

Sustainable Welfare Model for the Internally Displaced Persons (IDPs) in the North-Eastern Nigeria: The Role of Waqf Financing

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Abstract

Nigeria has been suffering overwhelmingly from the effect of Boko Haram insurgency which triggered humanitarian challenges and infrastructure destruction, resulting to internal displacement of many citizens. Governments at both State and Federal levels as well as local and international Non-governmental organizations have been supporting the IDPs with livelihood support, but there is a funding gap that needs to be filled; to supplement the efforts of governmental and non-governmental organizations in providing a long term and sustainable welfare model. Upon this, this paper aims at unlocking the potentials of waqf financing model in catering for short-term and long-term welfare of IDPs in the Northeast and how it could be appropriately used to supplement the efforts of governmental and non-governmental organizations in the region. The study adopted a multistage sampling procedure in selecting the respondents. In the first stage, three out of the six States of the region were purposively selected based on the devastation level by the insurgency. The research also employed thematic analysis as the method of data analysis. The findings of this research have shown the potentials of *Waqf* financing in bridging the funding gap of IDPs welfare in the north-east. The study also found out that food and clothing are the most critical areas that require immediate attention in the Waqf based IDPs welfare and that, the Investment Waqf Model will be the most suitable model of financing the IDPs Welfare programme in the Northeast due to its modest unique

potential advantages over other models. Finally, the study also identified that Conversion of IDPs Support *Waqf* to Less privilege Support *Waqf* in case of return of IDPs to their respective communities is the best exit plan for Waqf based IDPs welfare model amongst all other listed exit plans.

Key Words: North-East, IDPs, Welfare and *Waqf* Financing

A. INTRODUCTION:

The issue of internal displacement in recent years has become a global concern with its implications (Ladan, 2001). In Nigeria, the proliferation of this phenomenon is as a result of communal violence, internal armed conflicts and natural disasters such as flood which in essence forced internally displaced persons move from one place to another seeking safety, food and shelter inside their own country. According to Olobo and Obaji (2016), the total number of displaced persons is currently estimated around fifty million worldwide, with the majority of these people in Asia and Africa.

The Northeastern region of Nigeria has been suffering overwhelmingly from the effect of Boko Haram insurgency which triggered humanitarian challenges and infrastructure destruction, resulting to internal displacement of many citizens. Governments at both State and Federal levels as well as local and international Non-governmental organizations have been supporting the IDPs with livelihood support to the internally displaced persons.

Successive administrations in Nigeria have assigned various boards and agencies to for the protection and welfare of internally displaced persons such as The National Emergency Management Agency (NEMA), National Commission for Refugees, National Human Rights Commission, State Emergency Management Agencies, among others. However, despite the effort of Governments at federal and state level as well as support by local and International NGOs towards supporting IDPs, accessing adequate food, shelter, safe drinking water, good health services and sound education is becoming increasingly difficult for the majority of the dispersed population.

Many researchers identified limited resources and lack of sustainable source of funding among the major challenges that hinder the wider coverage of IDPs welfare, since government resources can hardly meet the increasing demand, and Non-governmental organizations usually operate within a particular duration, besides

having limited resources. Consequently, there is need for more funding avenues that can supplement the efforts of governmental and non-governmental organizations in providing a long term and sustainable welfare model.

Waqf Financing is primarily meant to support economic and social development in order to reduce financial predicaments of needy people including IDPs. It is an Islamic financial remedy to less privilege which played a vital role in reducing extreme poverty in the Muslim society, thus many studies have proven the potentials of Waqf in fostering socio-economic development across the Muslim countries. It is against this backdrop that this study aims at exploring the potentials of waqf financing model in catering for short-term and long-term welfare of IDPs in the Northeast and how the model could be properly utilized to complement the efforts of governmental and non-governmental organizations in the region. It will also identify the IDPs challenges that need to be prioritized via waqf based welfare model; and determine the appropriate waqf financing model that will suit the short-term and long-term peculiarities of internally displaced persons.

B. THEORITICAL

Etymologically, waqf is an Arabic word that has its root in the word waqafa that means to stop, contain, or to preserve. In shari'ah and Islamic economics perspective, 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 utilised for any shari'a compliant purpose (Musari, 2016).

According to (Raissouni, 2001), the term "Waqf" Linguistically, refers to forbidding the movement, transport or exchange of something, while Legally, it refers to the detention of a specific thing by the owner or appropriator or instructing that all profits or gains be solely awarded to the charity foundation in order to cater for the poor.

Sadeq, (2002) observed that Waqf had a vital role in the history of the Muslim world. He further noted that waqf institution has declined in effectiveness due to lack of management. Hence, the need for such a vital socio-economic institution needs to be revived back its lost glory. Waqf can be revitalized by turning it to become a productive waqf. Productive waqf will not only be a self-financing waqf but it also can finance the primary project of the waqf (Sadeq, 2002).

Waqf is subject to ijthad which rules that it must be benevolent. The static

perpetuity, rigidity and historical mismanagement of waqf created inefficiencies and ineffectiveness that can be avoided by good governance. However, the perpetuity of waqf is compulsory and its benefits in developing waqf assets should be shari'a-compliant.

Masyita, (2012) opined that, efficient and effective waqf management could only be ensured through a transparent relationship between stakeholders which accomplish waqf objectives, monitors performance, and assures compliance with Islamic shari'a rules and principles.

According to Musari, (2016) waqf has the capacity to generate income and finance productive activities where the returns or profits will be retained for future funding of socio-economic development programmes. Thus, the importance and the socio-economic benefits of waqf as a mechanism for ensuring social security for the citizens cannot be overemphasized.

Maiman (2006) points out that cash Waqf provides the benefit that it is easily liquefiable compare to land or property. In addition, Ammar (2006) further expounded that, cash Waqf has the capacity to create economic development in the nation as well as providing funds for welfare projects that will benefits needy people in particular and nation at large.

Lawal and Ajayi, (2019) examined the role of Islamic social finance towards alleviating the humanitarian crisis in North East Nigeria and further concluded that zakat potentials in Nigeria is estimated to be between USD 8,776.5-USD 21,160.99 million which is alone adequate to fill the humanitarian funding gap. More so, Sadaqah and Waqf were analyzed based on the number of active Telecoms line subscribers and the population statistics of citizens within the ages of 15-69yrs and that If N20 is paid weekly at a 5% level of cash collection error rate, a total amount of about NI62b and NI06b could be realized yearly respectively which can be used to bridge certain sectors of humanitarian needs in areas of housing, primary health care centres, water, food, empowerment etc.

Similarly, Lawal and Ajayi, (2019) concluded that, since the Government and Non-Governmental Organizations are overstretched due to limited resources, the host government should utilize their existing enabling environment like Borno State Zakat and Endowment Board Law, 2001 and Yobe State Religious Affairs Board 2001 to raise the required funds; in order to alleviate the sufferings of 6.1 million people in dire need of life-savings aid in Borno, Adamawa and Yobe states.

However, Amuda, (2019) concluded that waqf management across Nigeria should

partition part of its endowments to support IDPs by providing immediate, short- and long-term support to the victims regardless of their gender, status, religion, tribe, and state they came from. This shall translate in to provision of sound education, food, homes, accommodation, medical treatment, security, debt payment, and financial support as human development.

C. METHODOLOGY

Population and Sampling Technique

The study adopted a multistage sampling procedure in selecting the respondents. In the first stage, three out of the six States of the region were purposively selected based on the devastation level by the insurgency and much waqf activities among the worst affected states by the insurgency in the zone. In the second stage, from each of the selected State, four stakeholders of the waqf will be purposively chosen, comprising governmental agencies, philanthropists/waqf operators, muslim scholars and academics, giving a total of twelve (12) selected entities. While in the third stage, three respondents were also selected from each of the twelve entities, giving a total number of thirty six (36) respondents. Details are summarized in the table below:

S/N	States	Entities	Respondents	Total
I.	Borno	Waqf Commissions/Directorates	3	12
		Waqf operators/Philanthropist	3	
		Muslim Scholars	3	
		Academics	3	
2.	Gombe	Waqf Commissions/Directorates	3	12
		Waqf operators/Philanthropist	3	
		Muslim Scholars	3	
		Academics	3	
		Waqf Commissions/Directorates	3	12
		Waqf	3	

Sustainable Welfare Model for the Internally Displaced Persons (IDPs) in the North-Eastern Nigeria: The Role of Waqf Financing

Dr. Adam Muhammad Abubakar

3.	Yobe	operators/Philanthropist		
		Muslim Scholars	3	
		Academics	3	
Total	3	12	36	36

Source and Instrument for Data Collection:

The study being an explorative qualitative research depended on cross sectional data from primary source which were used for the main analysis in this study. A questionnaire was used in collecting relevant data of the study which are in form of opinions/views, from the sampled respondents selected from the population in the study area. Similarly, documented secondary information were used, which includes record from State commissions/boards for Waqf; Ministries of Humanitarian Affairs; Ministries of religious affairs; philanthropist, waqf operators, conference proceedings and journal papers.

Method of Data Analysis:

The study has adopted thematic analysis for data analysis. According to Braun and Clarke (2006), Thematic analysis is a method for identifying, analysing, and reporting patterns (themes) within data. It organises and describes your data set in detail and interprets various aspects of the research topic. However, they opined that, it should be considered a method in its own right as it provides a flexible and useful research tool, which can potentially provide a rich and detailed, yet complex account of data.

The raw responses (qualitative data) from the primary respondents were logically arranged into discuss units according to each recommendation/selection of the respondents, then systematically converted into sub-themes, and further analyzed using the thematic analysis method, and scientifically extracted the themes(or the unanimous commonest/popular opinion of all the subjects), with a view to determine the findings. Similarly, frequency distribution tables and percentages were utilized in summarizing and interpreting the results of the study.

The correlation between the two variables (X & Y) was also examined, where the *Waqf* financing instrument is the independent variable (X), while the IDPs welfare is the dependent variable (Y). The implicit correlation model is expressed thus:

$$Y = f(\beta_{X_j} + u) \text{ -----eqn. -----}i$$

Where;

Y = IDPs welfare

β = a vector of coefficient to be estimated

x_j = the *Waqf*

u = error term

D. RESULTS AND DISCUSSIONS:

Data Analysis and Interpretation

TABLE 4.I: ANALYSIS I: THE MOST SUSTAINABLE MODE OF IDPS WELFARE FINANCING IN THE NORTHEASTERN NIGERIA

Question: What do you think is the most sustainable mode of IDPs welfare financing in the North-eastern Nigeria and why?

S/N	THEMES	FREQUENCY	PERCENTG E
1	Statutory Allocations Statutory Allocation is fixed and known	3	8.3%
2	Loans Loans are easy and accessible.	3	8.3%
3	Donations, Grants and Aids 1. Donations, Grants and Aids are easily accessible and have with multiple sources 2. The option is likely to be huge and sustainable	5	26.1%
4	Waqf 1. Waqf is sustainable and has potentials to convert poverty and grow economies. 2. Waqf proceed remains for a long period of time and the donor will not retrieve it again at any point in time. 3. It is the most reliable and most dynamic in terms of sources management and disbursement. 4. it has a long economic value chain and lots of its multiplier effect	25	69.4%

5	Others No valid theme.	0	0%
Total		36	100%

The above table 4.1 shows the summary of the result from the analysis I (see appendix I), where we have five recommendations (Statutory Allocations, Loans, Grants Aids & Donations, *Waqf* and Others) and their respective themes (numbered I-n beneath) that emerged from the analysis of the collected qualitative data (opinions) of the 36 respondents on the above question.

The result shows that, 3 respondents (8.3%) recommended the use of statutory allocation in financing the IDPs Welfare in the NE due to the above one major theme extracted from their reasons. 3 respondents (8.3%) opted for the collection of loans for the IDPs welfare in the NE with two themes above. 5 respondents (26.1%) are on the opinion that Donations, Grants and Aids are the most appropriate means of financing the IDPs welfare in the NE, the above two major themes were extracted from their collective opinions. 25 (69.4%) out of the 36 total respondents opined that *Waqf* will be the most suitable source of funding the IDPs welfare in the NE because of the above 4 different themes collated from their various supplied reasons. no respondent opted for other means of funding other than the above four.

Therefore, the result suggests that establishment of *Waqf* will be the best means of financing the IDPs Welfare programme in the Northeast amongst all other listed sources of funding such as the statutory allocations, loans, grant, aids and donations. This was justified by the fact that the choice of *Waqf* by the respondents has the highest frequency of 24 who constituted the highest percentage of 69.4%, with the highest number of four extracted themes, which are the modest unique potential advantages which the *Waqf* financing has over other means.

TABLE 4.2: ANALYSIS 2: THE MOST CRITICAL AREA OF THE IDPS WELFARE IN THE NORTHEASTERN NIGERIA

Question: Which of the following areas do you think is the most critical for Waqf based IDPs welfare financing in the North-Eastern Nigeria and why?

S/N0	THEMES	FREQUENCY	PERCENTAGE
1	Food and Clothing 1. Food and Clothing are the primary necessities of life 2. the two are the priority of many IDPs 3. misuse is always avoided when food and clothing are provided for IDPs	17	47.2%
2	Housing 1. Housing is the most needed because considering the hardships IDPs undergo in the camps. 2. Houses of the IDPs were burnt, thus they need them to be reconstructed before they return to their communities.	7	19.4%
3	Education 1. Education is fundamental and key to development and addressing the menace of poverty. 2. Education of IDPs is being neglected by governments and NGOs.	6	16.7%
4	Investment Capital It will provide them with startup capital that can improve their economic status.	6	16.7%
5	Others No valid theme.	0	0%
Total		36	100%

The above table 4.2 shows the summary of the result from the thematic analysis 2 (see appendix II), where we have five recommendations (Food and Clothing, Housing, Education, Investment Capital and Others) and their respective

Sustainable Welfare Model for the Internally Displaced Persons (IDPs) in the North-Eastern Nigeria: The Role of Waqf Financing

Dr. Adam Muhammad Abubakar

themes (numbered 1-n beneath) that emerged from the analysis of the collected qualitative data (opinions) of the 36 respondents on the above question.

The result shows that, 17 respondents (47.2%) recommended food and clothing as the most critical area of IDPs welfare Waqf based financing in the northeast due to the above three major themes which were extracted from their reasons. 7 respondents (19.4%) opted for housing as the most critical area; due to the two themes mentioned above. 6 respondents (16.7%) are on the opinion that education requires the urgent attention in the northeast; due to the above two major themes extracted from their divergent views. While 6 respondents (16.7%) out of the 36 total respondents opined that investment capital is more critical, and thus needed the immediate attention because of the above theme deduced from their variety of perceptions.

The findings of the above thematic analysis 2 suggest that food and clothing are the most critical areas that require immediate attention in the Waqf based IDPs welfare in the Northeast amongst all other listed potential areas to revive. This was also testified by the fact that the choice of food and clothing by the respondents has the highest frequency of 17 which constitutes the highest percentage of 47.2%, and has the highest number of three extracted themes, which justify the significance of starting with food and clothing over other areas of welfare.

TABLE 4.3: ANALYSIS 3: THE MOST APPROPRIATE MODE OF FINANCING THE IDPS WELFARE IN THE NORTHEASTERN NIGERIA

Question: What do you think is the most appropriate mode of financing IDPs Welfare in the North-Eastern Nigeria and why?

S/N0	THEMES	FREQUENCY	PERCENTAGE
1	Physical Waqf Model 1. It has direct impact on the beneficiaries 2. It is more economical since it does not require running cost.	8	22.2%
2	Investment Waqf Model 1. It provides more return and creates more economic opportunities. 2. it creates more direct and indirect	21	58.2%

	<p>jobs for IDPs.</p> <p>3. It is more sustainable and may lead to the creation of additional waqf for IDPs welfare.</p> <p>4. It will lead to economic empowerment of the IDPs and their wards</p>		
3	<p>Cash Waqf Model</p> <p>1. Education is fundamental and key development and addressing the menace of poverty.</p> <p>2. Education of IDPs is being neglected by governments and NGOs.</p>	5	13.8%
4	<p>Tree Waqf Model</p> <p>1. Investment capital can make IDPs self-dependent and open many socio-economic opportunities for them.</p> <p>2. It is more suitable and sustainable.</p>	2	5.3%
5	<p>Others</p> <p>No valid theme.</p>	0	0%
Total		36	100%

The above table 4.3 shows the summary of the result from the thematic analysis I (see appendix III), where we have five recommendations (Physical Waqf Model, Investment Waqf Model, Cash Waqf Model, Tree Waqf Model, and Others) and their respective themes (numbered 1-n beneath) that emerged from the analysis of the collected data (opinions) of the 36 respondents on the above question.

The result shows that, 8 respondents (22.2%) recommended the use of Physical Waqf model in financing the IDPs welfare programme in the NE due to the above two major themes extracted from their reasons. 21 respondents (58.2%) opted for investment *waqf* model with four different themes above. 5 respondents (13.8%) are on the opinion that cash *waqf* model is the most appropriate model of financing the waqf based IDPs welfare programme in the NE, the above two major themes were extracted from their collective opinions. 2 (5.3%) out of the 36 total

respondents opined that Tree *Waqf Model* will be the most suitable model of financing the IDPs welfare in the NE because of the above 2 different themes collated from their various supplied reasons.

The result of the above thematic analysis and their respective frequencies suggests that the Investment Waqf Model will be the best means of financing the IDPs Welfare programme in the Northeast amongst all other listed models of the *waqf*. This was also supported by the fact that the choice of Investment *Waqf* model by the respondents has the highest frequency of 21 who constitute the highest percentage of 58.2%, with the highest number of four extracted themes, which are the modest unique potential advantages which the investment *Waqf* model has over other means.

TABLE 4.4: ANALYSIS 4: THE MOST SUITABLE EXIT PLAN FOR IDPS WAQF

Question: In case of return of IDPs to their respective communities, what do you think will be the most suitable exit plan for IDPs Waqf and why?

S/N0	THEMES	FREQUENCY	PERCENTAGE
1	Conversion to Religious Waqf 1. Because it has sustainability.	3	8.3%
2	Conversion to orphanage waqf 1. Because it will continue to benefit orphans of the IDPs 2. Orphans have many needs and they have no parents to take care of them.	3	8.3%
3	Conversion to Educational Waqf 1. Education is fundamental and key to development and addressing the menace of poverty. 2. Educational Waqf is sustainable with multiple benefits.	7	19.5%
4	Conversion to Healthcare Waqf The need for health care support among IDPs even after their return.	2	5.5%
5	Conversion to Less privilege Support	21	58.4%

	<p>Waqf</p> <p>1. It is the most suitable and sustainable exit plan.</p> <p>2. Less privileged support waqf is targeted at basic human needs, such as food, shelter and cloth.</p> <p>3. Prevalence of poverty among IDPs before their displacement.</p> <p>4. It is more sustainable and has wider coverage.</p>		
Total		36	100%

The above table 4.4 shows the summary of the result from our thematic analysis 4 (see the attached appendix), where we have five recommendations (Conversion to Religious Waqf, Conversion to orphanage waqf, Conversion to Educational Waqf, Conversion to Healthcare Waqf and Conversion to Less privilege Support Waqf) and their respective themes (numbered 1-n beneath) that emerged from the analysis of the collected qualitative data (opinions) of the 36 respondents on the above question.

The result shows that, 3 respondents (8.3%) recommended Conversion of IDPs waqf to Religious Waqf as the best exit plan of IDPs welfare Waqf; due to the above theme which was extracted from their reasons. 3 respondents (8.3%) opted for Conversion of IDPs *waqf* to orphanage waqf in case of their return to their respective communities; due to the two themes mentioned above. 7 respondents (19.5%) are on the opinion that education requires the urgent attention in the northeast; thus recommended Conversion of IDPs *Waqf* to Educational Waqf due to the above two major themes extracted from their divergent views. 2 respondents (5.5%) opined that Conversion to Healthcare Waqf is more suitable because of the above theme deduced from their views. While 21 respondents (58.4%) out of the 36 total respondents opined that Conversion to Less privilege Support *Waqf* is more suitable, and thus needed the immediate attention because of the above theme deduced from their variety of perceptions.

The findings of the above thematic analysis 4 suggest that Conversion of IDPs Support *Waqf* to Less privilege Support *Waqf* in case of return of IDPs to their respective communities is the best exit plan for Waqf based IDPs welfare

model amongst all other listed exit plans. This was justified by the fact that this choice has the highest frequency of 21 which constitutes the highest percentage of 58.4%, and has the highest number of four extracted themes, which justify the significance of Less privilege Support over other models.

E. CONCLUSION

This study has revealed the potentials of *Waqf* financing in bridging the funding gap of IDPs welfare in the north-east; and how it can supplement the efforts of governmental and non-governmental organizations in providing a long term and sustainable welfare model. The study also found out the critical areas of priority that urgently need to be prioritized. According to the findings, food and clothing are the most critical areas that require immediate attention in the *Waqf* based IDPs welfare in the Northeast amongst all other listed potential areas to revive.

The study further revealed that, the Investment *Waqf* Model will be the best means of financing the IDPs Welfare programme in the Northeast due to its modest unique potential advantages over other models. Finally, the study also identified that Conversion of IDPs Support *Waqf* to Less privilege Support *Waqf* in case of return of IDPs to their respective communities is the best exit plan for *Waqf* based IDPs welfare model amongst all other listed exit plans.

Therefore, the study recommends the establishment of Investment *waqf* model for IDPs welfare in the North-east; and that model should prioritize food and clothing as critical areas of intervention. In case of return of IDPs to their respective communities, the study further recommends the Conversion of IDPs Support *Waqf* to Less privilege Support *Waqf* within the hosting community of the initial *waqf*.

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Sustainable Welfare Model for the Internally Displaced Persons (IDPs) in the North-Eastern Nigeria: The Role of Waqf Financing

Dr. Adam Muhammad Abubakar

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Sustainable Welfare Model for the Internally Displaced Persons (IDPs) in the North-Eastern Nigeria: The Role of Waqf Financing

Dr. Adam Muhammad Abubakar

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Appendix

THEMATIC ANALYSIS I: THE MOST SUSTAINABLE MODE OF IDPS WELFARE FINANCING IN THE NORTH-EASTERN NIGERIA

Question: What do you think is the most sustainable mode of IDPs welfare financing in the North-eastern Nigeria and why?

S/N	RECOMMENDATIONS (A-E) & SUB-THEMES (R1 –Rn)	FREQUENCY	THEME
	Statutory Allocation		
	R1: Statutory Allocation is fix	3	Statutory Allocation is fixed and known
	R2: Statutory Allocation is from government		
	R3: Statutory Allocation is on annual basis		
	Loans		
	R1: Loans are easy to get	3	Loans are easy and accessible
	R2: Loans are quick access		
	R3: Loans are easy every where		
	Grants, Aids and Donations		
	R1: IDPs are not permanent because they will camp the aim was defeated		Grants, Aids and Donations are easily accessible and have with multiple sources
	R2: Because grants, aids and donations can be given by individuals or organization at any time		
	R3: Because even the low income earner can give		

	aids and donations, while the other three needs wealthy persons carter	5	2. The option is likely to be huge and sustainable
	R4: A good number of the IDPs can start a new life if they can have enough grants, aids and donations		
	R5: The option is likely to be huge and sustainable		
Waqf			
	RI: For its suitability and follow the teaching of Islam	25	<p>Waqf is sustainable and has potentials to convert poverty and grow economies.</p> <p>2. waqf proceed remains for a long period of time and the donor will not retrieve it again at any point in time.</p> <p>3. it is the most reliable and most dynamic in terms of sources management and disbursement.</p> <p>4. it has a long economic value chain and lots of its multiplier effect</p>
	R2: Because of its suitability		
	R3: Because it is profitable		
	R4: Waqf		
	R5: Waqf		
	R6: Through, long-term assets that generate income flows can be created and preserved. This assets obviously help the process of production and creation of wealth		
	R7: By doing it the conflict issue will be resolved as known to every one poverty is one of the grass-root of Boko-haram conflict		
	R8: IDPs are not permanent because they will camp the aim was defeated		
	R9: Waqf will be best way of solving the problem of poverty, because the issue of Boko-haram has increased by poverty		
	RI0: Because Islamically is what supposed to be given out to those who are not capable to sustain themselves		
	RII: Because Islamically is what supposed to be given out to those who are not capable to sustain themselves		
	RI2: it has a very long economic value chain and benefits		
	RI3: Because Islamically is what supposed to be		

Sustainable Welfare Model for the Internally Displaced Persons (IDPs) in the North-Eastern Nigeria: The Role of Waqf Financing

Dr. Adam Muhammad Abubakar

	given out to those who are not capable to sustain themselves		
	R14: Because of the sustainable nature of waqf as established in its history		
	R15: Because its free-interest, in operating it, and the waqf money usually has a specific activities		
	R16: Because waqf is the most suitable avenue through which people can have peace of mind to develop themselves without fear of bankruptcy		
	R17: Because waqf proceed remains for a long period of time and the donor will not retrieve it again at any point in time		
	R18: Because IDPs in most cases need money to start a new life if they can have enough grants		
	R19: Because waqf institution can provide all the necessary needs of IDPs financially through cash waqf and other areas of waqf for its compartmentalized nature than other institution		
	R20: Because waqf as a running charity enhances people's excess to basic needs of life such as education and healthcare service, which in general lead to poverty eradication and economic growth		
	R21: Since waqf involves donating a building, plot of land or other assets. Waqf would be more suitable for mode of IDPs welfare financing		
	R22: Is the only way of sustaining the welfare in the north-east		
	R23: Because of its multiplier effect and sustainability especially now that people are becoming much aware of waqf		
	R24: Waqf is the most reliable and most dynamic in terms of sources management and disbursement, it is also most sustainable intervention mechanism		
	R25: Waqf is the most suitable mode of IDPs welfare financing, because waqf body is not		

	temporary like other models		
	TOTAL	36	36

THEMATIC ANALYSIS 2: THE MOST CRITICAL AREA OF THE IDPS WELFARE IN THE NORTHEASTERN NIGERIA

Question: Which of the following areas do you think is the most critical for Waqf based IDPs welfare financing in the North-Eastern Nigeria and why?

S/ N	RECOMMENDATIONS (A-F) & SUB-THEMES (R1 – Rn)	FREQUE NCY	THEME
	Food and Clothing		
	R1: Because food is basic for survival	17	Food and Clothing are the primary necessities of life 2. the two are the priority of many IDPs 3. misuse is always avoided when food and clothing are provided for IDPs
	R2: The IDPs give priority of food before anything in life because so many research have been conducted and final answer was food and clothing		
	R3: The primary need of every human is food and then clothing		
	R4: Based on research conducted in Njimtilo Town, the IDPs gave priority to food over everything		
	R5: Because it was needed the most more than very thing in their life		
	R6: Most of the IDPs if you give them money they will spent it lavishly, but the basic need for them is feeding and clothing		
	R7: Most of the IDP if you give them money they will spent it lavishly, but the basic need for them is feeding and clothing		
	R8: The most important of all is food and clothing then housing		
	R9: Where food clothing is sufficiently provided having a clean and convenient shelter, therefore all specified of IDPs in the north eastern Nigeria		
	RI0: What the IDPs need most is food and clothing		
	RI1: they are the basic necessities of life		
	RI2: Most IDPs are lacking them		

Sustainable Welfare Model for the Internally Displaced Persons (IDPs) in the North-Eastern Nigeria: The Role of Waqf Financing

Dr. Adam Muhammad Abubakar

	RI3: they are the most needed		
	RI4: No one can prefer any other thing than them		
	RI5: they need them for survival and clothing		
	Housing		
	RI: Because they don't have investment found and the waqf wouldn't be multiplied	7	Housing is the most needed because considering the hardships IDPs undergo in the camps. 2. Houses of the IDPs were burnt, thus they need them to be reconstructed before they return to their communities.
	R2: If the IDPs are well housed their education, health and farming activities can be guaranteed		
	R3: What make them to be IDPs is lack of housing so, housing is the most vital and without it nothing will be okay (i.e food, education, health and investment)		
	R4: Observing the problem and challenges facing the IDPs in their allocated camps. So here I think the most critical for waqf based IDPs financing is housing		
	R5: Mostly their houses were destroyed		
	R6: Because they need shelter when they return back to their communities		
	R7: Because lack of shelter Makes them IDPs		
	Education		
	RI: Because most of the IDPs are not getting proper place for learning	6	Education is fundamental and key development and addressing the menace of poverty. 2. Education of IDPs is being neglected by governments and NGOs.
	R2: Because education is fundamental to any progress and development when educated, people can be able to carter for themselves and help others		
	R3: Because when you educate someone you have empowered him and through that empowerment he will provide other things for himself		
	R4: Education is among the most critical aspect that we are far left behind as far as North-east Development is concern		
	R5: Poverty is one of the serious issue be dwelling the northeasterners capital and education are critical in addressing the menace		

	R6: Most of the interventions to IDPs do not pay attention to their future development in terms of education and capacity building		
Investment Capital			
	RI: For its suitability nature	6	Investment capital can make IDPs self-dependent and open many socio-economic opportunities for them. 2. it is more suitable and sustainable.
	R2: It would be suitable		
	R3: Because when investing the capital majority of the IDPs can be self sufficient		
	R4: With enough investment capital many of the IDPs can be independent and even assist others		
	R5: Investment capital would make IDPs independent and better off economy		
	R6: Because investment capital will yield more opportunities		
TOTAL		36	36

THEMATIC ANALYSIS 3: THE APPROPRIATE MODE OF FINANCING THE IDPS WELFARE IN THE NORTHEASTERN NIGERIA

Question: What do you think is the most appropriate mode of financing IDPs Welfare in the North-Eastern Nigeria and why?

S/No.	RECOMMENDATIONS(A-E) & SUB-THEMES (RI – Rn)	FREQUENCY	THEME
Physical Waqf Model			
	RI: Because it is permanent in nature	8	1. It has direct impact on the beneficiaries 2. It is more economical since it does not require running cost.
	R2: You should give this waqf to the needy in their presence rather than not in proxy		
	R3: You should give this waqf to the needy in their presence rather than not in proxy		
	R4: If initiated it does not require running cost like investment waqf, so it is most suitable as it always generate income		
	R5: You should give this waqf to the needy in their presence rather than not in proxy		
	R6: Because physical waqf model is more reliable and		

Sustainable Welfare Model for the Internally Displaced Persons (IDPs) in the North-Eastern Nigeria: The Role of Waqf Financing

Dr. Adam Muhammad Abubakar

	can allow the IDPs to settle in their communities		
	R7:They need things physical in order to obtain suitable waqf model		
	R8: It is attached to the affected community		
	Investment Waqf Model		
	R1: Because it is permanent in nature	21	<ol style="list-style-type: none"> 1. It provides more return and creates more economic opportunities. 2. It creates more direct and indirect jobs for IDPs. 3. It is more sustainable and may lead to the creation of additional waqf for IDPs welfare. 4. It will lead to economic empowerment of the IDPs and their wards
	R2:For its sustainability and suitability		
	R3:There is a possibility of getting more profit from it		
	R4:The model supports and serve as a pillar for economic empowerment		
	R5:The investment waqf model has a greater opportunities than any		
	R6:The most suitable waqf model for IDPs welfare in the North-east should be Investment Waqf model because it provides or generates more opportunities		
	R7:It is better in terms of sustainable revenues		
	R8:Because it is a sustainable means of income		
	R9:The Investment Waqf model yield proceeds for a long time and provide employment opportunities for many people including the displaced persons		
	R10:Because investment I generate more income and if manage well it could serve as a means grow individual wealth		
	R11: It is more sustainable		
	R12: Because it has many advantages than other models.		
	R13: it provides long economic value chain		
	R14: It can lead to creation of additional waqf to serve same purpose		
	R15: it is more sustainable		
	R16:Because with the investment the waqf will gain more so as to develop the capital		

.	R17:It is the most useful to them even if they return to their respective communities		
.	R18:When the IDPs left their camp they can continue engaging the waqf		
.	R19:The most suitable Waqf model for IDPs welfare is investment waqf model because this will support them and enhance their skills more than others		
1. 20	R20:For its suitability		
2. 21	R21: It can lead to the creation of additional waqf for IDPs welfare		
3.	Cash Waqf Model		
	R1:Because the IDPs need money at hand in order to solve their problem and nothing else	5	It will provide them with startup capital that can improve their economic status.
	R2:Because the IDPs need money to start a new life and nothing else		
	R3:Because by having cash at hand most of the problems of IDPs can be easily solved on time		
	R4:They would use the cash to engage in trading		
5.	R5: It can provide them with investment capital		
6.	Tree Waqf Model		
	R1:Considering the type of geographical zone by which North-east was located poor rainy season and scarcity of vegetation, tree waqf model is best suitable for provision of conducive environment, food crop and also cash crops	2	Besides the economic benefits, it has environmental benefits.
	R2:By planting the profitable trees a lot of issues will resolve as their taught dehydration and they can sale the fruit for profit		
Total		36	36

THEMATIC ANALYSIS 4: THE MOST SUITABLE EXIT PLAN FOR IDPS WAQF

I. **Question:** In case of return of IDPs to their respective communities, what do you think will be the most suitable exit plan for IDPs Waqf and why?

S/N	RECOMMENDATIONS(A-E) & SUB-THEMES (R1 – Rn)	FREQUENCY	THEME
Conversion to Religious Waqf			
1.	R1: Because waqf can play an important role in poverty alleviation by specifically targeting the poor as major recipient of its benefits.	3	Because it has sustainability.
2.	R2: For its Suitability nature		
3.	R3: Conversion to religious waqf is the only way in sustaining any waqf because of its system		
Conversion to orphanage Waqf			
1.	R1: Because waqf and orphanage have common goal in catering the welfare of orphans and IDP persons.	3	1. Because it will continue to benefit orphans of the IDPs 2. Orphans have many needs and they have no parents to take care of them.
2.	R2: The most suitable exit plan for IDPs after their return to their respective communities that the waqf base should be converted to orphanage because some of the IDPs would continue to benefit from it especially the orphans		
3.	R3: Once Orphanage waqf was considered, the other mentioned waqf surely are included because orphans mostly are the less privilege need the most religious orientation education and healthcare so let exit to orphanage waqf as it solve all		
Conversion to Educational Waqf			
	R1: This is because IDPs returned back their respective communities some even many of them may not be in need of help again	7	1. Education is fundamental and key to development and addressing the menace of poverty. 2. Educational Waqf is sustainable with multiple benefits.
2.	R2: If educated, all other aspect of their lives can be taken care up by the IDPs themselves		
3.	R3: Education is the key to community development.		
4.	R4: Education waqf is more sustainable		
5.	R5: Education is the key to religious, economic success.		

6.	R6: It is more profitable in nature.		
7.	R7: the sustainability of education waqf is established in the history.		
	Conversion to Healthcare Waqf		
	RI: Given the IDPs vulnerability to diseases Conversion waqf to health care waqf to help provide care service to people.	2	The need for health care support among IDPs even after their return.
	R2: IDPs and their families may need healthcare support even after their return to their communities.		
	Conversion to Less Privileged Support Waqf		
	RI: It is a continuation of humanitarian support which is the main motive of the IDPs waqf.		1. It is the most suitable and sustainable exit plan.
	R2: The less privilege can continue managing the plantation and gain profit from it		2. Less privileged support waqf is targeted at basic human needs, such as food, shelter and cloth.
3.	R3: Supporting the poor and vulnerable by implementing quick measures that provide immediate comfort and security: the basic needs of life etc is the most suitable exit plan for IDPs waqf.		3. Prevalence of poverty among IDPs before their displacement.
4.	R4: The remaining cash should be distributed to the less privilege in the society.		4. It is more sustainable and has wider coverage.
5.	R5: Because of its socio-economic positive effects on the community.		
6.	R6: It is more suitable and sustainable		
7.	R7: It has a wide coverage in terms of beneficiary.	21	
8.	R8: It has same purpose with IDPs waqf		
9.	R9: Because of the need for support to less privileged people.		
10.	R10: Because of high rate of poverty in our communities.		
11.	R11: It is more sustainable and suitable		
12.	R12: Most of IDPs were less privileged even before their internal displacement.		
13.	R13: Because of its target on basic human needs.		

Sustainable Welfare Model for the Internally Displaced Persons (IDPs) in the North-Eastern Nigeria: The Role of Waqf Financing

Dr. Adam Muhammad Abubakar

14.	RI4: Many IDPs are poor.		
15.	RI5: Because it is more encompassing where people from other religion can included.		
16.	RI6: Because it is not all members from Islamic religion are benefiting other religious are included.		
17.	RI7: For its sustainability and suitability		
18.	RI8: The largest number of the supporting IDPs are less privileged.		
19.	RI9: These are the people who are displaced from their ancestral home it is better you assist them with the waqf.		
20.	R20: These are the people who are displaced from their ancestral home it is better you assist them with the waqf.		
21.	R21: These are the people who are displaced from their ancestral home it is better you assist them with the waqf.		
Total		36	36