



Received: 2025-10-09

Accepted: 2026-06-13

Published: 2026-06-22

Original Article

Funding Higher Education Through Waqf: *An Experience from Kano State, Nigeria*

Maimuna Yahaya Kansila^{a*} Asmak Ab Rahman^b & Muhammad Taqiuddin Muhammad^b

^a Yusuf Maitama Sule University Kano, Nigeria and PhD Student at Department of Shariah and Economy, Academy of Islamic Studies, Universiti Malaya, Kuala Lumpur, Malaysia.

^b Department of Shariah and Economy, Academy of Islamic Studies, Universiti Malaya, Kuala Lumpur, Malaysia.

* Corresponding author, email; yandoya2014@gmail.com & m.taqiuddin@um.edu.my

ABSTRACT

The chronic underfunding of education has persisted for decades causing issues like poor infrastructure and poor salaries in tertiary institutions, continued with education budget allocations falling from 7.1% in 2019 to 6.9% in 2020 and resulted in subsequent strikes that damaged students' performance in the State. The paper provides the possibility and application of *Waqf* in funding Universities by the people of the State. It also explores the potentials of the *Waqf* Model as an alternative and sustainable source of University funding mechanism to reduce underfunding education. In the paper, a Model is presented on how the University *Waqf* Model can be utilized to address the issues of underfunding in Kano State Universities. The data used in analyzing the paper is interview with 12 participants, representing three categories: *Waqf* experts, university Administrators and students. Additional information was gathered from archival records, official documents and library materials. The study analyzed existing laws and policies governing *Waqf* in Kano Nigerian universities. Findings revealed that although there is no standard unified University *Waqf* framework guiding the practice of *Waqf* in Kano Universities *Waqf* is being practiced especially on student welfare and also on infrastructural activities. The result shows that *Waqf* has the potentials to reduce universities' dependence on government funding by supporting student welfare and infrastructural development. The findings further indicated that *Waqf* can be institutionalized as one of the mechanisms for generating resources, particularly through voluntary contributions directed at educational development. The *Waqf* model was suggested to be included as one of the mechanisms for funding universities. The study also found that some universities have begun to involve various *Waqf* and voluntary donations especially in education and some income-generating activities to run their affairs besides seeking support from government for their educational activities. This study proposes reforms that could enhance the operationalization of *Waqf* in higher education and emphasize the need for supportive legislation and policies to facilitate the use of *Waqf* in universities, ensuring that they effectively contribute to educational goals. Thus, his study suggests that *Waqf* initiatives should be combined with *Zakat*, *Sadaqah* and voluntary donations to enhance outcomes and maximize benefits.

Keywords: University *Waqf*, University Funding, Sustainable Development, Higher Education, Kano State.

Introduction

Higher education is a cornerstone of societal development, serving as a catalyst for economic growth; however, the increasing costs of maintaining and expanding higher institution place a significant strain on traditional funding sources, such as government allocation, tuition fee and external sources. This financial pressure has prompted the exploration of alternative, sustainable funding mechanisms capable of addressing these challenges while ensuring equitable access to quality education. Kano states Nigerian Universities are still experiencing numerous challenges in funding. Strike has become a persistent phenomenon due to the increasingly insensitive policymaking relationship between the government and academia, as well as Underfunding, inadequate infrastructure, unstable academic calendar, poor quality university education, capital flight, foreign education, brain-drain, social vices among students and resources/educational wastage¹ Thus, the universities are funded by the government even while it complains of scarce resources² Despite the establishment of the Tertiary Education Trust Fund to cater for infrastructural development, boost academic training and research in higher education in Nigeria, the traditional sources of income, such as state subsidies and tuition fees, are no longer enough to fund institutions of higher learning. Universities in Kano State face persistent challenges, disputes, and industrial crises and underfunding, which have significantly affected their capacity to deliver quality Education³ State-owned universities, have long complained that government budgetary allocations for capital projects and operational needs are both inadequate and released late, hindering infrastructure development and academic growth. Funding shortfalls have forced institutions to depend heavily on internally generated revenue and external support, limiting their capacity to deliver quality education⁴

Because of outstanding Staff entitlements and welfare problems academic and nonacademic staff in Kano universities have reported owed allowances, unpaid earned academic allowances, consequential adjustment arrears, promotions arrears, hazard pay, fee increases and financial pressure on students contributed to low morale and labor unrest⁵. The inability of government to take charge of universities funding leads to drop-out of students from low income families because of high school fees. Some are expelled due to lower academic performance as a result of lack of learning facilities. However, the effect of underfunding is multidimensional on the academic, non-academic staff and students and seriously leads to decline in educational quality and producing inadequate trained graduates. The implication is that it has led to increase in the crime rate, like unemployment, political thuggery, illiteracy rate, phone snatching, rampant killing, etc. Kano is still experiencing serious issues in its higher

¹ Lawan, Abubakar, and N.J. Ogunode. "Strike actions in Nigerian higher institutions: Meaning causes, effects achievement and way forward." *Scholarly Publishing Discourse* 1, no. 1 (2021): 1-30.

² Omobola, O. G., & Fasanmi, S. A., (2019). Funding university education in Nigeria: The challenges and way forward. *Bulgarian Journal of Science and Education Policy* (BJSEO), 9(1).

³ Shimawua, Dominic. "Impact of industrial unions strike on the performance of public universities in Nigeria." *International journal of innovative Research in Social Sciences and Strategic Management Techniques* 7.no.1 (2020):247-256.

⁴ ASUU accuses Kano government of neglecting state university, *pulse Nigeria*, July 26, 2024

⁵ ASUU Condemns Kano varsity management, demands transparency, *Daily Trust*, October 2025.

education sector According to the Academic Staff Union of Universities (ASUU), State-owned universities in Kano have experienced severe budgetary constraints, with government releases often below approved allocations⁶ These financial constraints contribute to declining educational standards, affect students' academic performance and generally loss of productivity in socio-economic development of Nigeria⁷. Even the fund that Universities receive through government and students' tuition fees are grossly inadequate, as highlighted by the World Bank (2020)⁸, and sometimes mismanaged by the University authorities. These lead to frequent strikes by different staff unions, poor academic outcomes and low global rankings as well as poor graduate employability. These issues related to higher education are worse and more palpable in the Muslim-dominated states like Kano, Katsina and Jigawa. These situations have attracted the attention of both government and the university community in general. As a result of the funding gap the Deputy President Kasim Shettima called on Nigerians to explore more Islamic finance ways. It has been observed that the modern education system requires diverse funding sources rather than depend solely on government allocations to defend university standards. One capable but underutilized approach is the adoption of *Waqf*, an Islamic endowment system as a supplementary funding mechanism for Universities, that has been shown to significantly enhance access to tertiary education by providing financial assistance to needy and serving as alternative source of institutional funding⁹

Waqf is one of the sources of Islamic social funding since the early period of Islam. Interestingly, it has been set to fund educational activities in Muslim countries. Today the impact of *Waqf* in providing sustainable, long-term funding for universities education is conceptualize in countries such as Nigeria, Malaysia, and Turkey¹⁰. Research on educational development in Malaysia shows that *Waqf*-based financing has a positive and statistically significant impact on educational growth, reducing financial burdens for students and supporting the expansion of academic programs in higher education institutions¹¹. Several studies emphasize the significant contributions of *Waqf* to the development of educational institutions in many Muslim countries, particularly in Muslim-majority countries such as Malaysia, Indonesia, Turkey, Saudi Arabia and Egypt. *Waqf* is an Arabic, word which technically means a dedication of property either in express terms or by implication for any charitable or religious object or to secure any benefit to human beings. Scholars define *Waqf* as a mechanism that change property from personal ownership and donates its revenues to charitable or

⁶ ASUU Decries Underfunding of State Universities, independent Newspaper Nigeria, June 22, 2024. <https://independent.ng/asuu-decries-underfunding-of-state-universities/>.

⁷ Ukata, F. P., & Okeke. V. N. (2023). Survey of Corruption & Falling Standard of education in tertiary Institutions in Rivers and Anambra States with impact on Nigeria. *International Journal of current Education studies (IJCES)*. 2(1), 62-76. <https://doi.org/10.5281/Zenodo.7963399>.

⁸ World Bank, *Nigeria: Public Expenditure Review* (Washington, DC: World Bank, 2020), 45, <https://documents.worldbank.org>

⁹ Saidon, Rafeah, and Ahnani Mohamed Azam. "A Case Study of *Waqf* Fund in tertiary Education." *Business and Management Horizons* 11, no. 2 (2023); 1-5.

¹⁰ Megat, P.A., Al-Shaghdari, F., Bin Ngah, B., & Abdelfattah, S.S. (2024). Assessing the predictive benefits of waqftech smart Contracts on corporate waqf crowdfunding among Malaysian enterprises. *Journal of Islamic Marketing*, 15(5). <https://doi.org/10.1108/JIMA-08-2023-0262>

¹¹ Hussin, Rohayati, Nurul Mazrah Manshoor, Farahdina Fazial, and Muhammad Usman. "Empowering Malaysian Higher Education: A Review of Cash *Waqf* practices." *International Journal of Research and innovation in Social Science* 9, no. 8 (October 25, 2024):3743-3756. <https://dx.doi.org/10.47772/IJRISS.2024.8090311>.

religious purposes for the well-being of community¹². *Waqf* is used to address current educational and financial challenges¹³. Therefore, *Waqf* is used to fund higher education due to its strength and importance to human and social development on one hand and its rising cost of funding higher institutions of learning on another hand. The rising literature on *Waqf* in funding higher education has highlighted the significance of a strong legal foundation for its successful implementation and sustainability¹⁴. Scholars highlighted that many *Waqf* initiatives that face obstacles is as a result of classical laws, legal improbability regarding asset administration, lack of transparency and changing governance structure¹⁵. Expenses in delivering a higher quality education in the contemporary time have increased government spending on higher education and it is becoming more difficult for governments to sustain that because of economic hardship being experienced worldwide¹⁶. Similarly, disparities in governance transparency and the degree of *Waqf* contributions across various higher institutions specify that the *Waqf* impact remains underutilized, mostly in countries with disjointed legal and administrative frameworks for its management¹⁷.

Despite the historical sources of *Waqf*, its implementation in Kano Nigerian universities is not formalized, institutionalized and coordinated and has not been standardized and optimized for funding universities. Limited awareness and lack of community engagement have hindered the recognition of the effect of *Waqf*, several studies have highlighted this issue. For example, studies by Megat et al.¹⁸. These hindrances emphasize the need for the University *Waqf* model to enhance the effect of University *Waqf* funding. Thus, the Kano State government established *Zakat* and *Hubusi* Commission in 2003 to undertake some responsibilities, such as financing education, poverty alleviation, etc.¹⁹

Recently, higher education institutions faced growing financial challenges and utilized *Waqf* as a sustainable funding model. However, to revive and integrate *Waqf* into modern university governance, it is vital to address the legal impediments that surround its application. Therefore, the research objectives are specifically to explore the roles of individual *Waqf* in funding higher education in three Universities (Bayero University, Kano, Aliko Dangote University Wudil and

¹² Razak, Shaikh Hamzah Abdul. "Zakat and waqf as instrument of Islamic wealth in poverty alleviation and redistribution: Case of Malaysia." *International Journal of Sociology and Social Policy* 40, no. 3/4 (2020): 249-266.

¹³ Usman, M., & Ab Rahman, A. (2021). Financing higher education through Waqf in Pakistan: issues and challenges. *Jurnal Pengurusan*, 62, 159-171.

¹⁴ Saufi, Mohd Shahid Azim Mohd, Ahmad Tarmizi Jusoh, Ahmad Yusairi Yusli, Mohd Adib Abd, and Mohd Izzat Mohd Abd Shukur Muin. "Reimagining University Funding: Legal Dimensions of Unlocking Waqf Potential in Higher Education."

¹⁵ Usman, Muhammad, and Asmak Ab Rahman. "Funding higher education through waqf: a lesson from Malaysia." *International Journal of Ethics and Systems* 39, no. 1 (2023): 107-125.

¹⁶ Usman, M., & Ab Rahman, A. (2021). Financing higher education through Waqf in Pakistan: issues and challenges. *Jurnal Pengurusan*, 62, 159-171.

¹⁷ Saufi, M. S. A. M., Jusoh, A. T., Yusli, A. Y., Abd, M. A., & Muin, M. I. M. A. S. Reimagining University Funding: Legal Dimensions of Unlocking Waqf Potential in Higher Education (nd)

¹⁸ Megat, P.A., Al-Shaghdari, F., Bin Ngah, B., & Abdelfattah, S.S. (2024). Assessing the predictive benefits of waqftech smart Contracts on corporate waqf crowdfunding among Malaysian enterprises. *Journal of Islamic Marketing*, 15(5). <https://doi.org/10.1108/JIMA-08-2023-0262>

¹⁹ Y. M. Lawan. Shariah implementation in Kano state a paper presented in the international conference on the implementation of shari, ah in a democracy: the Nigerian Experience, jointly organized by the center for study of Islam and democracy, Washington D.C and the center for Legal studies, Ahmadu Bello University Zari,ah.

Northwest University Kano) in Kano State, Nigeria and design how *Waqf* can be revitalized, modernized and integrated into Nigeria's higher education financing system in Kano State by reviewing *Waqf* best practices to fund higher education in some countries like Malaysia, Pakistan and Turkey, etc.

The objectives of this research are 4: to analyze current practices of *Waqf* in the universities, to explore the roles of *Waqf* toward the development of higher educations in Kano, to examine the contribution of the State *Waqf* Commission in the development of higher education, and to propose best practice for funding higher education through *Waqf* in Kano Nigeria. By addressing the objectives the paper aims to provide a comprehensive model for leveraging *Waqf* as a transformative mechanism for funding higher education in Kano, Nigeria.

In view of the above, this study seeks to provide answers to the following questions:

1. How is *Waqf* used to fund higher education in Kano State, Nigeria?
2. What are the roles of *Waqf* towards development of higher education in Kano State, Nigeria?
3. What are the contributions of the Kano State *Waqf* Commission in the development of higher education in Kano State?
4. What will be the best practice for funding higher Education through *Waqf* in Kano State, Nigeria?

By addressing these questions, the paper seeks to contribute to the growing discourse on innovative financing mechanisms for higher education, optimizing *Waqf* as a viable mechanism for sustainable funding of higher education in Kano.

Literature Review

The Concept of Waqf

Waqf refers to the permanent dedication of property for charitable purposes to secure benefits for human beings. However, its usufruct is applied to welfare activities, such as education, healthcare and social services. *Waqf* serves as a charitable endowment established to provide enduring support for public religious needs²⁰ Similarly, Kamaruzaman, Nur and Muhammad explained that *Waqf* involves removing property from private ownership and dedicating its returns permanently for charitable or socio-economic purposes²¹ Haneef, (2016) and Muhammad, Ibrahim and Nuruddeen opined that the waqf institution was absent in caliphate and Northern Nigeria in general, and this absence left an institutional space for *Waqf* activities (2018)²². It is communal development and an Islamic social finance institution that can improve education was opined by several scholars such as Usman & AbRahman, (2020) Usman

²⁰ Alhammadi, Salah. "Islamic finance as a driver for enhancing economic sustainability and innovation in the GCC." *Journal of Science and Technology Policy Management* (2024).

²¹ Kamaruzaman, Nur Rasyidah, and Muhammad Shahrul Ifwat Ishak. "Waqf Institutions: A Systematic Literature Review On Governance, Financial Models, And Socio-Economic Impact In Islamic Social Finance." *Advanced International Journal of Business, Entrepreneurship and SMEs* 5, no. 18 (2023): 134-151.

²² Muhammad, Ibrahim Nuruddeen. Existence of Waqf without Waqf institution in the Sokoto Caliphate: Contemporary Challenge for Northern Nigeria. "Paper Presented at the 2nd Kano Waqf International Conference (KWIC), 2018.

& Ab Rahman,(2021) Muhammad, (2025)²³. *Waqf* has contributed significantly to the general well-being of society and the financial growth of welfare institutions throughout Islamic history. It provides generous services in the social, religious, educational and economic domains Shah, Afifah, et al (2025)²⁴ and ASuri, Nur Fasihah, et al (2025).²⁵

Waqf and Higher Education in Islam

Waqf has been used as a tool for financing educational institutions of learning and a means of creating scholarships in most Muslim community's right from the period of the noble prophet Muhammad (saw). After the victory at Badr, each captive that could read and write was ordered to teach ten kids of Medina how to read and write as their ransom (Osman, 2011). Although it's an indirect *Waqf*, the practice continued to be a defensive mechanism for guaranteeing the completion of education for citizens. The use of *Waqf* institutions to support the educational system was a common practice during the period of the Companions²⁶. *Waqf* had been instrumental in establishing schools, printing books, establishing libraries and providing scholarships particularly during Ottoman Empire Cizakca, (1998). Similarly, it had long served as a vital funding source for Universities in various countries, including the United Kingdom (UK) and Singapore, Malaysia, Indonesia. This endowment system supports educational institutions through dedicated resource. Historically, *Waqf* played a significant role in sustaining Muslim Universities. For instance, some institutions of learning like world-renowned Al-Azhar University, established in the 10th century, benefitted greatly from *Waqf* contributions, which helped provide free education and student accommodation, known as al-riwaq. Many of the schools under the Universities' administration were also supported by *Waqf*. Until recently, Al-Azhar continued to rely on *Waqf* funds for its operations. Other nations, such as Turkey, Morocco, the United Arab Emirates (UAE), and Indonesia, have also adopted *Waqf*-based funding mechanisms to support higher education institutions (Mahmood & Rahman, (2015). This is what influenced the creation of many modern greatest educational institutions such as Harvard University and Merton College at Oxford University Usman Ab Rahman, (2021). Recently, *Waqf* is used by modern Universities to diversify funding Rohmana, (2023) Usman & Ab Rahman, (2021). *Waqf* has played a central role in facilitating access to education, healthcare, and social welfare , fostering community resilience and economic stability Shahid et al., (2025) Considerable number of *Waqf* endowment-based institutions have introduced and have been constantly maintaining academic activities Sadiq, M. M., Rohayati, M. I., Khalil, H. A., & Shaharudin, M. S. (2025) consider *Waqf* as fund raising instrument in Higher education. Similarly, In Kano, Darul hadith foundation built a primary, secondary and Islamiyya School and Al-Qalam University was established as endowment in Katsina. Existing literature have highlighted the use and benefit of *Waqf* in providing sustainable funding for the universities, reducing heavy reliance on government funding, supporting poor students among others, However much of this papers focuses on funding primary and secondary education on operationalization and financial

²³ Muhammad, Adamu Abubakar, Abubakar Aliyu Yakub, Usman Jibril Mikail, Muhammad Hamma-Adama Ahmad, Namungo Hamzah, and Huma Khan. "Reviving Waqf-Based Endowments for Sustainable Teacher Training in Northern Nigeria." *Indonesian Journal of Pedagogy and Teacher Education* 3, no. 1 (2025): 27-33.

²⁴ Shah, Afifah, et al. "The Roles of Waqf in Social Development: A Conceptual Review." *Global Business and Management Research* 17, no. 1 (2025): 1-15.

²⁵ Suri, Nur Fasihah, et al. "The Roles of Good Governance to Sustain Health Waqf: A Scoping Review." *Journal of Governance and Integrity (Universiti Malaysia Pahang)*, 2025.

²⁶Cizakca, Murat. "Awqaf in history and its implications for modern Islamic economies." *Islamic economicstudies* 6, no. 1 (1998).

aspects, not discussing on the most critical gaps in understanding the governance, regulatory, and strategic dimensions of *Waqf* implementation. This paper addresses these gaps by examining utilization of individual *Waqf* by the universities and provides a model that will channel the funds to the university *Waqf* for proper utilization. effective governance frameworks ensure transparency, accountability, and sustainability in *Waqf* operations, which are essential for building trust among stakeholders and attracting continues contributions Usman & Ab Rahman, (2023b) these challenges highlight the need for governance models that align the with modern financial principles while adhering to Islamic ethical guidelines to optimize the impact of *Waqf* in education sector.

The optimization of *Waqf* for funding higher education requires a multidimensional approach that combines robust governance frameworks, innovative management practices, and active stakeholder engagement. This paper highlights promising strategies, like integrating *Waqf* with funding higher education

Waqf and Higher Education in Nigeria

Waqf has been in Nigeria, especially the northern part of the country, which is mostly populated by Muslims. The Prior system of governance was based on the Islamic System (sharia). The major sources of revenue then were *Zakat* and *Waqf*, and the funds generated were disbursed to the poor, as enshrined by Islam. The system was so strong that people willingly helped the needy by donating their properties to them. Idle lands and lands belonging to Emirs were also used to produce and distribute to the needy Hassan et al, (2017)²⁷. The arrival of colonial masters had, however, impacted negatively on the practice of *Zakat* and *Waqf* in northern Nigeria. Thereafter, Kano State Nigerian universities suffered underfunding, leading to deteriorating infrastructure, frequent strikes, weak research and innovative output, brain-drain and staff shortages, governance and university autonomy challenges, student welfare and financial challenges, weak linkages with philanthropist and society. By finding how other countries use *Waqf* to fund higher education and gain successful results, some researchers write on the use of *Waqf* to attain youth empowerment for low level of corruption, Role of *Waqf* towards Poverty Reduction. The Alternative Use of Islamic Endowment (*Waqf*) for Educational desire in Contemporary Northern Nigeria. But none of the researchers directly linked the utilization of *Waqf* to fund tertiary institutions. Therefore, the study's limitation is institutionalizing *Waqf* to fund tertiary about institutions which this research is the first of its kind in the context of Nigerian university funding. Through *Waqf*, research intends to contributes, to introduce the Shariah in (2003) and the *Zakat* and *Hubs* Commission to spread financial aid and educational assistance to the less privileged. The earlier practice of *Zakat* and *Waqf* Commission hold contributions to education, which included payment of tuition fees, purchasing education materials and providing financial aid for the education of underprivileged and orphaned pupils²⁸.

²⁷ Hassan, Shafiqul, Yusiff Jelili Amuda, and Rehana Parveen. 2017. "Persecuted Muslim Minority: Zakat, Waqf, and Sadaqah as Financial instrument for Human development." *International Journal of Applied Business and Economic Research* 15(25)(2017):475-484.

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Research Methodology

Research Design

Based on the objectives of this research, the qualitative approach was found suitable due to the importance of in-depth information to examine and explain the utilization of *Waqf* in higher institutions of learning in Kano Nigeria. A descriptive case study was used so as not to manipulate the behavior of the participants. A Case study qualitative research design was employed as the method of data collection; it explores the contribution of individual *Waqf* in funding higher education in Kano state universities. This was achieved through semi-structured interview using face-to-face interviews, and document analysis from published materials (e.g., journal articles, books, chapters in books,) and unpublished materials (e.g Zakat and *Waqf* Commission manuals, Paper proceedings, newspapers and magazine). These materials are available in electronic form. Purposive sampling technique was used because it enables the researcher to get firsthand information, prior to starting the recruitment; of the researcher had clearly set the criteria for the selection of participant. Firstly, all of them must come from experts in the field of Islamic Finance, philanthropists and Deans of Student Affairs of the universities and *Waqf* Managers all from Kano State. Muhammad et al (2025)²⁹, proposed the use of qualitative methodology involving expert interview and case study and that a qualitative research approach is appropriate in a study that requires a detailed understanding or a situation that needs description. It is also a paradigm that allows for in-depth exploration and provides an opportunity to gather information about activities in natural settings.

Research Participants

The participants of the study comprise three categories: university staff, like principal officers, Deans of Student Affairs and *Waqf* Managers from each university; philanthropists that donated in higher education institutions and the staff of the *Zakat* and *Waqf* Commission such as Commissioner 1, and one *Waqf* Manager. The participants were purposely selected in the study based on their knowledge, experience and contribution in *Waqf* for funding higher education. Table 1, Table 2 and Table 3 present information about the participants, who were purposely selected. The philanthropists include those who use their wealth towards the development of higher education in Kano State. *Zakat* and *Waqf* staffs is such senior staff as the former Commissioner 1, who during his tenure generated more funding for the university by voluntary donors to the *Zakat* and *Waqf* Commission of Kano State. The Manager who mobilizes *Waqf* funds from philanthropists and contributes to the financing of university education for underprivileged students. The participants were purposely selected in the study based on their knowledge, experience and contribution in *Waqf* for funding higher education.

The reason behind the selection of the categories of participants are: the Director 11BF is the lecturer in Bayero University and one among the supporting lecturers that influence the implementation of indirect *Waqf* by the academic staff of the university to support student registration or payments. Secondly, all the charitable donations coming from the external sources of the university are through the Student Affairs unit. Third, the Manager of *Waqf* Alkhairat is a lecturer that has an experience of university underfunding and at the same time deals with many students with financial challenges in his *Waqf* center.

²⁹ Muhammad, A. A., Ardo, M. A., Aliyu, A. S., & Zuwaira, J. M. (2025). The Alternative Use of Islamic Endowment (Waqf) for Educational Desire among Contemporary Northern Nigerian People: Penggunaan Alternatif Wakaf Islam Untuk Kebutuhan Pendidikan Di Kalangan Masyarakat Nigeria Utara Kontemporer. *Al Dzahab: Journal of Economics, Management, Business and Accounting*, Vol. 6 No. 1 (2025): 25–34.

Table1. Interview Participants Details (Internal Source of Funding)

Participant ID	Organization	Position
Participant7	Bayero University Kano	Director 11BF
Participant 8	Northwest University Kano	Dean student Affairs
Participant9	Aliko Dangote University	Dean student Affairs
Participantre	Alkhairat <i>Waqf</i> Centre	Manager/lecturer

Source: Compiled by Researchers

Table 2. Interview Participants Details (External Source of Funding)

Participant ID	Type of business	Position	His/her contribution(s) toward the development of higher education
PT3	Contractor	CEO	Paying student registration fee and purchasing students learning materials
PT4	Contractor	<i>Waqf</i> founder	Building student hostels and educational facilities
PT5	Oil and Gas	Chairman	Paying student registration fee and purchasing students learning materials, and building
PT1	Zakat and <i>Waqf</i> commission	Commissioner 1	Payment of student registration
PT2	Zakat and <i>Waqf</i>	Senior staff	Purchasing student educational materials

Source: Compiled by Researchers

Research Instruments and Data Collection Procedure

The research employs semi-structured interviews to get data from the participants. This is to ascertain their contribution to funding higher education in Kano Nigerian universities through their *Waqf* foundations and the strategies to be employed for that to identify the impact of the university *Waqf* on the development of higher education in Kano Nigeria.

Interviews were conducted during January and August 2023. Before the interviews, synopses of the research and interview guidelines were sent to the participants. Each interview session lasted 1–2 hrs, and was started after gaining access from the participants. The interviews were conducted face-to-face and a digital recorder was used to ensure accuracy as well as coding and analysis.

4.0 Findings and Discussion

How Waqf is used to Fund Higher Education (University Education)

The role of *Waqf* in financing higher education is needed, particularly in the context of Kano Nigeria with many wealthy Muslim individuals that help the underprivileged students in their educational activities. *Waqf* has been used in some universities like Northwest, BUK, and KUST as an alternative funding source, which helps in providing tuition fees and education materials scholarship, thereby reducing heavy reliance on government. The Nigerian Vice President has encouraged this practice. However, the effective implementation of *Waqf* in higher education of Kano Nigeria requires a robust governance model to ensure transparency, accountability efficiency and sustainable management of funds Mustaffa Mohd et al., (2014) when incorporating *Waqf* funding into higher education institutions. It can enhance access to education for underprivileged students, thereby fostering social equity and inclusion Shahid et al., (2024)) Most *Waqf* institutions have not yet united themselves and most of the society does not yet understand the potential of *Waqf* in social funding. However, some philanthropists in Kano Nigeria significantly contribute toward the development of higher education through their individual *Waqf*. Notable among them are Aliko Dangote, the late Aminu Dantata, Abdussamad Isyaka Rabi, TY Danjuma and Dr. Usman Yahaya Kansila among others. Addressing these issues require a coordinated approach involving government support, institutional leadership, *Waqf* commission and public engagement to fully leverage the potential of *Waqf* for education and society progress.

There are other categories of people and organizations, such as politicians that fund higher education by paying tuition fees to the vulnerable, the needy and orphan students in universities. However, all the endowments mentioned for higher education in Kano Nigeria are indirect *Waqf*. Despite its constant application in these universities, it has no regulatory legal framework from the Federal Ministry of Education, state or universities' Commissions, units, or departments. The university commission (NUC) did not give much cognizance to philanthropic *Waqf* activities, As in other countries, the donations are mostly based on agreement between the university and the individual or organization. However, the practice has continued to be a defensive mechanism for providing assistance to the university and less privileged students of the universities.

The Roles of Waqf towards the Development of Higher Education

The implementation of *Waqf* funding in higher institutions of various countries is significantly shaped by the policy frameworks of the countries, with unavoidable challenges. Like in Malaysia, the regulatory framework for *Waqf* needs continuous modification to assure transparency, effective management and government support Shahid et al., (2024). In addition, the challenges associated with *Waqf* funding in higher education require policymakers to address concerns, such as lack of transparency and public awareness and proper planning (Muhd Saufi, Haji Wahab, Che Sobry, et al., 2024) and Sadiq Rohayati and Shahrudin (2025) For *Waqf* to be incorporated into higher education institutions in Nigerian Universities funding there is the need to establish a robust framework and implement policies that promote accountability, enhance management practices and involve all stakeholders in the process. This is because, according to Usman & Ab Rahman, (2021) *Waqf* funding in higher education requires a nuanced approach, adapting to local needs while being aligned with international standard. This is not popular because it is not under state jurisdiction and no specific unit or university regulation emphasizes the importance of this institution (*Waqf*), as a fundraiser, trustee and manager of the property bequeathed. It has been revealed that *Waqf* significantly contributes towards the

development of higher education in the State. Some of such contributions include: infrastructural development and scholarship to less privileged students. Below are some contributions of *Waqf* in funding three Universities in Kano State. Namely Bayero University, Kano, Aliko Dangote University and Northwest University, Kano.

1. Bayero University, Kano

The main sources of the University funding are from the Federal Government and the University internal revenue IGR earn through students' dues. However, despite that, the University cannot be continued based on the Federal Government's support or IGR, especially in this time of financial crisis where the government radically reduced its funding to universities. Therefore, the university had to find another source of income. To address this, *Waqf* plays a vital role in funding education in Bayero University, Kano through payment of tuition fees and infrastructural development which are discussed as follows:

a. Payment of Tuition Fee

Bayero University is the first university that implemented *Waqf* in Kano State and *Waqf* plays a vital role in funding education at BUK through the payment of tuition fees of less privilege students to the University account. It is a known fact that thousands of students cannot pay tuition fees due to the harsh economic situation in the country. To signify the importance of *Waqf* in running the affairs of BUK, it was reported in the weekly official Bulletin of the university dated 11th August, 2023 that the University Vice Chancellor embarked on a mission of contacting philanthropists to come to the aid of poor indigent students. He further noted that many wealthy individuals had responded positively through their *Waqf* Foundations in paying the registration fee of these students. Therefore, *Waqf* seems to be the best alternative source of funding for this University.

One of the respondents indicated that:

"There are some philanthropists in the country that were doing a great job by initiating foundations meant to assist education institutions with either building more classrooms, libraries, scholarships, and financial assistance to the less privileged ones in the community (PT1). It is very interesting to mention that even the academic staff of the university unanimously agreed on the deduction of two thousand Naira from their salary every month as their contribution to the less-privileged children of the university who cannot afford to pay their tuition fee as an intention of means of *Waqf* (PT7).

b. Infrastructural Development

Apart from tuition fees, *Waqf* plays important roles in the infrastructural development of BUK through which the University earns millions of Naira to sustain itself. There are a lot of projects executed at BUK through *Waqf*, including students' hostels, lecture theaters, etc. For instance, Aliko Dangote through his foundation built a big Faculty named Dangote School of Business Study. A charity foundation owned by Usman Yahaya Kansila also funded a new female student hostel to increase accommodation size for females due to the growing demand for student accommodation and looking for sustainable funding for his *Waqf* Foundation. In addition to that, there are other philanthropists who built hostels and learning centers through their endowments.

2. Aliko Dangote University of Science and Technology, Kano

The University was initially named University of Science and Technology and later renamed Aliko Dangote, University of Science and Technology. Its major source of funding includes government, gifts, students' registration charges and donations from philanthropists in the form of *Waqf* which is explained as follows:

a. Payment of Tuition Fees

Aliko Dangote University of Science and Technology receives fewer donations for students' tuition fees. This may be due to the fact that its tuition fee is less compared to that of Bayero University and is located far from the city of Kano. However, it receives donation to pay for less-privileged students from some philanthropists, as stated by PT8 that:

A. B Mahmoud known as SAN was a former Chairman, Governing Council of the University. For 8 years, he never collected a penny from the allowance given to him by the council but rather sacrificed the money for the payment of the poor student registration fee in the university.

b. Infrastructural Development

Most of *Waqf* projects came from Aliko Dangote, who is the Pro-Chancellor of the University through his foundation (Dangote Foundation). He provided a lot of infrastructural development to the university, as explained by PT9 where he stated that:

This foundation provided 650 seating capacity auditorium, two theaters, four lecture halls, two library incubation centers, and two cafeterias, boreholes, soundproof generators and other facilities needed. He also hired 15 qualified and renowned foreign professors who were competent in their areas of either Science or Technology to work on contract in the University, for period of 8 years. He also purchased a land and started to build 500 students' capacity hostels for the students of the University. Meanwhile, all these contributions were made through his foundation.

Additionally, there are other philanthropists such as Alhaji Aminu Dantata, A. A. Rano, Alhaji Muhammad Mustapha (AMASCO Oil) and Muhammad Mustapah, who contributed in the infrastructural development of the university through their foundation (*Waqf*). Some of the projects include construction of boreholes, Juma'at Mosque, faculty building and bus for shuttling Students. Muhammad Mustafa known as Amasco Oil, who is always helps students with the tuition fee of 4-5 Million Naira, A. B Mahmoud known as SAN who was a former Chairman Governing Council, of the university for 8 years and never collected a penny from the allowance given to him by the council but rather sacrificed the money for the payment of the poor student registration fee in the university. PT8 stated that:

However, all these Godly contributions that were supposed to be taken care of by *Waqf* centers are being taken care of by the students' affairs division. PT8 added that on the other hand, Aminu Dantata under his foundation built the Faculty of Engineering, Isyaka Rabiou bought the School a Tartar Bus and Auwalu Ilu Dambazau also constructed a wall for the female hostel for the privacy of the female students, which cost 3.5 Million naira. All these contributions were done through *Waqf*, endowments or foundations.

3. Northwest University, Kano

The Northwest University is situated in Kano State. Established in 2012 by the State government. The University owns four campuses one in K/Nassarawa known as City Campus,

and others in K/Waika known as Main Campus, Kwanar Dawaki Campus and Murtala Muhammad Campus all situated in Kano.

The major source of funding for the university is government and philanthropic donations some of which include the following. :

a. Tuition Fee payments

The school community under student affairs division pays a courtesy and requests visits to the philanthropist to ask for the payment of registration for the students, who cannot afford to pay for their registration. And the Dean Student Affairs of the University confirmed that whenever they made this request, these philanthropists reacted positively to their demand. One among the participant stated that:

“Utilizing other means that could offer funding to the university *Waqf* must also be incorporated such as Zakat and *Sadaqah* income, hence, the ultimate goal is to finance societal members, Whenever we go to the philanthropist asking for assistance on students’ education, they normally pay for many students that failed to do the registration, and most of these children are either the children of the poor, less privileged or orphans who deserve most attention from both government and public.”

Aminu Dantata bequeathed the building of common room for female students in Northwest University Kano. Mariya Sunisi Dantata also bequeathed the building of the Central Mosque in city Campus. The large Friday Mosque was built at the permanent side by Aliko Oil and most of these works have been done through their individual *Waqf* in connection with Student Affairs Office, in the absence of university *Waqf* Unit or Department. PT8 stated that:

The implementation of *Waqf* contribution in payment of less-privileged student’s registration fee by the staff of Bayero University, Kano inspires Northwest University staff to also accept the deduction of preferred amount of money from their salary for the maintenance of the large *Waqf* Friday Mosque build in the university.

The Role of Kano State Waqf Commission in Funding Higher Education

Waqf commission is giving assistance to students to either pay for their tuition fees or buy educational materials and sometimes volunteer people not necessarily philanthropists also come and bequeath some cash *Waqf* and devote it to the services of students, who are needing educational assistance.

PT2 added that the Commission kept the *Waqf* cash it earned in a different account and utilize the money judiciously as intended by the donor.

However, despite the enormous contribution of *Waqf* in funding the university, there is no Center, Unit or Department of *Waqf* in these three universities. Most of the *Waqf* activities are organized between the university management or Student Affairs Division and the donor. Therefore, there is the need to establish *Waqf* centers, which will be responsible for managing *Waqf* activities in the University. PT8 suggested that:

The universities should initiate a Centre, Unit or Department of *Waqf*, fundraising in the University by signing a Memorandum of Understanding (MoU) with the donors (philanthropists) to allow the university to gather and distributes the *Waqf* fund to the deserving beneficiaries from that particular University. He added that other sources that could provide additional income to the *Waqf* project should be incorporated.

The committee of trustees should be set up and assigned the responsibility of carrying out the function of collecting, managing and utilizing generated *Waqf* income to the deserving beneficiaries. These funds should be raised from individual's donors, *Zakat* funds and *Sadaqah* funds that are already donating to assist the students financially.

Table 3. List of Universities and their Source of Funding

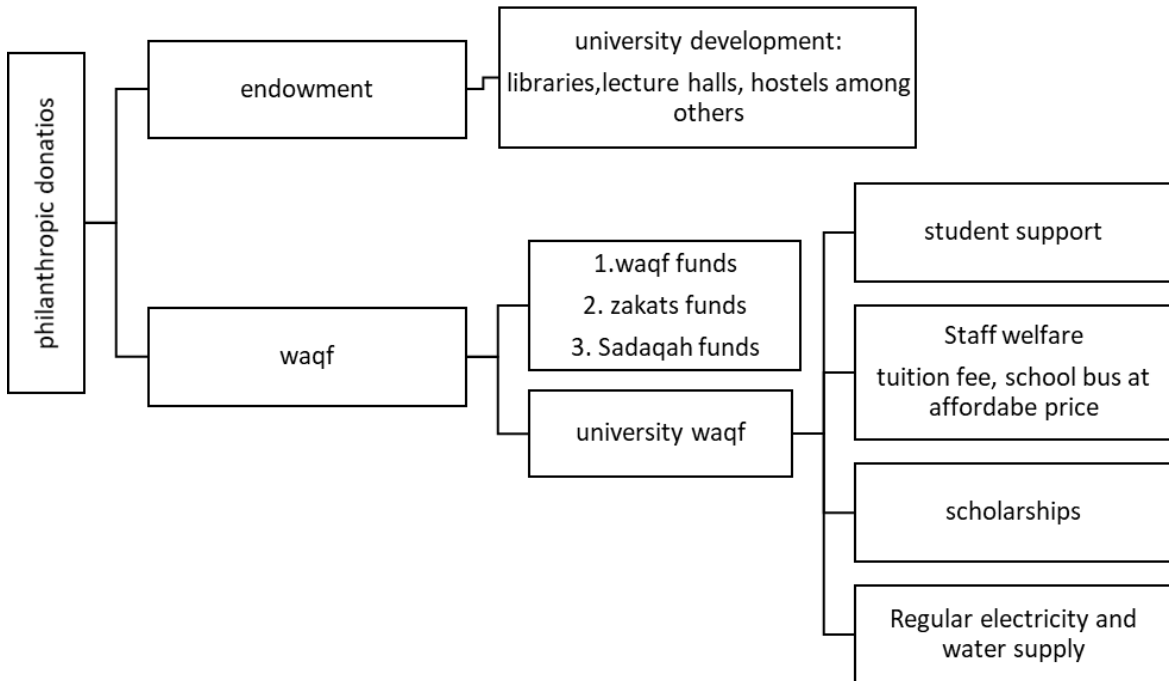
University	Source of funding (non- <i>Waqf</i>)	Source of funding (<i>Waqf</i>)	Infrastructure through <i>Waqf</i>
Bayero University, kano.	Federal government/ Internally Generated Revenue	Salary deduction from staff, Dangote foundation, Yahaya Kansila foundation AA Rano Foundation	Constructions of lecture theatres Building of hostels Payment of registration fees
Aliko Dangote	State government/ Internally Generated Revenue	Dangote Foundation, A,A Rano foundation, Aminu Dantata Foundation	Constructions of walls, digging boreholes, purchasing tartar bus, and payment of registration fee
Yusuf Maitama Sule university	State government/ Internally Generated Revenue	Dantata foundation, Alhaji Hamisu Rabi'u Foundation, Muda Text, Sani Kwangila Yakasai Foundation,	Building common room for female students, building Juma'a and daily prayer mosque, building student hostels and payment of students' registration fee.

The Best Practice for Funding Higher Education through *Waqf* in Kano State of Nigeria

The government is the stakeholder and responsible for providing funding to public universities. However, it accepted and encouraged the participation of voluntary donations from various ways, such as *Zakat* funding, individual *Waqf* funding, *Sadaqah*. Voluntary donations for the running affairs of the universities these donations are either submitting directly to university for onward distribution or submitting to the *Waqf* commission for distributing to deserving beneficiaries. Likewise, the practice of university *Waqf* in many countries is not a new one, and Kano, Nigeria is not an exception. The current studies propose the adoption of the first model used by some Malaysian universities, which recommends the establishment of a unit or department under the management of the university itself. The *Waqf* Committee falls under the university Board of Directors, as it is one of the board Committees, indicating that all resolutions about *Waqf* activities accounts, financial managements are under the university management authority. The selection of these board members should be based on their expertise, knowledge and experience on general activities of *Waqf*. Meanwhile, this model is similar to the model applied by the endowment at most public universities in Malaysia. The money generated from *Waqf* should be divided in to two portions, namely 90% and 10%. 90% is to be used in student welfare, junior staff welfare electricity and water, while the remaining 10% should be used for management of the *Waqf* property similar to the practice of UTM University in Malaysia. The reason behind the selection of this model is that Kano State Nigeria is an Islamic State with 90%

being Muslims and many rich peoples that are always contributing toward educational development, so it is feasible for the state to adopt the use of *Waqf* model in the universities.

Figure 1. A Proposed Model for University *Waqf*



Source: Result Analysis

Since there is no standard university *Waqf* in these universities, it is encouraged to all universities to establish University *Waqf* Units or Departments in collaboration with the *Zakat* and *Waqf* Commission. This Unit or Department will serve two functions: 1. all the money submitted to the commission in supporting public university education in Kano State will be taken directly to these universities and put in endowment funds and used for executing infrastructural activities needed in the university, except if the donor dedicated the donation for specific charitable purpose specifying special beneficiary or where he wants his donation to be placed. This work should be implemented by *Waqf* committee members. As for the donation being delivered to the university in form of *Zakat*, *Waqf*, *Sadaqah* or voluntary donation, it will completely enter into university *Waqf* account. These funds should be used in supporting and uplifting students that cannot afford school expenses, such as registration fees, accommodation fees, transport fares, learning materials, junior staff welfare, electricity and water supply. Because these are some of the major problems hindering the success of university education in Kano State as stated by students. At the same time, it was recommended that voluntary financial experts should participate in the *Waqf* project to ensure transparency and provide reliable advice on investment-related matters. This is because investment diversification will help in the sustainability of the *Waqf* system as mentioned by Sulaiman, Hassan and Sulaiman (2016). Building a linkage with Alumni is also significant in ensuring *Waqf* growth in the university due to their influence to contribute back to their universities. Utilizing other sources

that could provide income to the university *Waqf* must also be incorporated, such as *Zakat* and *Sadaqah* funding hence the ultimate goal is to finance societal members.

Conclusion

This study examined the potentials of *Waqf* as alternative and Sustainable financing mechanisms for university education in Kano State, Nigeria. The key findings revealed that *Waqf* possesses strong potential to complement government funding by providing long-term and perpetual financial support for Universities, particularly in areas, such as infrastructure development like libraries, lecture halls, student hostels, student support of tuition fees, scholarships, stable electricity and subsidized commercial transport and staff capacity building. Given Kano's deep-rooted Islamic heritage and strong culture of philanthropy, *Waqf* emerges as a culturally acceptable and socially embedded mechanism for addressing persistent funding challenges in higher education. However, the finding also indicates that the current utilization of *Waqf* for universities in Kano remains limited due to weak institutional frameworks, inadequate legal backing, low public awareness and governance challenges and most of the *Waqf* found is an indirect one. The study further finds that effective *Waqf*-based University financing largely depends on an existence clear legal and regulatory framework, transparent governance structures and competent institutional management. Evidence from other jurisdictions, such as Malaysia, Turkey and Indonesia, demonstrates that when *Waqf* is supported by standardized regulations, professional administration and innovative financial models such as Cash *Waqf*, can significantly enhance the financial sustainability of higher education institutions Jafar et al., (2025). This insight is particularly relevant for Kano State, where Universities face increasing financial pressure due to declining public funding and growing student enrolment. The study also explored how the university *Waqf* model, as a sustainable funding mechanism, is applied in universities located in Kano State, Nigeria. The study adopted the interview method, utilizing a sample of 12 participants from three groups: *Waqf* experts, university administrators and students. In addition, supplementary data was gathered from archival records, official documents and library materials for the analysis.

The findings revealed that although the use of *Waqf* for higher education funding is widely discussed, there is no standardized or unified university *Waqf* framework guiding its practice in the universities studied in Kano State, Nigeria. However, *Waqf* is practiced, particularly in relation to the student welfare and infrastructural activities. Future research should further research on adequacy of Nigeria legal and regulatory frameworks governing *Waqf*, particularly at the state level, and explore how Islamic Law, statutory Law and institutional governance structures affect the establishment and sustainability of university *Waqf* in Kano. Evidence shows that *Waqf* has the potential to reduce universities' dependence on government funding by supporting students' welfare and infrastructural development.

Furthermore, the findings indicate that *Waqf* can be institutionalized as one of the mechanisms for generating resources, particularly through voluntary contributions directed at educational development. This study emphasizes the need for supportive legislation and policies to facilitate the use of *Waqf* in universities, ensuring that it effectively contributes to educational goals. It further suggests that *Waqf* initiatives should be combined with *Zakat*, *Sadaqah* and voluntary donations to enhance outcomes and maximize benefits. The Implications of this study are both theoretical and practical. Theoretically, the study contributes to the literature by extending the discourse on *Waqf* beyond its traditional charitable role to its application as a modern financial mechanism for university funding within the Nigerian context. It also reinforces the relevance of Islamic social finance in addressing contemporary

development challenges. Practically, the finding suggests that policy makers should prioritize the development of coherent legal and institutional framework for *Waqf* administration at both State and institutional levels. Universities administrators are encouraged to establish dedicated *Waqf* units enhance transparency and accountability and engage key stakeholders including *Waqf* commission religious leaders and philanthropists, to strengthen *Waqf* participation. Despite the contributions of *Waqf*, this study has limitations that open avenue for future research. Future research should examine the adequacy of Nigeria's legal and regulatory frameworks governing *Waqf*, particularly at the state level, and empirical and longitudinal approaches to assess the long-term financial and academic impact of *Waqf*-funded universities in Kano. Additionally, future research should extend the analysis to northern Nigerian states. This research is restricted to universities Future research should include colleges, polytechnics because they are facing similar problems. Hence, subsequent studies are encouraged to focus on quantitative or mixed method to strengthen findings by combining quantitative outcome with qualitative insight. Overall, this study concludes that *Waqf* represents a viable and sustainable solution for financing university education in Kano State provided that it is supported by strong governance, legal clarity, and strategic institutional commitment.

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