islam motivated all the wealthy individuals to give away their beloved assets as endowment (Waqf) for the assistance of the community, in quest of the pleasure of Allah and yearning for the rewards and blessings from Allah in this world and the hereafter.(Hassan, 2007). The objectives of waqf familiarizes individuals to perform their roles to the community, it was stated in the Qur'an "the true believers are those only who believe in Allah and His Messenger and afterward doubt not, but strive with their wealth and their lives for the cause of Allah"

Waqf can be used a mechanism for Business or entrepreneurial development, used for Youth empowerment, economic growth, wellbeing and peaceful society. Waqf can be used to finance some business activities, buildings, investments and other economic activities. The output is income and profit from these business entrepreneurial

activities can be utilized to fund the Youth empowerment product and established sound Business environment in Kano state.

Sound Business Environment (SBE) has direct effect on the entrepreneurial activities, particularly the system of waqf has being recognised by the western world and it is considered as a solution to the socio-economic and wellbeing of the people (Gaudiosi, 1987). Presently, there growing interest in waqf as framework or a mechanism for entrepreneurship which drives from the ideologies of wealth creation. (Y. J. J. I. J. o. T. Amuda, Economics & Finance, 2013)mall and medium enterprises, the evidence from the study suggesting that the way and manner in which entrepreneurs run their business has been affected by the environment which they are operating. (Gnyawali, Fogel et al., 1994). it was argued that elements in the business environment are the economic and legal environment, the technological environment, the competitive environment, the social environment, and the global business environment (Nickels, McHugh et al., 2008).

Covin and Slevin (1989) argue that in a non-sound business environment, entrepreneurial strategic postures (i.e., risk taking, innovativeness, and proactiveness) are positively associated with firm performance. Marshall Hodgson described the role of waqf in an Islamic society as "the vehicle for financing Islam and society". Mainly done for assisting the socio- religious, socio-economic, political and traditional activities of the people. It contributes to human civilizations in a Muslim community, as waqf is more vital than the other forms of charities.(Hoexter, 1998).

Waqf institutions were considered as social welfare and part of the community service, the waqf funds can be utilized to finance the small-scale businesses. It is evident from the other Muslim communities that waqf have played an important role in providing infrastructural and economic development to many communities. Waqfs can be a catalyst for growth of the small- and medium enterprises (Mohsin, Dafterdar et al., 2016).

Mohsin further argue that the waqf financing does not only limit to loan financing of the existing business but the gesture was extended to building new capabilities and sustainable business enterprises. Waqf institutions were termed as "Business angels" being into partnership with the Youth who wants to established new business or those who wants to expand their businesses. (Mohsin, Dafterdar et al., 2016) These partnerships can assist the Youth in establishing business ventures and achieve the desired goals of economic development and peaceful society. Waqf has been one of the potential solutions to the necessity of enough funds for societal needs through the donation of the wealthy individuals and waqf institutions in cash, assets or properties. The endowed funds and properties will be invested in various profitable shariah compliant business, the profits can then be used to cater for the needs of the society, especially in empowering the youth in education and entrepreneurship. Meanwhile, the Faith-Based Model describes on corporate social investment (CSI), which would be heavily funded by zakat payers, corporate social responsibility (CSR) donations and waqf (Raimi, Patel, Adelopo, & Development, 2014). The funds would be deployed to poverty reduction in several ways ranging from micro-credit support for SMEs, apprenticeships, as well as providing welfare support services to the poor, marginalized communities and other economically disadvantaged groups. From the Faith-Based Model, one variable is adapted into the framework, which is waqf.

Empowerment means a multidimensional social procedure and it enables individuals to deal with their very own lives. Further, it tends to be called as a procedure that cultivates powers in individuals for use in their own lives in the public, by following up on issues they think as significant.

## METHOD

The Study adopted the Faith Based Model (Raimi, Patel et al., 2014), which describe that the Cooperate Social responsibility (CSR) will be funded by the waqf funds. The endowed funds would be utilised for the Youth Empowerment in Education, health care services and entrepreneur, this will lead in the provision of social welfare to the people, reduce poverty and established peaceful society. Faith based Model would provide welfare support services for poverty ridden methods and materials in a number of material ways. The model will be useful in endangering sustainable development thereby complementing the drive of this nation towards actualising the peace economics. With the Faith- based Model, this study highlights on the waqf framework and examine the waqf as alternative instrument to the Youth Empowerment to attain the Sound Business Environment for peaceful coexistence in Kano State. Qualitative research method was adopted where two methods of data collections was used, primary data collection which includes literature review from documented articles, books and secondary data that comprise the semi- structured interview questions.

The study used the semi-structured interview as a method of data collection where seventeen (17) relevant stake holders have participated in the interview processes, they include the scholars/ experts from the Academics, officials of Kano State Waqf and Zakat Commission, wealthy individuals and official of Kano State Youth

Empowerment Board. The purposive sampling was adopted by this study for the approach of the respondents. P01 to P17 codes were assigned to the participants for easy analysis. The study adopted and used the Merriam ideal 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.

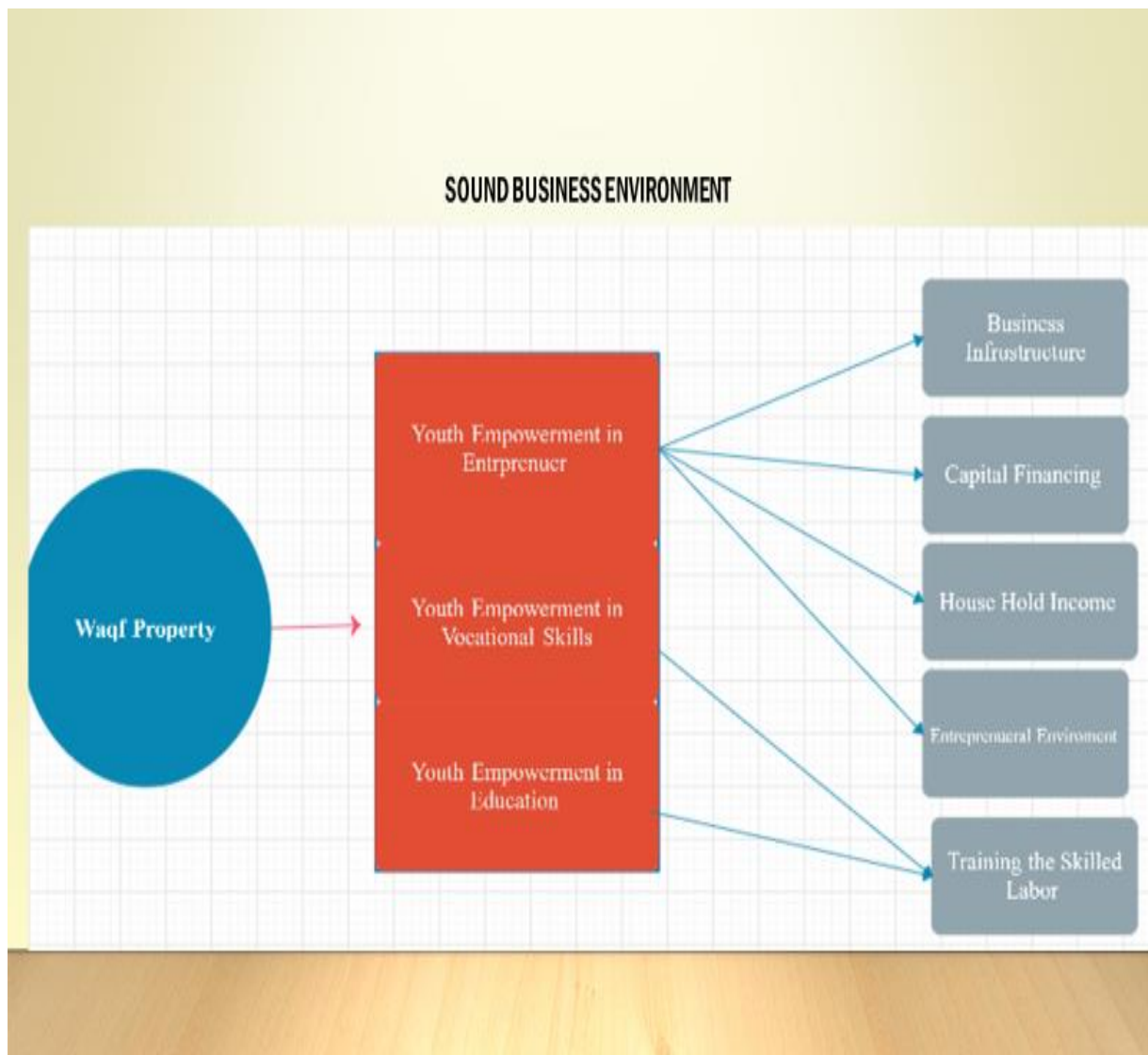
### **Recruitment of the Participants**

Seventeen (17) participants. (Experts/ Scholars, Senior Staff of Waqf Commission, Staff of Youth Empowerment Commission, Philanthropist/ wealthy individuals) were from Kano State, the expert is Seasoned Scholars of high repute and Knowledgeable in the subject Matter, Senior members of staff from the Kano State Zakat and Waqf commission, Senior Staff from the Directorate of Youth Empowerment Kano State, and some selected wealthy and philanthropist individuals in Kano state.

The interview period has lasted for about 3 months and each participant has participated in the in-depth interview which lasted between 40 to 60 minutes each. The interview data was transcribed based on the themes and sub themes of the research objectives.

### **FINDINGS OF STUDY**

In this study, the findings are summarized in Figure 1. It shows the relationships between Waqf, Youth Empowerment and Sound Business Environment. Waqf can be used as a mechanism for business or entrepreneurial development, for youth empowerment, economic growth, wellbeing and peaceful society. Waqf can also be used to finance some business activities, construct buildings, secure investments and other economic activities. The role of Waqf for youth empowerment to achieve the Sound Business Environment are manifold. The output is income and profit from these business entrepreneurial activities can be utilized to fund the youth empowerment product and established sound Business environment in Kano state.



**Figure 1:** Relationships between Waqf, Youth Empowerment and Sound Business Environment

The indicators of Sound Business Environment can be applied through waqf- based youth empowerment programs to attain peaceful coexistence in Kano state. The indicators of sound business environment are as follows:

#### **Waqf-based Entrepreneurial Environment in Kano**

There are awqaf institutions established for productive purposes such as shop lot, rental unit and cultivation. These waqf assets and properties can be used by waqf entrepreneurs on hire basis and other commercial activities.

*There are many waqf-based mosques in Kano that are attached to the shops for rents and commercial Activities, among them are Ahmadu Tijjani Jumaat mosque located beside Kwari Market has more than 50 shops, event centre, conference room which are given out for rent and some were used for business purposes and this generate more income to be used for other purposes. Kano central Mosque also posses' shops along Shahuci Road which are given out for rent and they are generating incomes. (PT:11)*

*Kano Eid Prayer ground has many shops for rents and large parking space used for the people that come to Kofar Wambai and Kwari markets, huge amount of money was generated as income on daily basis from such business. (PT:11)*

#### **Waqf Based Capital Financing**

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. Cash

Waqf in mudaraba finances can be utilized to support the Youth in Kano to start up a Small – Scale business venture, as the institution of Waqf would serve as Rabbul- Mal (Capital Providers) to the youth as recipient. The agreement would be made on the ration of which profit would be shared. And subsequently the waqf institution may sell its shares of partnership to the youth for the progress of his business and became the sole owner of the business.

*Waqf Khairiyya is a waqf established by Muslim Students Society Bayero University Kano, they purchase Buses for the students 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 are used to support poor students with tuition fees and other expenses. (PT:04)*

### **Train the Skilled Labor through Waqf**

Amaehule and Enyekit (2010) maintain that vocational skills education equip the youth with managerial and technical skills to manage material and Human resources, established their own businesses and live peacefully (Amaehule and Enyekit, 2010). Vocational education is a mechanism needed for building skills workforce. With the effective application of vocational education, we are optimistic that Youth will be empowered with the needed skills and ability for business enterprise, be self-reliant for better and peaceful society. Therefore, there is a need for the establishments of Waqf based Vocational and Technical Education centres that will cater for the skilful needs of our Youth in Kano at both secondary and tertiary levels of education.

*Waqf based foundation called, IBB way youth Empowerment Training Centre, has taking the responsibility of training the youth in various skills so as to be independent and provide the peace in the state, in the year 2019 they have training the youth as follows: Shoe making – 150 Youths, Bag making – 150 Youths, Other lather works- 97 youths. (PT:16).*

*MAFITA Foundation has empowered thousands of youth in various vocational skills, such as: Welding & Fabrication – Tailoring - Motor Mechanic \_Tricycle Machine repairs -Air Condition & refrigerator repairs -Carpentry/ Joinery -Masonry -Leather works -GSM repairs -Electrical Installation -Satellite Installation. This gesture is making an important impact to the youth and peace of the kano society. (PT:13)*

### **Household Waqf Based Incomes**

Waqf serve a vehicle for “wealth creating wealth”. Therefore, waqf-based business enterprise can be in form of entrepreneurship that wealthy individuals and philanthropist endowed for the benefit of the needy and the less privileged in the society (Morris, Lewis et al., 1994).

*There are larger plots of land available for Agricultural activities in the state, these lands are waqf lands under the care and supervision of the traditional rulers in the various locations. Youth in the state can use the available lands for the Shariah based agricultural Activities such as Muzara'ah or Mudarabah and the generated income or profit can be shared in the agreed ratio. an example of Gandun Sarki at Hotoro and Darmanawa Quarters (PT:13)*

*There are waqf based business centres established in some higher institutions of learning in Kano, Youth were employed and running the business of photocopy, printing, binding, scanning and others, the profit earned are used to support the youth especially those that could not afford to pay their tuition fees and other societal needs. Some parts of the Business centre's building were given out as a leasing to other business owners and receive monthly rent payment; this also serves as income generation to the waqf institution. (PT:12)*

### **Waqf based Business Infrastructures**

These are the basic facility, services and structures required for smooth and sound business environment. These facilities and structures aid the business activities in the state, empowered the youth and enhance the economic viability. Among the business infrastructures provided by the waqf institutions are IT Skills. In modern times knowledge of information technology was vital for the youth empowerment and economic development.

*Isa Wali Empowerment initiatives is a waqf based institution in Kano, has taking the responsibility of training many youths and the women in financial literacy, computer skills, management skills and other IT related knowledge. They trained 15300 youth*

*in Kano between 2013 to 2019. (PT:02)*

### **Waqf based Transportation System**

An efficient transport system is important for any business environment to thrive.

*Some awqaf institutions engage in Mudharaba business whereby they purchase buses and give them out to youth for commercial purposes, the generated revenue will be shared according to the agreed ratio. This serve as a job opportunity to the youth and the profit will be used to assist the poor and the needy in the society. example of this awqaf institution is Waqf al Khairiyya of Bayero University Kano. (PT:04)*

### **Portable water supply and Road Maintenance by the Waqf**

Many Awqaf in kano for many years are providing various communities with bore halls for pure and portable drinking water, there are foreign waqf based institutions in the state who dedicated their services in establishing wells and bore halls to the communities especially in the rural areas where portable drinking water is scars.

*In the same development, some awqaf institutions in collaborations with some individuals and NGO are providing the maintenance services to some roads especially in the rural areas where Agricultural products are cultivated and this ease the transportation process of the product from the rural areas to the markets in the city. (PT:15)*

## **DISCUSSION**

From the data gathered from the qualitative study it was found that waqf has the potential role in the provision of sound business environment for self-reliance, peace, income generation and economic development of kano state. It was found that Youth in Kano can get access to capital financing, loans through waqf based programs. These will enable them to establish and sustain their business hence that will have little income and live peacefully with one another so as to develop the socio- economic situation of the state. Therefore, it is recommended that wealthy individuals and groups should endow their assets and properties in the Waqf institutions so that our youth would be empowered with entrepreneurship and live peacefully.

The findings of the Study have indicated that there are strong relationship and connections between Waqf, Sound business and peaceful coexistence in Kano state. The waqf institutions and philanthropic activities in the state have played a vital in role in the youth empowerment in education and entrepreneurship for peace and harmony. The indicators of sound business environment can be applicable to waqf institutions in the state for the realisation of Peaceful coexistence. In the waqf based youth empowerment in entrepreneurship, many youths get access to capital finance through Musharakah and Mudharaba, these findings are in line with the findings of Mohsin, Dafterdar et al.

(2016) where they established their business and generate more income and enhance the economic growth of the state thereby establishing sound business environment. With the waqf funds many youths were trained in various entrepreneur programs, they became self-reliant and established their business and contribute to the economic development of the state and achieve the desired goal of peace and harmony among the people in the state.

## **CONCLUSION**

The study concludes that Sound Business Environment is vital in establishing peaceful society. Peace is a prerequisite to societal development; no society can develop without peaceful coexistence. A sound business environment is crucial to peace. Business provides employment, which is instrumental in ensuring a viable taxation base, promoting the productive use of human capital as well as providing individuals with access to financial capital. The study further concluded that Waqf can be used a mechanism for Business or entrepreneurial development, used for Youth empowerment, economic growth, wellbeing and peaceful society. Waqf can be used to finance some business activities, buildings, investments and other economic activities. The output is income and profit from these business entrepreneurial activities can be utilized to fund the Youth empowerment product and established sound Business environment in Kano state. The indicators of sound business environment can be realised through Waqf institutions and Philanthropic activities in Kano state.

### **Recommendations to the Kano State Authorities and Stakeholders**

Waqf institutions must be established in the state in order to take care of the societal needs of Youth empowerment for peace to reign in the state. There are a lot of societal problems ranging from unemployment, drug addicts,

school dropout, hawking, prostitutions among others, all these accord as a result of negligence from the part of the government and wealthy individuals to provide the empowerment programs for the teeming youth in the state in the areas of Education, Health, Entrepreneurship and vocational skills. It's therefore recommended that, there must be a wider awareness among the well to do people on the importance of donations to waqf institutions for the benefit of the youth and the society and there will be a reward from Allah for this act of charity.

Modern means of financing Waqf should be adopted in order fund the cash waqf which will be used to support the youth empowerment through Mudharaba, Musharaka and Qard al Hassan. Therefore, contemporary ways such as share waqf, Mobile recharge card model, direct model should be used to mobilize cash waqf resources.

### Recommendation for Future Research

The researcher has recommended that further studies should be made on the potentials of Waqf in Providing the long-lasting solutions to the societal problems in Nigeria.

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