

APPLICATION OF WAQF PROPERTY AS A FINANCIAL INSTRUMENT FOR THE INTERNALLY DISPLACED PERSONS (IDPs) IN NIGERIA

Yusuff Jelili Amuda, Prince Sultan University

ABSTRACT

Literally, waqf means “detention”. It is also means detention of a property so that its produce or income may always be available for religious or charitable purposes. An estimated total of 1,538,982 persons are internally displaced in Nigeria due to terrorist insurgency and other conflict. This paper examines the use of waqf properties as a financial instrument to empower Nigeria’s internally displaced persons. The study is to discuss how waqf properties can be used to provide short- and long-term assistance for IDPs across Nigeria. The discussion focuses on shelter, immediate and urgent needs, medical, human development, and other related challenges. The value and importance of waqf endowment cannot be under estimated and ignored. Cash waqf is a modern financial instrument for socio-economic development in solving social issues and challenges confronting Muslims globally. The study adopts a library method to reach solutions to outstanding problems. Waqf management across Nigeria should develop mechanism for interaction with state and local authorities and many other NGOs whose interest is to provide financial support to IDPs in Nigeria. Finally, useful suggestions were suggested on how to utilize waqf property for the IDPs in Nigeria.

Key words: Waqf Property, IDPs, Financial Instrument, Security, Challenges and Solution.

INTRODUCTION

Nigeria has the highest number of internally displaced persons in Africa due to discord or conflicts among tribes or religious conflicts. The highest number of IDPs in Nigeria was reported by the Internal Displaced Monitoring Centre (IDMC) and the Norwegian Refugee Council (NRC) for the Global Overview 2014. The director of IDMC argued that:

“Violence, abuses, and forced evictions all add to the conflict-mix in many of these situations, while in places such as Nigeria we see how challenging life becomes for those already displaced by conflict when they are struck down again by severe floods and storms,”

The report of IDPs in Nigeria stated that there are 3.3 million IDPs in Nigeria and 470,500 individuals were displaced in 2013 alone. On a global scale, Nigeria is only ranked behind Syria with 6.5 million IDPs and Colombia with 5.7 million IDPs respectfully. The causes of IDPs in Nigeria are tribal conflict, insurgency, religious conflict, natural disaster, and others. The unprecedented increase and rise of IDPs across the nation is caused by the increased number of Boko Haram attacks that forced many victims out of their houses. In addition, cattle herdsmen and inter-communal violence contributed to the huge number of IDPs in Nigeria. The attacks by Boko Haram recorded huge numbers of dead across the nation while many children, pupils, women and men were abducted and some were killed by the terrorist. The attacks concentrate in the Northern states of Nigeria where Boko Haram is terrorising the citizens. They attack schools,

colleges, universities, mosques, churches, markets, public gathering and other populated places. They have attacked government houses, police stations, and car parks. The horrible attacks forced many civilians out of their houses in search of safety. Communal clashes are another factor contributing to the high number of displaced persons in Nigeria. Clashes between farmers and herdsmen over grazing lands in states such as Lagos, Oyo, Ogun, Osun, Benue, Taraba, Zamfara, Adamawa, Kano, Borno, Yobe, and parts of Kaduna have left many innocent civilians dead (Tajudeen, 2013).

Establishment of waqf (endowment) primarily meant to support economic and social development in order to reduce financial plight of needy people including IDPs. Waqf endowment has been established and created in Nigeria in order to cater for the less privileged people across the nation. Many donors have donated movable and immovable properties for that purpose. Waqf administration will not face any challenges in raising and collecting funds to support IDPs across the nation. The endowed properties can be channelled to reduce IDPs' financial challenges across the nation. To ease the plight of IDPs, the waqf institution in Nigeria can render aid and assistance to the victims. Nigerian IDPs' needs can be categorised into short-term and long-term financial support. Concerning short-term financial assistance plans, waqf institutions across Nigeria should render adequate provision for the short-term needs of victims such as food, clothes, drinkable water, sanitation, and medical treatment for pregnant IDPs, immunization for children, accommodation and other short-term needs. Regarding long-term financial assistance plans for IDPs, education, resettlement, empowerment, security, counselling, and long-term needs of IDPs should be provided by waqf management through the endowed properties. This paper examines the use of waqf properties as a financial instrument to empower Nigeria's internally displaced persons. The study is to discuss how waqf properties can be used to provide short-term and long-term assistance for IDPs across Nigeria. The discussion focuses on shelter, immediate and urgent needs, medical, human development and other related challenges.

LITERATURE REVIEW

Maiman (2006) points out that cash Waqf provides the benefit that it is easily liquefiable compared to land or property. In addition, Ammar (2006) further expounded on the benefits of cash Waqf to the society at large. Firstly, currency as the replacement of coins is the medium for exchange of goods. Secondly, currency is replaceable with similar units, meaning that it is a *mal mithli*. Thirdly, cash Waqf enables more people to donate Waqf, which will provide more resources to help the poor and needy in society. Lastly, cash Waqf has the capacity to create economic development in the nation as well as providing funds for welfare projects that will benefit needy people in particular and nation at large. Kahf (1998) considers that a Waqf is important and useful for socioeconomic development and proposes creation of a third sector that is distinct from profit-motivated private sector and the public sector. He considers that this third sector can achieve objectives of education, health, social and environmental welfare, as well as providing defense services and public utilities. Al-Saad Ahmad Mohammad (2008) and Fuad (2006) discuss the Waqf role on financial assistance towards the family and modern institution in response to the women issues. Both authors focused on how Waqf money can be used to empower and support the needy family while Omar's focus of attention is on women. The above reviewed studies are relevant and useful to this present study but the researchers did not focus on the application of waqf property as financial instrument to support IDPs across Nigeria.

Al-Shaybaniy (1999) critically examines the law on land lease under the Waqf. The book is relevant to this research but not to the theme of study of application of waqf property to support IDPs in Nigeria. Qandooz (2009) studied the role of a waqf in providing public services which is relevant to the present research. The author examines how such public services could be provided in the interest of all. Qandooz's work is considered very useful because one of the objectives of this study is how the Waqf property can be utilized to contribute to Nigeria IDPs in order to reduce their plights and predicaments regardless of their tribe, religion and gender (Qandooz, 2009).

Challenges of IDPs in Nigeria

It is undeniable facts that IDPs are facing many challenges as a result of their plight for being chased out from their houses. Some of challenges can be quickly attend to and solved in the interest of IPDs victims. Many Nigerians are confronting hunger, housing, health, security protection and lack basic facilities due to poverty. The challenges of basic amenities are the main calamity confronting Nigerian IDPs. This study argues that waqf management can assist the victims from endowed and gifted waqf properties. Some challenges can be quickly attended to and solved in the interest of IDPs in particular and Nigeria at large. Nigerian IDPs are suffering from the following challenges:

Insufficient Food/Hunger

Nigerian IDPs have insufficient food with many young and old going hungry. Some non-Muslims NGOs and some states are striving to provide food supplement for the victims. Children are particularly vulnerable to food insecurity. Waqf management should provide food for the IDPs within their capability and income to support and reduce their challenges (Tajudeen, 2013).

Shelter

Many IDPs left their personal or family house, home, village or state heading to unknown places for survival due to war or natural disaster that forced them from their homes. Shelter is a basic and immediate need because IDPs are forcefully evicted from their homes. It is difficult for an ordinary person to single handedly cater and provides for many victims at a term or across the whole country. In such a situation, there is need for temporary secure places to settle down as short term settlement. Then, later relocate to better and secured place (Tajudeen, 2013).

Health Risks

IDPs often face malnutrition, lack of drinkable and clean water, fever, tiredness, respiratory illnesses, diarrhoea, and parasitic diseases. Many citizens are facing health challenges due to the past lackadaisical behaviour and attitude of past corrupt government. The present government should do everything possible to provide basic and primary healthcare for all regardless whether they are internally displaced or not because citizens have a right to medical and healthcare. An inadequate healthcare service is primary obstacle and challenges of IDPs due to the failure of their Nigerian government. A primary obstacle to receiving healthcare services by the IDPs is inadequate medical provision due to the failure of the Nigerian government. The state government of where IDPs are settling should work with other states to jointly provide

medical treatment for the IDPs. The victims should not be left uncared for medically and socially. They should be given free medical healthcare throughout their dilemma (Tajudeen, 2013). In order to safe and protect IDPs victims from medical challenges, medical graduate coppers should be posted to the IDPs camp for the proper medical check-up, monitoring, assessment, and treatment under the supervision of experienced and senior medical experts.

Psychological Trauma and problem

Unexpected, unprepared, sudden humiliation and frustration confronting IDPs result to psychological trauma. In such a situation, poor living conditions, insecurity, and confined movement affect their dignity and personality. The medical health needs of conflict affected people suffering due to severe malnutrition, loss and violence-induced psychological problem of many IDPs in Nigeria require spiritual intervention and psychologists to counsel, advice, and guide the IDPs on how to overcome and control their psychological problems (Tajudeen, 2013). There are many cases and issues related to the sexual harassment against IDPs female by the some immoral and unpatriotic securities in charge and also embezzlement of IDPs funds by heartless management members. It is a fact that Nigerian government has taken prompt step and action to bring the perpetrator in to the law book in order to punish the violators as lesson and deterrent to others. Adequate security should be provided for IDPs in order to curtail crime in IDPs campuses across the nation (Olusola et al., 2018). According to Olusola and other researcher's findings on IDPs sexual harassment, the clinic records of women with SVRP were reviewed. Forty-seven women with SVRP were identified by the health care providers using a snowball technique to reach as many of the women with SVRP as possible. The mean age of the participants was 15.3 years (SD=3.4 years), and all the participants had spent 2 years or more in captivity. Most of the women first disclosed the pregnancy to their peers before disclosure to health care providers or family members. All the women initially requested to have the pregnancy terminated; however, abortion services are not offered in the clinic in line with the country's restrictive abortion laws. Following counselling and psychosocial support offered in the clinic, 19 (40%) of the women continued with the pregnancy and were delivered in the camp clinic while the remaining 26 women left the camp shortly after disclosure and pregnancy outcomes are not known. SVRP is not uncommon in humanitarian settings with its associated stigma and unwillingness among the survivors to keep the pregnancy (Olusola et al., 2018).

Insufficient Income

Insufficient income and financial constraints is another challenge facing IDPs due to their unprepared and unexpected transit. IDPs are often unemployed resulting in an ability to provide for themselves and their families. There is a need for them to work in order to be able to provide the basic needs for themselves such as toilet paper, sanitary napkins, soap, sponge, detergent, cream and toothpaste for their daily use. Nigerian authorities should do everything possible to empower the IDPs through human development. IDPs should be socially and economically developed in order to overcome their financial constraints. It might be difficult for IDPs to be employed or secure jobs due to the rate of unemployment in Nigeria. Nevertheless, the authority or NGOs like waqf management across the nation should team up to solve such challenges. Waqf in Nigeria should render support to IDPs economically, financially, spiritually, morally, religiously, medically, physically, and mentally. The failure of waqf management on this issue

will give ample opportunity for non-Muslim NGOs to provide provisions for needy IDPs. This will provide them a platform for preaching their faith. In order to protect from religious conflict, Muslim NGOs should do everything possible to assist IDPs by providing adequate and timely provisions and aid (Tajudeen, 2013).

Vulnerability and Exposure to Abuse

The increasing deadly attacks on border communities and the destruction of properties, businesses, and farmlands have forced many IDPs to flee their homes. The violence and abuse has been almost on a daily basis in some places due to insurgency, terrorism, tribal conflict, and other causes. There is growing recognition among agencies that assistance provision must be linked to protection of IDPs' physical security and human rights before and during displacement and during return/resettlement. The Nigerian government should do everything possible to protect lives and properties during and after the conflict. The security agencies should not abuse the IDPs sexually under the pretext of protection. Displaced people are often denied a variety of rights that can affect their livelihood opportunities due to the conflict peculiarity. Moreover, the loss of property rights and entitlements has a direct impact on food security (Tajudeen, 2013). The Nigerian Security Force should do everything possible to curtail and control sexual harassment against IDPs female across the nation.

Religion

Religion is one of the prime factors for displacement in Nigeria where Muslim and non-Muslims are always at loggerheads due to purported injustices to other. Such conflicts occur in many states due to lack of recognition and acknowledgement of their similarities and differences in order to maintain peaceful co-existence across the nation. Nigerians should understand their differences and similarities in order to avoid the unwanted and irrational conflict and maintain peaceful co-existence. Human dignity and personality must be respected. Nigerians should be conscious of any act that may trigger religious conflict. The elderly, children, women and properties must be protected during the conflicts (Nkechi et al., 2018)

Tribalism

The three major tribes in Nigeria are Hausa, Yoruba, and Igbo all of whom have different languages. There continues to be many conflicts among the three tribes. Communal clashes are a factor contributing to the high number of displaced persons in Nigeria. Clashes between farmers and herdsmen over grazing lands in states such as Lagos, Oyo, Ondo, Benue, Taraba, Zamfara, Osun, River, and parts of Kaduna have left many people dead due to tribal conflict. Waqf management across the nation have properties that can be used to reduce conflict between farmers and herdsmen over grazing lands. The endowed lands can be used for ranches farming where the ranches would be sold to the cattle rustlers at reasonable price to feed their cattle rather than destroying the farms. In such situation, herdsmen does not need to roaming their cattle around and destroying profitable farms which will generate and cause conflict between the concerned farmers and herdsmen (Grace, 2017).

Application of Waqf Property as Financial Instrument for the Internal Displaced Persons (IDPs) In Nigeria

The needs of IDPs in Nigeria vary from one person to another. Waqf management boards across Nigeria should prioritise the needs of IDPs such as food, security, housing, healthcare, education, income-generating sources, counselling, spiritual teaching, and security. Waqf management can utilise part of the endowed properties to provide for the short-term and long-term needs of IDPs since the primary objective waqf is socio-economic development.

IDPs victims are entitled to be taken care off during this testing period. Their needs can be categorised into short- and long-terms needs requiring the appropriate financial assistance plan. The majority of states where IDPs have settled are overwhelmed. Since cities are of particular concern as both the displaced and residents live in overcrowded and unsanitary conditions. In such a situation, waqf should extend financial support to the affected states.

Children are the prime victims of IDPs. Many children of IDPs do not receive social security or vaccination and medical treatment. Nigerian children suffer the serious effects of minimal and irregular medical care. Displaced children also face educational setbacks because they would not be able to attend school while displaced.

Many female IDPs report cases of abuse and violence against them. Traditionally, women play a central role in developing coping mechanisms and in reducing the vulnerabilities faced by families and communities. Many of them become unemployed thereby robbing them of an important mechanism for coping with the new environment (Shamsiah, 2011; Editorial, 2009).

Nigerian IDPs Victim Needs

Studies have shown that the priority needs of Nigerian IDPs are related to food security, housing, healthcare, education, income-generating sources, and security. The Nigerian government and NGOs like the waqf institution should do everything possible to avoid delays in securing shelter, security and employment for IDPs. In addition, informal schools should be created for children until they resettle or register formally in another school with full scholarship. The following are the needs of IDPs:

Food

Many Nigerians are forced to leave their family, house, property, community, state, farms, animals, and jobs. IDPs are unable to provide adequate and sufficient provision for their own food, at least temporarily while displaced. During their trying period, Nigerian IDPs face multiple basic subsistence needs and are more vulnerable than other needy Nigerians. The IDPs prime and major delimit is to find shelter, food, and water. The needs and challenges of IDPs cannot be single handed managed by a person; it needs government intervention, collective contribution, and NGOs like waqf institutions to extend their support (Zeinoul, 2011; Amuda, 2013).

Clean and drinkable water

Human life is connected with water and no one can do away with the use of water for drinking, cooking, bathing, and other related things regardless of being displaced or not because it is a basic human need. It is also the government's duty to provide clean and pure water for

adults, women men and children for drinks, baths, and other relevant things. Potable and clean water cannot be unilaterally provided by the parents in a terrible condition parents find themselves as IDPs. It is the government's role to make water accessible to all citizens as their responsibilities towards their citizens are to provide amenities for all necessary and unavoidable daily needs. In the failure or inability of the government to provide water for victims, waqf management should render assistance to the needy IDPs by providing clean and portable water. Waqf management can also dig wells at temporary accommodations or camps for access to clean water (Zeinoul, 2011; Amuda, 2013).

Shelter

An urgent need for IDPs is a secure place to sleep. They need temporary camps or homes where they can strike out a new living. Their new accommodation will give them the opportunity to rebuild their livelihoods. As the situation stabilises, displaced persons try to re-establish some continuity with their old life and educational opportunities become important for their school children. Nigerian IDPs need shelter fully or partially equipped with facilities such as toilets, bathroom, kitchen, and clean water. It should be close to schools where their children can learn religious and western education. The primary aims and objectives of establishment of waqf are to provide the Muslim community with financial support, education, payment of debt, medical health, and shelter. Nigerian IDPs are homeless and in serious need of temporary and long-term accommodation. Waqf management can use the physical property endowed such as houses, halls, shops for the temporary shelter of IDPs until proper accommodation is provided. Waqf can also rent a house for them for the short period in case there is no waqf home to accommodate a huge number of IDPs (Zeinoul, 2011; Omar, 2006; Amuda, 2013; Reham, 2007).

Medical treatment

Health is another government task that should be provided for the citizens. Many Nigerians are suffering from a lack of standard health facilities with children and women the major victims of medical problems. Many IDPs lack potable and clean water leading to infection and others illness that needs to be cured at primary health care centre. This emphasises the need for waqf institutions across the nation to provide medical treatment for the IDPs. Waqf should provide good care health such as dispensaries, first aid, and toilet facilities in order to ease their suffering. Waqf management could educate Muslim medical doctors on how to render free services for the IDPs. The duty and responsibility of waqf management is to provide medication for IDPs. Wilful medical Muslim doctors with their own practice could treat IDPs free of charge (Khaf, 2011b; Amuda, 2013).

Education

Globally, many children are suffering from educational problems due to their parents' inability, the ineffectiveness of the government, and because of their parents separation as husband and wife. However, some are suffering from reasons and challenges that forced them out of school. Educational institutions have important roles to play in formal and informal curricular to prepare the next generation and create a literate society. Displaced children face educational setbacks because they are unable to attend school. Many schools are attacked by insurgents and terrorists forcing many children out of school. Many children are also abducted.

In the interest of the displaced school children, waqf management should use the waqf gifted property to educate and provide sound education for children IDPs. Places can be converted into temporary classrooms until they formally register in the nearest government schools. Similarly, private schools can be also approached to accommodate and admit children IDPs in their schools free of charge. Evening classes can be also organised for children IDPs to keep them busy. Muslim children IDPs can attend Arabic schools in the morning and evening classed for Western education. After the children IDPs have been registered in government schools for western education, waqf management should organise evening classes for religious study (Khaf, 2011a; Saleem, 2006; Amuda, 2013).

Security

It is the duty and responsibility of state and federal government to provide adequate and absolute security for citizens. The waqf management could organise local security to protect the IDPs from any further attacks. Waqf management could also approach the state or federal security for their needs such as special police patrol for IDPs. Finally, the waqf needs to educate communities on how to protect and respect the IDPs in the interest of society at large. Waqf management can also use and divert part of endowed property to provide security weapon and facilities with their income and capability (Grace, 2017).

Counselling

Many IDPs suffer trauma and psychological problems due to inhuman and unnecessary conflicts. They also lost family members, breadwinners, wives, children, husbands, fathers and relatives causes psychological problem. Many properties are destroyed and damaged during conflict. Waqf management could provide the basic needs for victims which would help reduce the psychological problems. Waqf management should also provide counselling on how to overcome stress, trauma, and psychological problem. The counselling should include how the IDPs will re-establish and empower themselves after resettlement. Waqf management could also invite experts to counsel the victims based on their experience and specialisation. The psychologists will be able to reduce the tension, stress, and psychological problems of the victims. On the other hands, waqf management can also consult the counselling department locally and internationally seeking for any relevant documentary, video, program that can be watched by IDPs in order to reduce cost of counsellor payment (Grace, 2017).

Religious teaching

According to Islam, it is the parents' obligation and duty to teach their biological to children how to be obedient to Allah in order to be devoted and committed to Allah's commands. Parents can send their children to Islamic schools where they can learn proper and sound Islamic studies. Muslims should be conscious of their character and approach towards Islam and devotion. It is a parental duty to train their children and inculcate faith into their minds on how to worship and be dedicated and committed to the will of Allah. In teaching and commanding them on how to worship their creator, the parents would be held responsible and accountable for their children going astray if they are religiously abandoned. In situations where parents, children and adults find themselves displaced, it is the duty and responsibility of the government and NGOs like waqf management to educate and teach the IDPs on how to observe their daily prayer

consciously, correctly and accordingly. Teaching IDPs Muslims Islamic studies and how to love and respect other faiths is important to allow peaceful co-existence in the community. Islam recognises the culture of respect for everybody regardless of their religion affiliation and gender. Waqf management should use the resources within their capacity to invite religious scholars to give weekly and monthly lectures for all IDPs, especially the Muslims among them that Islam is against any act of terrorism and killing innocent human beings. The punishment of heinous crimes in this life and the next should be clearly expounded to the audiences in attendance. The punishment of suicide bombers or taking one's life should be clearly explained to IDPs (Khaf, 2011).

Resettling Nigerian IDPs

Once safe, many IDPs would like to return to their homes to continue their lives peacefully. Waqf management should provide provisions for their transportation home and ensure basic infrastructure and amenities such as clean water, food, and education for school children before returning home. Waqf management should utilise the endowed resources to support the IDPs to re-establish their lives.

DISCUSSION/SUGGESTIONS

1. Waqf management across Nigeria should develop mechanism for interaction with state and local authorities and many other NGOs whose interest is to provide financial support to IDPs in Nigeria.
2. Proper documentation of correct information about the number of IDPs and their needs is essential. It will help waqf management provide adequate provisions for the IDPs.
3. There must be transparency and accountability on how waqf management is managing and monitoring the endowed properties for the IDPs. The management must give detailed accounts of endowed movable and immovable properties and total amount spent for the needy IDPs.
4. Waqf management should work with other waqf management across to render support for IDPs.
5. In order to empower the IDPs, waqf management can organise training, workshops, and education for adult IDPs to keep them busy and reduce their thinking that can result in psychological problem. They can invite speakers to give talks and lectures that will benefit the victims.
6. Public funds can be organised by the state waqf management to generate income to cater for the less privileged Muslims. Nigerian total population is almost one hundred and eighty 180 million and assuming if N10 can be deducted from one hundred (100) million Mobile line Subscribers that is $(N10 \times 100,000,000 = 1,000,000,000)$ in a month. If the total amount of One (1) billion can be properly and transparently used to support on IDPs across the nation. If the payers see the impact of deducted money, they will wish to donate more in subsequent month in the interest of IDPs across the nation.
7. Charity Football Match can be organized to generate more money to cater for IDPs across the nation. It will attract many spectators and while the generated ticket fee should be diverted for IDPs support and care.

8. Next findings and research should be focused on “*Protection of Nigerian IDPs from Sexual Harassment*” or “*Protection of Nigerian IDPs from Abuse*”.

CONCLUSION

The study explained the needs of IDPs in Nigeria and their challenges. The primary aims and objectives of establishment of waqf in the Muslim community to render aid and financial support to those who are in need or the less privileged. Waqf provides education, food, homes, accommodation, medical treatment, security, debt payment, and financial support as human development. It can be 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. Finally, Waqf management should be transparent and exercise proper documentation in the interest of IDPs and waqf management at large.

REFERENCES

- Al-Saad, A.M. (2008). *Waqf* role in family. *Journal of Awqaf*, 20(8), 125-141.
- Al-Shaybaniy, A.A.U.A.B. (1999). *Ahkam al-Awqaf*. Bairut: Dar alkotoub ali-Ilimiyyah.
- Ammar, A.M. (2006). *Waqf al-Nuqud wa al-Awraq al-Maliyyah. A'mal Muntada Qadaya al-Waqf al-Fiqhiyyah al-Thaniyyah, Tahddiyyat Asriyyah wa Ijtihadat Shar'yyah*. Kuwait: IDB, Kuwait Awqaf Public Foundation.
- Amuda, Y.J. (2013). Empowerment of Nigerian Muslim households through waqf, zakat, sadaqat and public funding. *International Journal of Trade, Economics and Finance*, 4(6), 421-433.
- Editorial. (2009). Waqf and the financial crisis: What *waqf* can do to the financial crisis. *Journal of Awqaf*, 17(1), 7-10.
- Fuad, A.A. (2006). The role of modern *waqf* institutions in attending to women issues. *Journal of Awqaf*, 10(1), 137-150.
- Grace, W.A. (2017). Challenges of internally displaced persons (IDPs) in Nigeria: Implications for counseling and the role of key stakeholders. *International Journal of Innovative Psychology & Social Development*, 5(2), 21-24
- Kahf, M. (1998). *Financing the development of a waqf property, paper presented at the seminar on development of awqaf organized by IRTI Kuala Lumpur*. Malaysia.
- Khaf, M. (2011). *Financing the development of waqf property in essential readings in contemporary waqf issues*. Kuala Lumpur: CERT Publication Sdn Bhd.
- Khaf, M. (2011). *Waqf and its social political aspects in essential readings in contemporary waqf issues*. Kuala Lumpur: CERT Publication Sdn Bhd.
- Maiman. (2006). *Waqf al-nuqud wa al-awraq al-maliyyah. A'mal Muntada Qadaya al-Waqf al-Fiqhiyyah al-Thaniyyah, Tahddiyyat Asriyyah wa Ijtihadat Shar'yyah*. Kuwait: IDB, Kuwait Awqaf Public Foundation.
- Nkechi, G.O., Benjamin, C.D., & Favour, U. (2018). Ethno-religious conflicts in Nigeria: Implications on women. *Mediterranean Journal of Social Sciences*, 8(5-1), 61-65.
- Olusola, O., Bibilola, O., Dick, C., Garba, S., Sule, M., Heini, M., & John, A. (2018). Sexual violence-related pregnancy among internally displaced women in an internally displaced person's camp in Northeast Nigeria. *Journal of Interpersonal Violence*.
- Omar, F.A. (2006). Role of modern *Waqf* institutions in women issues. *Journal of Awqaf*, 6(1), 137-155.
- Qandooz, A.K. (2009). The roles of awqaf in providing public services. *Journal of Awqaf*, 16(1), 80-91.
- Reham, K. (2007). Beyond politics: Roles of Islamic endowment in resisting colonization in Egypt (1882-1952). *Journal of Awqaf*, 13(1), 15-21.

- Saleem, H.M. (2006). Waqf of the Islamic educational center: An example of fruitful waqf. *Journal of Awqaf*, 11(1), 134-140.
- Shamsiah, A.K. (2011). *Contemporary waqf administration and development in Singapore: Challenges and prospects in contemporary waqf issues*. Kuala Lumpur: CERT Publication Sdn Bhd.
- Tajudeen, A.O. (2013). Issues of refugees and displaced persons in Nigeria. *Journal of Sociological Research*, 4(1), 1-18.
- Zeinoul, A.C. (2011). *Revitalising the institution of waqf in developing the community in essential readings in contemporary waqf issues*. Kuala Lumpur: CERT Publication Sdn Bhd.

This article was originally published in a Special Issue 1, entitled: "[Islamic Law, Politics and Ethics](#)", Edited by Prof. Ashgar Ali Bin Ali Mohamed, Dr. Abdul Haseeb Ansari & Dr. Qazi Muhammad Adnan Hye.