

# WAQF, VALUES AND THE ULAMA: TOWARDS HARNESSING PHILANTHROPY FOR COMMUNITY UPLIFT IN NORTHERN NIGERIA\*

**Muhammad Ibrahim Nuruddeen**

B. Sc. (Accounting), M. Ed. (Community Development)  
FCNA, PDMC, MBA, PGDE,  
Chief Lecturer  
Department of Accountancy  
School of Management Studies  
Kano State Polytechnic, Kano-Nigeria  
Email: [nuru313@yahoo.com](mailto:nuru313@yahoo.com)

## Abstract

It has been observed that the key feature of the Islamic ideal is the blending of the spiritual and the secular, the economic and the social, by engaging Islamic philanthropy through the *waqf* institution. However, the utilization of *waqf* as a charitable institution for the provision of community welfare for Muslims in northern Nigeria, for long facing serious socio-economic, in addition to the current insecurity, problems has basically remained untapped. Employing narratives, and analysis of available literature, this exploratory study is limited in scope by the few accounts considered. Highlighting the role of *waqf* (Islamic endowment) in enhancing public wellbeing, the paper reveals that harnessing effectively *waqf* requires the involvement of the *ulama* as change agents. Nevertheless, the study concludes that for the *ulama* in northern Nigeria to successfully mobilize philanthropy for community building, it is an imperative for them to undertake a self reassessment.

\*This paper is part of an ongoing study. It was originally a section in the author's Inaugural Lecture Paper titled: "The River that changed its course: Traversing Academic Disciplines-from Accounting to Community Development-while remaining *in situ*," (2012).

## INTRODUCTION

Harnessing philanthropy for community uplift is essential for Muslims in northern Nigeria not only because of the present predicament the region is battling with, but more so due to the endemic levels of poverty and underdevelopment bedeviling the region for so long. Before going further, it seems worthwhile to understand the context in which the term community uplift is used in this paper.

Community uplift, in this paper, refers to the enhancement of community interests through the provision of processes, products, institutions, opportunities, resources or capacities. The object of such provision is to make a difference in the life of the people and to provide support to the weak, the needy, the disadvantaged and the socially and financially excluded.

To support those in need means sharing with them or putting to their service whatever bounty has been endowed to people by God. This sharing, not hoarding, is the major undertaking required to

allow others to partake in the wealth, talents, time, skills, wisdom, experience and any other natural gift or resource God has given man. In agreement with this point Yusuf Ali, in his commentary on Verse 11 of *Surah Dhuha* (1978:1753), states:

If you are bountifully endowed by God, your duty is to make that bounty spread far and wide. Proclaim it and share it, as the holy Prophet always did...We all receive God's grace and guidance in some degree or other. We all owe a duty to our fellow-men to be kind and helpful to those less endowed in any respect than ourselves.

If volunteering, as Sakr (2002) asserts, is the "lifeblood of any community," then sharing is the oxygen that distributes the blood (resources) throughout the body (community). Thus volunteering and sharing can be seen as the two sides of the same community coin. Additionally, sharing ensures community cohesion and binds its members together, thereby removing a feeling of envy and resentment. In short, sharing is indispensable to community building for not only is the sharing of resources by the haves with the have-nots in the community at the core of philanthropy, but a feeling of shared felt-needs is crucial for community mobilization in achieving community uplift.

In development discourse, community uplift would be synonymous to community development, which Anyanwu (1992) considers as:

...involving the improvement of a community's system of values, its structure, as well as the usages through which it functions and is maintained. Central to this consideration is that community development...involves social change whose primary purpose is to bring about change for better living within the community.p.24

Looking at the socio-economic conditions of Muslims in northern Nigeria, one cannot help but reach the conclusion that the Muslim *ummah* (community) is in need of getting community uplift. In 2007, for example, the former Governor of the Central Bank of Nigeria (CBN), Prof. Charles C. Soludo characterized northern Nigeria as an area experiencing "very high levels of poverty" (Soludo, 2007:10). But even five years earlier, the incumbent Governor of the CBN, Sunusi L. Sunusi, in 2002 presented a pathetic picture of the predicament of northern Nigerian Muslims. Sunusi (2002) asserts:

From Lagos to Maiduguri, Sokoto to Port-Harcourt our streets and pavements are lined with men and boys, girls and women, sometimes with a bowl in hand, begging passersby for money to buy food. The vast majority of these beggars, known in Hausa as *almajrai* are northerners and Muslim...There are thousands more of the kinsmen of these street beggars, moving from house to house and office to office, begging for some contract, or commission, or just cash and easy money. It is a sad story of a people that has lost its bearing, a nation or community that has failed its members, and a great civilization that has been laid waste.p.1

On reflection on Sunusi's depiction of the deplorable condition of the Muslims in the north, it becomes clear that when a people lack bearing, a community fails its members or a civilization loses steam, then the values of such a people, a community or a civilization, to say the least, need rejuvenation. They need positive change to turn them around, they need community uplift. The task for this rebuilding is principally nobody's, in the author's view, other than that of the *ulama*. As learned scholars and heirs to the prophets, they are expected to guide the *ummah* through enlightenment and the dissemination of knowledge. Sunusi (2002:4) posits "...the *ulama* must

“speak up and mobilize the people for economic empowerment. Only then will the Muslim north find an antidote to its own retarded condition...”

While acknowledging the necessity for the *ulama* to speak up and stimulate the *ummah* for economic and other developmental purposes, the author is concerned that the *ulama* may not have the ability to accomplish this stimulation effectively, given their present mind-set, without having a re-think. This is because the self-portrayal of the *ulama* in their social interaction (*mu'amalat*) gives room for apprehension as regards to their moral authority to act as heirs to the prophets. And it appears that even some of the *ulama* share that apprehension as indicated in a speech by the chairperson at the occasion of the opening of the Darus-Sunnah Annabawiyya Foundation, Kano, on March 20, 2011.

The building housing the Foundation was built, furnished and equipped with library facilities by a Kano philanthropist, Alhaji A. A. Rano, and donated as a *waqf* under the management of Sheikh Aminu I. Daurawa (one of the *ulama* in Kano the author interviewed during a research in 2008).

As the chairperson on the occasion, Sheikh Abdulwahab Abdullahi appealed to the affluent in Kano to trust the *ulama*, apparently, to build *awqaf* and assign their operations to them (the *ulama*). Though Sheikh Abdulwahab did not explain why he made the appeal it seems, as the saying goes, "there is no smoke without fire." The Sheikh must have had his reason(s) for making the call. Do the well-to-do have any cause to distrust the *ulama*? Do the *ulama* through their conduct, display any behaviour that makes them look untrustworthy in the eyes of the rich? Have the *ulama* lost the confidence of the affluent?

This paper is an attempt to answer these questions and get to the roots of Sheikh Abdulwahab's appeal to the wealthy. It is pertinent to state that Sheikh Abdulwahab himself, in a phone conversation with him on January 13, 2012, suggested the possible reason for his call. When the author reminded him about his appeal to the well-off on the occasion of opening the Darussunah Foundation and sought the reason for doing so, he opined thus: *watakila sun cuce su ne* – “probably (some of) the *ulama* cheated them (the wealthy).”

For the *ulama*, the need for character transformation and self-reappraisal looks more demanding. Here the author's argument is that unless the *ulama* undertake a self re-evaluation and reposition themselves in selflessly disseminating knowledge that brings back community consciousness and raises the value of generosity through the formation of institutions like endowments, Muslims in northern Nigeria, especially the underprivileged and indigent, will continue to be in desperation and face financial and social exclusion.

### **PROBLEM OF THE STUDY**

While philanthropy provides the mechanism for bringing about community empowerment, the *ulama* serve as change agents mobilizing philanthropic resources towards community change. Therefore, as torchbearers of knowledge and enlightenment, the *ulama* are generally expected to mobilize people into engaging in activities meant to improve community wellbeing. But the apparent failure of the *ulama* to adequately stimulate the benevolent spirit of philanthropists could be the cause for the underdevelopment and scarcity of charitable public endowments (*awqaf*) in northern Nigeria. The apparent apathy towards setting up pious foundations by Muslims to cater for the less privileged like the *almajrai* (child beggars) or for the general development of their communities necessitates a search for the likely causes that prevent the *ulama* from mobilizing the wealthy effectively for endowment building.

In that search, many questions could be raised. For instance, do the *ulama* in northern Nigeria, either through their teachings or personal conducts, sufficiently entice the rich to engage in philanthropic activities for the benefit of the community? Above all, ‘since actions speak louder than words’ and given that the *ulama* influence other people’s values, what values then do the actions, rather than the sermons, of the *ulama* portray them as possessing? In short, the concern for this study is: Do the actions of the *ulama* depict them as having positive and commendable values capable of earning people’s trust and confidence?

### **OBJECTIVES OF THE STUDY**

This study seeks to achieve the following objectives:

1. To consider Muslim philanthropy, historically and currently
2. To identify factors that hinder effective mobilization for endowment building by the *ulama*
3. To highlight the importance of values in promoting community wellbeing
4. To underscore the impact of axioms in influencing giving patterns
5. To examine the role of the *ulama* as change agents for development.

### **SIGNIFICANCE OF THE STUDY**

Since the dawn of Islam, charitable giving, be it mandatory (*zakat*) or voluntary (*sadaqah*) has been an important mechanism for enhancing the welfare of individuals and communities. While *zakat* is categorical on those individuals that are eligible to benefit from it, *sadaqah* is open and could be employed to meet a wide variety of philanthropic causes. Such causes extend beyond the ‘religious’ to include educational, cultural, scientific and economic.

### **METHODOLOGY**

The paper employed narratives through personal discussions with some Islamic scholars in Kano, members of the general public and studied some literature on the *ulama* in Muslim communities in Nigeria and other countries. As an exploratory study, the paper is limited in scope by the few accounts as gathered from personal conversations with the author.

### **LITERATURE REVIEW**

#### ***Meaning and brief background of waqf in Islam***

The literal meaning of the Arabic word *waqf* (plural-*awqaf*) is ‘to detain’ or ‘to restrict.’ In Shari ‘a, it denotes holding or restricting the use of property to a philanthropic purpose only. As a charitable institution, a *waqf* is an endowment that is established for providing a wide variety of welfare services on a continuing basis. Like other Muslim institutions, the Shari ‘a Islamic law has made general provisions on setting and managing *awqaf*. Without going into details, it will suffice to mention that *waqf* is a civil society, third sector, organization which is distinct from authority-based public sector and profit-motivated private sector. The definition of *waqf* given by Awqaf Foundation of South Africa (Awqaf SA) appears comprehensive as to accommodate both a literal and technical meaning of the word. According to Awqaf SA (2008):

Literally *waqf* means to stop, contain or to preserve. In Shari’ah, a *waqf* is a voluntary, permanent, irrevocable dedication of a portion of one’s wealth- in cash or kind- to Allah. Once a *waqf*, it never gets gifted, inherited, or sold. It belongs to Allah and the corpus of the *waqf* always remains intact. The fruits of the *waqf* may be utilized for any Shari’ah compliant purpose (p.1).

A *waqf* is established by a founder/donor (*waqif*- male, *waqifah*-female) as a trust under the stewardship of an individual or group of persons called managers (*nuzzar*, singular-*nazir*) or trustees (*mutawalli’in*, singular-*mutawwalli*). Usually, the founder/donor specifies the terms and

conditions for operating the *waqf*, e.g. the type of property donated, the beneficiaries, salary (if any) for the managers/trustees, etc, in a *waqf* deed called *waqifiyyah*. For record and oversight purposes, a copy of the *waqifiyyah* is deposited with a Shari'a Court Judge (Qadi), who is expected to maintain a *Waqf* Register for all *awqaf* in the community.

Philanthropy through Islamic endowments (*awqaf*) has been utilized as a viable mechanism for community empowerment in many Muslim countries. The historical importance of *awqaf* as vehicles for socio-economic development is well-known. It is ironical, therefore, that in some parts of the Islamic world, *awqaf* as institutions are not prominent. In Egypt, the middle-east, for example, *awqaf* have for long been used traditionally as vehicles for philanthropy, yet a survey (Douara, 2007), surprisingly found a number of people who neither correctly understand the meaning of *waqf* nor recollect the essence of the term. Similarly, in West Africa the same lack of awareness about *waqf*, more commonly referred to as *habs* in the region, has been noticed, as far back as the beginning of the twentieth century, ninety eight years ago by Ruxton (1914). Likewise, in Nigeria, Aliyu (2001:6) noted that unlike zakat which is generally known, “*waqf* is... yet to be fully apprehended and utilized.”

Considering the length of Islamic civilization, *waqf* according to Bremer (2004), is the most significant charitable institution. Kahf (1998) declares that in recognition of the importance of the non-profit sector in social and economic development, Islam provides the requisite legal and institutional support and necessary resources for it to function as a major role player in the socio-economic life of Muslims. To buttress this assertion, Bremer (2004:7) claims that the engagement of Islamic charities, in economic development for centuries, reflects “the blending of the religious and the secular, the social and the economic that is a key characteristic of the Islamic ideal.”

### ***Current trends***

Today, philanthropic behaviour among Muslims is shifting from that directed towards providing immediate relief to that meant for ensuring lasting and continuing benefits. In other words, giving is moving from short-term, simple charity, to long-term strategic giving; and instead of paying attention to the individual and individualized charity, the focus is on institution building and institutional giving.

According to the World Congress of Muslim Philanthropists (WCMP, 2008) there is, among the philanthropic community,

... a paradigm shift away from individual charity, toward the need to address root causes of the problems faced in the world today... Strategic philanthropy, as opposed to traditional ‘charity,’ is a social investment that leverages systematic change, maximizing impact to solve significant societal problems through addressing their root causes. P. 21

Looking at the WCMP’s 1<sup>st</sup> Congress Report, and based on available data on philanthropy in Muslim countries as well as the type of giving; its purpose and organization, three patterns of change, signifying trends, could be identified thus:

1. Traditional foundations - making the shift from ‘hardware’ (buildings, schools, hospitals, museums) to ‘software’ needs (education reform, curriculum reform, teacher training, etc).
2. Increasing funding - for innovative programmes and projects at local and international levels.

3. Partnering - developing new partnerships and collaborative initiatives for impact maximization.

With these trends in philanthropy in the Muslim world, it will be interesting to determine where Muslim philanthropy in northern Nigeria actually fits. Are northern Nigerian Muslims at the traditional level, even here is it at the hardware or software stage? Or have they been able to move ahead to the second and third stages? Only a study could reveal answers to these questions. For now let's proceed with the order of our discussion.

### ***The importance of values***

As crucial as economic strength is to self-reliance and self-respect; one may inquire whether mobilizing the people for economic empowerment is the first priority? It is undeniable that lack of economic power exacerbates social problems such as poverty, unemployment, malnutrition and lack of access to quality education. But it appears that economic clout, or even economic reform in general, is not the topmost priority for the moment whether in northern Nigeria in particular or in the whole country. Consider for example, the teeming unemployed young adults among whom certain politicians recruit their gangs of political thugs, known in the north variously as *'yan jagaliya*, *'yan kalare* and *'yan sara-suka*, akin to area boys and Bakassi boys in the south. To economically empower many of these youth, they were given training in various trades such as computer training and repairs, carpentry, tailoring and fish farming and also provided with equipment and tools to set up small-scale businesses.

However, to the astonishment of many, some of these youth end up selling the computers and other equipment given to them. Ultimately, instead of the youth becoming self-employed after the training they relapse into their pre-training status- economically dependent and lacking self esteem. Thus, if economic empowerment were the key solution, such youth would not have disposed off the material support given to them only to get easy money and just spend it. It means there is need to search beyond the economic realm and to determine priorities. This outlook seems to be shared by Ayokunnu (2006) when he considers Nigeria's problems in general. According to Ayokunnu, "Economic reforms are good but not good enough to change a nation...What we lack as a nation is a system of values and nothing else."

Although Ayokunnu talked about Nigeria's problems being the issue of values, even Sunusi (2002) apparently agrees, by implication but without saying so, from what could be gleaned in the following assertion that the Muslim north is equally facing a problem of values:

Our governments have no revenue generating capacity and rely on resources from the oil rich (and non-Muslim) south. Our upper classes have not built any industries that generate employment and productivity...On the contrary, they have amassed wealth from government patronage, which they proceed to devour through conspicuous consumption...Our heroes are crooks and criminals...our best minds are dedicated to the continuation of this conspiracy of criminality, the perpetuation of a culture of subservience...we build fashionable houses and beautiful mosques, in which we teach the poor to persevere and accept their fate...Our poor are too lazy to do hard work...p.1

From this assertion, one could say that the major problem of the Muslim north, as indeed it is for the whole of Nigeria, is nothing but a perversion of values. For, when a society turns crooks and criminals into heroes and its best minds (intellectuals-scholars/academics/*ulama* and other opinion leaders?) teach subservience rather than self-dignity; laziness is preferred to hard work and transient fashion and beauty take precedence over utility and piety, then the whole system of values has been turned upside down. In agreement with this view is Ayokunnu (2006) when he

posits: “We worship money in Nigeria, the value we place on life of fellow citizens is low... (Therefore) we embezzle public funds and resort to theft.”

Going by Anyanwu’s first mentioning of community values in his description of community development above, it appears that the first priority in bringing about community uplift is improving the system of values of the community concerned. Therefore, what is needed is not only value re-orientation but a reassertion of Absolute values. On the former Ayokunnu states, “...No matter the amount of reforms (economic) undertaken by our government, Nigeria will never be great not until value reorientation is vigorously pursued.” And on the latter Ashraf (1983) states,

...the rise and fall of nations and races are shown to be integrally related to their obedience or disobedience to the code of life given by God...If a society wants to continue to live and avoid the wrath of God, if it wants to survive in spite of temptations in the form of corruptions, vices and all forms of evil, it must from time to time re-assert Absolute values. Pp. 11-14

### ***Community consciousness as a value***

With value reorientation, comes prioritization. Having agreed that there is need for reassessing values, and for Muslims in northern Nigeria to realign them within the Islamic framework, the next thing is to set priorities right. Increasing public awareness about community issues, social and environmental, is very essential in mobilizing community action to solve them. However, it looks as if there is more concern for attaining comfort for a few rather than welfare for the many. In this connection, the observation of NCTE (2012) is relevant: “We are not inquiring as to how we can devise means and methods by which, consistent with individual liberty, we can also bring about welfare not merely of a few but of all.”

Therefore as a community, it appears that the subsequent priority is to mobilize the *ummah* to strive for realizing community consciousness as a value, which is ominously lacking. Unlike a building in which the blocks support each other so that the whole edifice is reinforced, the Muslim *ummah*, in general, is overtaken by individualism and self-interest. Even the Muslim’s pursuit of education is hardly done with the aim of building the community but for feathering individual nests. In support of this opinion may be cited Wadvalla’s (2006) views:

Today...young Muslim men and women attend universities in droves and qualify as doctors, accountants, psychologists, teachers, engineers, and more. But what do we do with this education? Do we use it to advance the cause of the Muslims as a whole? No! We use it to advance our own materialistic desires. An education is only seen as a passport to a luxurious lifestyle.”

In those countries where philanthropic institutions, like endowments (*awqaf*) are active, Muslim communities are being empowered through the provision of better education, improved health and housing facilities, employment opportunities and access to finance for poverty alleviation, among others. In that respect, Muslim scholars either as traditional *ulama* or as modern academics would have contributed in different ways to disseminating knowledge about the need to utilize philanthropy for improving the wellbeing of individuals and communities. Mobilization by the *ulama* would have enabled donors and the general public to be sufficiently motivated to donate out of their talents, time and wealth for improving the welfare of the poor, the needy and the disadvantaged and for the overall wellbeing of the Muslim *ummah*.

Nevertheless, do the *ulama* in northern Nigeria exhibit adequate sense of community in their social interactions (*mu'amalat*) to bring about community vigour? Community psychology may give a clue to the answer to this question. As Maton (2004) states, individual and social problems are aggravated by the decline in community cohesion, whereas a sense of community is a facilitator to individual and community vitality. So, by their actions, do the *ulama* show a sense of self-sacrifice (*ithar*) for the community or do they behave differently?

Al-Turayri (as cited in Friday Nasiha, 2009) states that “Scholars and Islamic workers need to have a strong social consciousness. They need to be people others can turn to in need. They need to be able to address the problems of society with understanding and compassion.” But instead of developing social consciousness and volunteering ourselves in helping others, Muslims are more concerned with satisfying their ego, spending a lot on themselves but giving peanuts by way of charity to the extent that, with few exceptions, “...our Islamic institutions, *masaajid*, full-time schools and organizations are in the red, and we have to make frequent fund-raising efforts to sustain and maintain them” (Athar, 1994:1).

This observation by Shahid Athar relating to North American Muslims is equally applicable to northern Nigerian Muslims. For example, not only are *masaajid* (mosques) left in the red, Muslims mostly resort to frequent ‘begging’ (not fund-raising) to maintain them. This reminds one of Jamii Masjid Bilal, Karkasara, Kano, in the author’s immediate neighbourhood, where the mosque’s electric generating sets, donated by philanthropists, are being maintained through alms from members of the Muslim congregation.

Incidentally, Masjid Bilal is a Friday mosque standing on a *waqf* property measuring about 140 x 305 sq. meters and the main prayer hall can accommodate up to 3000 worshippers. Apart from the prayer hall and the building housing the leader (*Imam*) of the daily prayers, the vast majority of this property, about three-quarters, is lying empty, undeveloped.

However, if managed properly, the property could accommodate facilities such as housing flats for income generation for the mosque, a community school, a clinic, a shopping complex, a laundry and a business centre. These are projects that could be provided through collaboration and public participation which could serve as a model for using *waqf* property for urban renewal and re-design and as “a-one-stop” community centre for Muslim activities. Whatever one needs - books, newspapers, groceries, pharmaceuticals, photocopying, etc, one can find them, if not in a mosque’s premises then in its neighbourhood as Kjeilin (2006) observes:

Very few mosques lie in open areas, and very few mosques (do) not have shops and commercial activities in the streets round (them)...Other social functions have often been connected to mosques: schools, law courts, hospitals and lodging for travelers. This pattern is based on the Madina mosque.

Nevertheless, because Masjid Bilal lacks an independent source of generating income, like another *waqf* established specifically for its maintenance and development, none of these facilities could be provided by the mosque alone without partnership with private property developers and finance providers. In the alternative, another *waqf* could be established to support the mosque to enable it not only to have a means of maintaining itself but also to provide welfare services to the Muslim community around its vicinity.

Some people may wonder why the author is talking about establishing another *waqf* for the Bilal Mosque, whereas a mosque is already a *waqf*. Yet, it is possible and sometimes mandatory, to



establish another *waqf* or even more than one *awqaf* for the running of an established *waqf*. But this issue is best suited for another paper on the types of *waqf* and their functions. For now the need to raise community consciousness need be considered further by looking at the implications of certain Hausa maxims on self-centeredness and the need to do away with them in order to foster philanthropic attitudes and encourage a culture of giving.

### ***Hausa maxims and giving patterns***

Among northern Nigerian Muslims, especially the Hausa, the issue of selfishness seems to have roots in antiquity as to warrant a place in Hausa aphorisms. Of course some Hausa proverbs appear to encourage giving. These include sayings, like ‘*idan ka samu, a samu da kai*’ (a person of means should let others partake of his fortune) and ‘*kowa ya ci shi kadai, ya mutu shi kadai*’ (whoever eats alone- without sharing- dies alone). Such sayings indicate sharing and consideration for others-values that are at the core of charity.

However, there are others that seem to be the opposite of the forgoing sayings. Think, for example, about proverbs such as ‘*kowa ya kas kifi goransa*’ (literally meaning whoever caught a fish is his- and shares with nobody) and ‘*idan gemun dan uwanka ya kama da wuta, shafawa na ka ruwa*’ (if you see your brother’s beard on fire, pour water on yours-to protect yourself), which portray putting self first before any person, an attitude that negates generosity and altruism-values that are crucial to community building.

The issue of proverbs entails that of non-material culture-language. By the use of language humans communicate thoughts, express feelings and transmit knowledge, norms, values and words of wisdom. Examining the second set of the Hausa proverbs above, will they convey to the non-Hausa speaker the idea that, as a community, Hausas have what CDS (2002) calls a culture of *giving for development*? (Italics author’s).

This question is important because reflecting on Hausa community’s giving habits, the Hausa usually gives a small amount of money in voluntary charity (*sadaqah*)- something like Five or Ten Naira (*ragowar chanjin sayen goro*-the left over after purchase of kola nut, or anything of low monetary value). A *sadaqah* of Fifty or One Hundred Naira seems to be beyond the ordinary. Even in the case of compulsory *sadaqah* (zakkat), some of the affluent in society hardly give substantial sums necessary for empowering the recipients. They prefer to give smaller amounts to more people than bigger amounts to few people that could give them a lift out of poverty. What Cajee and Aliyu say in this connection is noteworthy.

To Cajee, (2002) charity in Islam, like zakat, ought to be given in a manner that it empowers its recipients. But among the Muslim Hausa it does not seem to be so. A number of the rich even use electronic media to call on the poor and others entitled to receive zakat to assemble in their houses for collection. However, what the people get is a pittance and in no way capable of empowering them as Aliyu (2002) contends:

...the way and manner in which some rich men in Kano distribute the poor-due (Zakkat) leaves much to be desired. Apart from causing untold hardships and sometimes even death to the poor recipients, the amount such dissenting rich people give out is so small...thereby compounding the problems of the poor instead of ameliorating them (p.202).

The above portrays the manner in which some of the rich in Kano, and generally in other northern Muslim cities, give compulsory charity (zakkat). On how the wealthy give voluntary charity, however, a study is required to identify the pattern. Nevertheless, on the basis of the

revealed pattern above, it may not be off the mark to suppose that even for voluntary *sadaqah*, the wealthy are not likely to give ordinary folks extra-ordinary amounts to empower them.

Thus, the well-off seem to have formed the habit giving smaller inconsequential sums rather than substantial amounts to the needy. Though, the *ulama* should not be made to shoulder the entire blame for this habit of the well-off in particular, and of the *ummah* in general, still they may not escape taking a major portion thereof. This is because even cultural habits are subject to the influence of the teachings of the *ulama*. The impact of language as a medium of expressing intangible culture is oftentimes dependent on factors such as knowledge, beliefs and attitudes of a people, which in turn, are molded by the *ulama*.

Hence, if some aspects of Hausa culture do not seem to support giving for development, why don't the *ulama* as agents for social change take concrete steps to change them? The first set of Hausa proverbs, above, that encourage extending a helping hand to those in need by the affluent should be promoted by all those who influence public opinion and shape people's attitudes-the *ulama*, academics, journalists, artists, etc. This could help in deemphasizing individualistic tendencies and instill the belief that the needs of the *ummah* should take precedence over personal needs. This, as Baig (2011) indicates, is necessary because "...until we forgo our individualistic dreams and build grander dreams for the *ummah*, one cannot have high expectation for the future."

Baig is not alone in advocating for the need to cast off selfish behaviour for a community to have prosperity in the future and that prosperity is not limited to the material but also includes spiritual wellbeing. In this connection, M. Scott Peek (as cited in Community Building, 2012) states:

It is not only possible for us to outgrow narcissism (self-centeredness), it is essential... It is necessary both for our collective survival and to understand the essence of what life is about. Our life has little or no meaning if it is not a spiritual journey, and the core of this spiritual journey lies in learning to grow out of narcissism.

### ***The ulama as agents for social change***

Muslim scholars, the *ulama*, are said to determine how Muslims understand Islam and the world (Khan, 2006). A study by the John Hopkins Bloomberg School of Public Health (JHB), using an 'ulama intervention model' affirms that religious leaders in the Muslim world play a decisive role in determining their community's beliefs and attitudes. The model essentially involved selecting and sensitizing the *ulama* in Pakistan, as communicators and educators who influence public opinion, in realizing development goals in a project on maternal, newborn and child health. The *ulama* employed Friday sermons (*wa'az*) as one of the instruments for behaviour change communication (BCC) with positively encouraging outcomes that made the study to state (Butt, 2010:12): "The present report describes, in length and with impact evidence, the *ulama* intervention as a model that can be replicated for other development causes and in countries with a sizeable Muslim population."

Consequently, adopting the 'ulama intervention model in other development causes,' in this case in employing philanthropy as a vehicle for community uplift, what role should the *ulama* play in northern Nigeria? Although philanthropy is not limited to giving only money, nonetheless money is important in financing community development projects. But philanthropy itself reflects people's beliefs, values and attitudes (Unitarian, 2012) which, understandably, are molded by the teachings of the *ulama* as public opinion shapers. It follows that the teachings of the *ulama* on

*waqf* in particular and charity and Muslim economic undertakings in general need to be examined.

## FINDINGS AND DISCUSSION

The findings from this study may not be conclusive, but at least they portray the need for the *ulama* in Kano in particular, and in northern Nigeria in general, to undertake a self-appraisal as indicated in the discussion that follows.

### ***Factors that inhibit effective mobilization***

First is the *ulama*'s narrow interpretation of *Sadaqah Jariya* as 'giving the hands of a maiden in marriage without dowry' (called *auren sadaqah* in Hausa). Sheikh Gumi (1985), in his Qur'anic commentary (*tafsir*) on *Surah Ahzab* 33 Verse 50, explained that marrying maidens to the *malams* (the *ulama*) as *sadaqah* is due to a misinterpretation in Hausa of the Arabic expression '*Sadaqah Jariya*.' Similarly, Sheikh Aminu I. Daurawa (personal interview, July 12, 2008) agrees when he attributes the misinterpretation to a grammatical error. Instead of considering the Arabic expression in an adjectival form so that *jariya* is a description of *sadaqa* and it becomes 'continuing charity' (*na'at* and *man'ut* or *sifa* and *mansuf*), it is rendered as 'charity of a maiden.' In the later rendering the expression is used as a genitive indicating subject and predicate (*mudaf* and *mudafun ilaihi*). Moreover, what might have led to the misinterpretation is that the word *jariyah* in Arabic also means girl, and so it is very possible to translate the expression as 'charity of a girl' especially as the Hausa culture was more likely to accommodate this meaning than that of 'on-going charity.'

With this erroneous translation and the fact that the custom of *auren sadaka* arising from it is still persisting not only in the rural areas, as Sheikh Daurawa stated, but also "...in urban Kano State" (Wambai, 1991: 104), there is need for vigorous enlightenment to correct it and to generally awaken the *ummah* about the significance of engaging in continuing charity for improving community welfare.

Second is value orientation of for the entire Muslim *ummah* in general, and for the *ulama* in particular. Without that, it would be mere wishful thinking to get the necessary improvement in our communities, as NCTE (2012) states,

...it is vain chimera to believe that the world of today and tomorrow can be safe without a radical change in human consciousness and character...the future of the human race depends exclusively upon a radical transformation of human consciousness, and that one of the most important means of effecting this transformation is an integral and value-oriented education.

### ***Need for character change***

From the day-to-day activities of the *ulama*, their intimacy with politicians, many of whom are of dubious character; their legitimization of corrupt governments and even their personal lifestyles, one cannot but reach the conclusion that the *ulama* have lost their moral authority. If moral authority, as Covey (cited in Friday Nasiha, 2012) asserts, is gained by observing principles, it is depressing that many of the *ulama* abuse standards of morality as they say what they do not practice. If moral strength is achieved through service to others, many among the *ulama* lord it over Muslim masses while the well-off are made to bear various expenses in seeking the 'blessings' of the *ulama*. Again, if moral authority is obtained through sacrifice, many of the *ulama* are egocentric.

These observations are not mere conjectures. They are based on actual happenings and the disillusionment people are getting as the *ulama* fail to meet their expectations. For example, Mohammed (2011) claims that the *ulama* have lost their grounds as “the moral custodians of the truth” and added that,

When a clerical class (the *ulama*) have descended so low as to accept the gift of seats to Mecca for Hajj... , we could but wonder if they can afford to tell the giver the blatant truth when he is faltering.

Additionally, Suleiman (1986) also asserts that the *ulama* have adopted a course that is hardly in the interest of Islam because, instead of dealing with weightier issues that affect the wider Muslim community, they focus attention on trivialities, if not maintaining sealed lips where they ought to speak out. In this regard, Suleiman states (1986:12), “The general expectation of the people is that the *ulama* will provide the required leadership and direction to put matters right, but the *ulama*...have maintained a deadly silence, and almost turned their backs against Islam.”

Besides, indicating further that the *ulama* have failed to provide the moral leadership expected of them, Chapra (1992) asserts,

While the political leadership has failed to provide *qudwah hasanah*, even the *ulama* (religious scholars)...who carry considerable clout in the political set-up, have failed to do so. Instead of being standard-bearers of socio-political reform and putting their weight behind the moral and material uplift of the masses, most of them have become sycophants, trying to secure for themselves as large a chunk of the social product as possible. They have failed to realize that Islamic values place a heavy responsibility on all those who occupy influential positions and require them to use their leverage fully in favour of socio-economic and political reform...P.245

The above line of argument taken by these writers (Mohammed, 2011; Suleiman, 1986 and Chapra, 1992) and the author may raise some eyebrows particularly from people who might think that the author wants to question the integrity of the *ulama*. On the contrary, about the *ulama*, the author holds high expectations which made him to observe in a poem ‘Our Sheikhs-The *Ulama*’ (Muhammad, 1992:13-14) that the *ulama* should mobilize the *ummah* to attain its sublime position of being the best community evolved for mankind (Qur’an, Al-Imran 3:110). The *ulama* need to do this by steering the course of Muslims’ collective efforts towards a re-birth of the *ummah* through upholding virtues like sacrifice, hard work and seeking knowledge and truth and tackling such ills as pride, ignorance, and laziness.

With such high expectations, the author believes the *ulama* hold the key to bringing about positive changes so crucial in repositioning the Muslim *ummah* as a revitalized, refocused and prosperous community. Nonetheless, given the present mindset of the *ulama*, it looks as though they cannot do this without re-examining themselves. They need a re-think about their value orientation as an imperative if they are to guide the *ummah* in the right direction.

The quality of the character of the *ummah* is a reflection of the quality of the character of its *ulama*. As the saying goes "the way a trainer is, so will be the trained." If the *ulama* do not reform themselves, how do we expect the *ummah* to be reformed? It is, therefore, a duty upon the *ulama* to reform themselves first as Saqr (1983:91-93) asserts, "The noble character is the most effective measure...So, reforming his person is the first responsibility of an instigator (a scholar who calls towards Islam)... If he reforms himself, it may be expected that he will be able to reform others."

In the light of the foregoing, it should be clear that the *ulama* need to transform themselves to be able to motivate philanthropists to give community uplift the priority it deserves. That transformation demands that the *ulama*, as change agents, not only engage in prayers (as is their wont), but also take practical action. Parvez (as cited in Friday Nasiha, 2011) puts it forcefully when he says, “Simply sitting in mosques, meditating, praising God and praying all day long without any practical efforts and struggle, cannot lead to much positive change in social conditions.”

Moreover, the *ulama* ought to have “... a clear practical agenda for change, backed by sincere devotion, firm resolve and commitment, a spirit of sacrifice, and an investment of time, energy, and resources” (Parvez, as cited in Friday Nasiha, 2009). Given these requirements for transforming the *ummah* there should hardly be anyone who will deny the significance of value re-orientation for the *ulama*.

### CONCLUSION

In this paper, an attempt has been made to present an argument in support of harnessing philanthropy by the third sector-nongovernmental and civil society organizations-towards making a difference in the quality of life of individuals and communities. The vehicle for doing this, for northern Nigeria Muslims, and indeed for all Muslims in other parts of Nigeria, is the Islamic *waqf* (endowment). As a charitable institution for community empowerment, *waqf* is not well appreciated in many Muslim countries. Even in Nigeria, the institution is yet to be fully understood and utilized for improving community wellbeing. The task for popularizing *waqf* falls, in the opinion of this paper, greatly on the *ulama* as agents for social change.

### RECOMMENDATIONS

From the findings in this study, the following recommendations are suggested:

1. The *ulama* should have introspection and change their value orientation to effectively mobilize philanthropy for community building.
2. To foster philanthropic attitudes and encourage a benevolent culture, Hausa maxims on self-centeredness need to be discouraged by the *ulama* in support with other opinion molders like media and academics.
3. The well-to-do should consider changing their giving patterns by embracing charity for strategic long-term benefits in addition to charity for immediate short-term relief.
4. Governments in Muslim majority states in northern Nigeria should provide legal and fiscal incentives to allow the wealthy to fully participate in the nonprofit sector by establishing philanthropic endowments which, as social ventures, will help in solving numerous social problems in Muslim communities.

### REFERENCES

- Abdullah, S.A. (2012, January 13). *Ulama*. (M. I. Nuruddeen, Interviewer)
- Ali, Y. (1978). *The Glorious Quran-Translation and commentary*. Leicester: The Islamic Foundation
- Aliyu, C.U. (2001). “Islamic perspective on poverty and the way it should be minimized” Paper presented at a seminar organized by Development Research and Projects Partners-dRPC, Kano. September 1<sup>st</sup>.
- Aliyu, M. S. (2002) ‘Mirroring economic injustice in Hausa society: Children cry out through an ephemera entitled “Zakkatul-Lararu”’ in *Tambari Kano Journal of Education*, A Journal of Federal College of Education, Kano, Vol. 6 No.3. pp 191-204

- Anyanwu, C.N. (1992). *Community development: The Nigerian perspective*. Ibadan: Gabesther Educational Publishers.
- Athar, S. (1994). 'Islamic philanthropy: For the love of Allah' retrieved from <http://www.themodernreligion.com> on January 4, 2005
- Ashraf, S. A. (1983). *The Qur'anic concept of history*. Seminar Papers 4. Leicester: The Islamic Foundation
- Awqaf S.A. (2008) "Questions and Answers" Retrieved from <http://www.awqafsa.org.za> on June 3
- Ayokunnu, O. (2006). "Way out for Nigeria-The value system way!" Retrieved from <http://ojeniyaayokunn.blogspot.com> on May 21, 2011
- Baig, S. (2011). "Towards building Ummah consciousness." Retrieved from <http://www.albalgh.net> on May 10.
- Bremer, J. (2004). "Islamic philanthropy: Reviving traditional forms for building social justice" Retrieved from <http://www.islam-democracy.org> on December 24
- Butt, A. I. (2010). "Ulama-Agents for social change: Muslim scholars speak for mothers right." Retrieved from [johnhopkins.academia.edu](http://johnhopkins.academia.edu) on April 30, 2012
- Cajee, Z.A. (2009). "Waqf and its uses in South Africa: Pious endowments, founders and beneficiaries." Retrieved from <http://www.aqafsa.org.za> on December 30
- CDS, (2002). "philanthropy for development-Corporate social responsibility." Retrieved from <http://www.nefdev.org> on January 4
- Chapra, M.U. (1992). *Islam and the economic challenge*. Herndon: The Islamic Foundation and The International Institute of Islamic Thought
- Community Building, (2012). Community: Its development over the past 25 years and the problems it has encountered. Retrieved from [www.gemeinschaftbuilding.com](http://www.gemeinschaftbuilding.com) on April 30, 2012
- Daurawa, S. A. (2008, July 12). *Waqf*. (M. I. Nuruddeen, Interviewer)
- Douara, D. (2007). "Philanthropy and development conference present new research, calls for waqf revival". Retrieved from <http://www.dailystaregypt.com> in October
- Friday Nasiha (2009). 'Living the Qur'an- Agenda for change-Issue 517.' Retrieved from [www.fridaynasiha.com](http://www.fridaynasiha.com) on May 4, 2012
- Friday Nasiha (2011). 'Living the Qur'an- Striving for social change-Issue 656.' Retrieved from [www.fridaynasiha.com](http://www.fridaynasiha.com) on May 4, 2012
- Friday Nasiha (2009). 'Helping Others.' Retrieved from [www.fridaynasiha.com](http://www.fridaynasiha.com) on April 16
- Gumi, A. M. (1985). Radio Kaduna Hausa commentary of the Holy Qur'an
- Kahf, M. (1998). "Financing the development of awqaf property." Retrieved from <http://www.islam.co.za> on October 11, 2006
- Khan, M. (2006). "Islam's future: The importance of social sciences." Retrieved from <http://www.theglobalist.com> on September 24, 2010
- Kjeilin, T. (2006). "Mosque" in Encyclopedia of the Orient. Retrieved from <http://lexicorient.com> on December 12
- Maton, K. I. (2004). Community Psychology. Encyclopedia of Applied Psychology, Vol. 1
- Mohammed, A. D. (2011). "The trouble with Northern Nigeria II." Retrieved from <http://www.dailytrust.com> on March 18, 2012
- Muhammad, I. N. (1992). *The Radiant Guide and Other Poems*. Kano: MISK
- National Council for Teachers Education (2007) "Education for personality development" Retrieved from <http://www.ncte-india.org> on November 24
- NCTE (2007). "Education for personality development" Retrieved from <http://www.ncte-india.org> on November 24.
- NCTE (2012). "Education for character development" Retrieved from <http://www.ncte-india.org> on March 26.

- Nuruddeen, M. I. (2010). "Utilization of Endowments (*Awqaf*) in Financing Community Development Programmes in Kano Metropolis." Unpublished M.Ed. Dissertation, Bayero University Kano
- Ruxton, F. H. (1914). *Maliki law-A summary from French translations of the Mukhtasar of Sidi Khalil*. Cairo: Elnahar Press
- Sakr, A. H. (2002). "Volunteerism" Retrieved from [www.irfi.org](http://www.irfi.org) on April 30, 2012
- Saqr, A. B. (1983). *How to call people to Islam*. Delhi: Hindustan Publications
- Soludo, C.C. (2007). "Nigerian economy: Can we achieve the vision 20:2020?" Paper presented on 8<sup>th</sup> January, Central Bank of Nigeria.
- Suleiman, I. (1986). "Islam, secularism and Nigeria" *in Impact International* Vol.16:9, May 9-22. Pp. 11-12
- Sunusi, L. S. (2002). "The *Ulama* and mobilization for economic empowerment" Retrieved from <http://www.nigerdeltacongress.com> on September 24, 2010
- Wadvalla, B. A. (2006). "Why are we afraid to lead?" Retrieved from <http://www.islamonline.net> on May 14, 2009
- Wambai, A. I. K. (1991). "Islamic endowments and their situation in Kano State" Unpublished M.A. Thesis, Islamic Studies Department, Bayero University, Kano
- WCMP (2008). World Congress of Muslim Philanthropists 1<sup>ST</sup> Congress Report. Retrieved from [www.thewcmp.org](http://www.thewcmp.org) on October 12
- World Congress of Muslim Philanthropists 1<sup>ST</sup> Congress Report. Retrieved from [www.thewcmp.org](http://www.thewcmp.org) on October 12, pp.17-18