

AN ASSESSMENT OF THE CONTRIBUTION OF ZAKAT, WAQF, AND SADAQA TO THE WELFARE OF INTERNALLY DISPLACED PERSONS (IDPS) AND SUSTAINABLE LIVELIHOOD IN KATSINA STATE

BY

Zainab Suleiman

Department of Islamic Studies Federal University of Kashere, Gombe State

Zainabsakko@gmail.com, 08068518280

And

Salahuddeen Sabi'u

Department of Islamic Studies Federal University, Dutsinma Katsina State Nigeria

ssabiu24@fudutsinma.edu.ng 07036520100

And

Qasimimam Mardiyah Muhammad (PhD)

mardidi90@gmail.com

07068988159/08174922312

Abstract

The challenges of displacement in Katsina State, driven largely by insecurity and socio-economic instability, have placed a heavy burden on Internally Displaced Persons (IDPs), whose welfare and livelihood remain precarious. This study titled "*An Assessment of the Contribution of Zakat, Waqf, and Sadaqa to the Welfare of Internally Displaced Persons (IDPs) and Sustainable Livelihood in Katsina State*" seeks to examine how Islamic social finance instruments support IDPs and contribute to building sustainable means of living. The main objectives are to assess the role of Zakat, Waqf, and Sadaqa in addressing the welfare needs of IDPs, evaluate their impact on livelihood sustainability, and identify challenges hindering their effective utilization. Employing a descriptive survey design, data were collected through questionnaires, interviews, and document analysis, and were presented using both qualitative and quantitative approaches. Findings reveal that while Zakat has provided immediate relief in food, shelter, and healthcare, Waqf and Sadaqa play a complementary role in offering educational opportunities, vocational training, and long-term community support. However, the study also notes challenges such as lack of coordination, poor institutional frameworks, and limited awareness among donors. It is recommended that regulatory bodies and faith-based organizations strengthen institutional mechanisms for the collection and distribution of these resources, ensure transparency, and integrate livelihood skill development programs to foster self-reliance among IDPs

Keywords: Zakat, Waqf, Sadaqa, Internally Displaced Persons, Sustainable Livelihood, Katsina State.

1.1 Introduction

1.1.1 Background of the Study

The welfare of vulnerable groups in society has always been a central concern in both religious and socio-economic discourses. In the context of Islam, mechanisms such as **Zakat**, **Waqf**, and **Sadaqa** have historically served as powerful instruments for wealth redistribution, poverty alleviation, and the provision of social welfare. These instruments are not merely voluntary acts of charity but represent structured and ethical systems of socio-economic justice that foster communal support and sustainable livelihood. In recent years, their role has become particularly

significant in addressing the plight of **Internally Displaced Persons (IDPs)**, who are among the most vulnerable populations globally and in Nigeria. IDPs often face challenges of shelter, food insecurity, loss of livelihood, and psychological trauma, which necessitate collective interventions that go beyond state capacity.

Nigeria, and specifically **Katsina State**, has witnessed a surge in internal displacement due to armed banditry, communal clashes, and terrorism, particularly in the northern region. Thousands of families have been uprooted from their ancestral homes, losing access to their farmlands, businesses, and stable sources of income. Government interventions, though commendable, have proved inadequate in meeting the growing needs of IDPs. Humanitarian agencies have also stepped in, but their efforts remain limited in scope and sustainability. Against this backdrop, Islamic social finance instruments such as *Zakat*, *Waqf*, and *Sadaqa* emerge as alternative and complementary frameworks to address both the immediate welfare needs and the long-term livelihood sustainability of IDPs in Katsina State.

Despite the potential of these instruments, there is a noticeable gap in systematic assessment of how effectively they have been harnessed in supporting IDPs. While *Zakat* has been institutionalized in some states of Nigeria, its distribution often faces challenges of transparency, accountability, and accessibility. *Waqf*, though historically vibrant, has remained underutilized in contemporary times due to weak legal frameworks and inadequate awareness. *Sadaqa*, being voluntary and flexible, is widely practiced, but its contributions are often fragmented and lack coordination. Consequently, IDPs may not fully benefit from the transformative potential of these resources. The need to evaluate the contribution of *Zakat*, *Waqf*, and *Sadaqa* in Katsina State thus becomes critical, especially in understanding their role in promoting not only welfare but also **sustainable livelihood** the capacity of IDPs to rebuild lives with resilience, dignity, and economic independence.

1.1.2 Statement of the Problem

The displacement crisis in Katsina State has placed enormous pressure on the socio-economic fabric of the region. IDPs continue to grapple with issues such as inadequate shelter, poor health facilities, food scarcity, and limited access to education and livelihood opportunities. While government and non-governmental interventions provide some relief, they are often short-term and insufficient in addressing the structural dimensions of displacement. On the other hand, *Zakat*, *Waqf*, and *Sadaqa*, as Islamic mechanisms for social justice, have the potential to fill these gaps by offering both immediate relief and long-term empowerment. However, questions remain regarding the adequacy, efficiency, and sustainability of their contributions. How effectively have these instruments been mobilized for IDPs in Katsina State? Do they provide only temporary assistance, or do they contribute to building sustainable livelihoods? Without a systematic assessment, the discourse on the role of Islamic social finance in displacement contexts remains incomplete.

1.1.3 The Study Area: Katsina State

Katsina State, located in the North-West geopolitical zone of Nigeria, shares borders with Niger Republic to the north and several Nigerian states including Kano, Kaduna, Zamfara, and Jigawa. It is predominantly Muslim and deeply rooted in Islamic traditions, making it a fertile ground for exploring the role of Islamic social finance. The state has faced severe challenges in recent years due to armed banditry, communal violence, and economic downturn, leading to large numbers of IDPs. Camps and host communities across the state struggle to provide adequate facilities and resources, heightening the urgency for innovative solutions. The reliance on Islamic charitable

mechanisms in Katsina State reflects both the religious orientation of its people and the pressing need for community-based responses to displacement and livelihood crises.

However, this study situates itself at the intersection of faith-based social finance, humanitarian response, and sustainable development. By assessing the contribution of *Zakat*, *Waqf*, and *Sadaqa* to IDP welfare and livelihood in Katsina State, the research seeks to highlight not only their immediate impact but also their long-term potential in creating resilience and self-reliance among displaced persons.

2.1 Literature Review

Islamic charitable instruments *zakat*, *waqf*, and *sadaqa* occupy an essential place in Islamic social economy and have been widely discussed as instruments for poverty alleviation, social protection, and community development. In contexts of violent conflict and displacement, such as parts of northern Nigeria, these instruments are often invoked by scholars, policymakers, and practitioners as locally-rooted mechanisms that can complement formal humanitarian responses for internally displaced persons (IDPs).

2.1.1 Conceptual and Theological Foundations

Zakat: The Qur'anic and Prophetic bases for obligatory and voluntary charity are foundational for scholarly discussion. *Zakat*, as one of the five pillars of Islam, is fundamentally a mechanism for wealth redistribution and social welfare. It is an obligatory act of almsgiving imposed on Muslims who meet the minimum wealth threshold (nisab). The primary purpose of zakat is not only spiritual purification but also the alleviation of poverty and socio-economic inequality. Allah (SWT) Says in the Qur'an:

Take Sadaqah (alms) from their wealth in order to purify them and sanctify them with it, and invoke Allâh for them. Verily! Your invocations are a source of security for them, and Allâh is All-Hearer, All-Knower. (Qur'an 9:103)

This verse captures both the ethical and redistributive dimensions of zakat, positioning it as a tool for communal solidarity and socio-economic justice. Classical jurists and contemporary scholars alike emphasize that zakat is meant to serve public interest and welfare (maslahah). According to al-Qaradawi:

Zakat is not merely a ritual act of worship but a financial obligation with profound implications for economic justice (Qaradawi 9).

The institution of zakat is intricately linked with the objectives of the *Shari'ah* (*maqâsid al-shari'ah*), especially the preservation of wealth, life, and dignity. It is designed to function as a form of social security for the Muslim community (ummah), especially the poor and vulnerable, including the displaced and marginalized.

2.1.2 Zakat Beneficiaries

Allah (SWT) stated in the Qur'an:

As-Sadaqât (here it means Zakât) are only for the Fuqarâ' (poor), and Al-Masâkin (the needy) and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islâm); and to free the captives; and for those in debt; and for Allâh's Cause (i.e. for Mujâhidûn – those fighting in the holy battles), and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allâh. And Allâh is All-Knower, All-Wise. (Qur'an 9:60)

Eight categories of beneficiaries are identified in the Qur'an, among whom "*the poor (fuqara')* and *the needy (masakin)*" are prioritized. Internally Displaced Persons (IDPs), due to their extreme

vulnerability and deprivation, clearly fall within these two categories. As Sadeq notes, “*IDPs who have lost homes, jobs, and sources of livelihood meet the criteria for both the poor and the wayfarer (ibn al-sabil)*” (Shirazi, 165). Hence, the utilization of zakat funds for IDPs aligns with the ethical and legal framework of Islamic jurisprudence.

Contemporary applications of zakat have broadened to include developmental and sustainable interventions. Scholars argue for the dynamic use of zakat in addressing modern challenges such as displacement, unemployment, and food insecurity. According to Kahf:

Zakat should be directed not only towards meeting immediate consumption needs but also towards productive investment that ensures long-term self-reliance for recipients (Kahf 37).

In the context of IDPs, this means zakat can be deployed to provide not just relief materials, but also to support skills training, education, and micro-enterprise initiatives.

The sustainable livelihood framework complements the zakat paradigm by emphasizing access to assets, capabilities, and activities required for a means of living. By integrating zakat into livelihood programming, Islamic social finance can play a pivotal role in transforming the conditions of IDPs from dependency to resilience. This aligns with the Qur’anic ideal of empowering the poor to become self-sufficient:

What Allâh gave as booty (Fai’) to His Messenger (Muhammad SAW) from the people of the townships it is for Allâh, His Messenger, the kindred (of Messenger Muhammad SAW), the orphans, Al-Masâkin (the poor), and the wayfarer, in order that it may not become a fortune used by the rich among you. (Qur'an 59:7,)

Therefore, zakat is not only a religious duty but also a developmental tool that can be harnessed in humanitarian and post-conflict settings. It offers a faith-based approach to aid that is both rights-based and empowering, especially in societies with high Muslim populations and displacement challenges.

2.1.3 Empirical literature (Nigeria): Several empirical and policy-oriented studies examine zakat’s institutionalization and impact in Nigeria. Authors highlight a persistent gap between potential and realized impact: the potential volume of zakat resources is large in Muslim-majority northern states, yet institutional fragmentation, lack of state coordination, weak collection and targeting mechanisms, and reliance on ad hoc distributions limit impact on structural poverty (Abdullahi & Abdullahi, 23). Studies of local areas including Jibia in Katsina State demonstrate that community-level zakat activity contributes to immediate relief for poor households but often lacks systematic targeting or linkages to livelihood support that would permit sustainable recovery for displaced or chronically poor households. (Abdullahi, Aliyu, & Akilu Balarabe 21)

2.2 The Concept of Waqf

Waqf, an enduring charitable endowment in Islamic tradition, has historically served as a pivotal instrument for socio-economic support and development. Derived from the Arabic root word *waqafa*, meaning "to stop" or "to hold still," waqf refers to the dedication of a property or asset for charitable purposes in perpetuity. Once endowed, the waqf asset becomes inalienable; it cannot be sold, inherited, or otherwise disposed of. As Ibn Qudamah defines it;

Waqf is the detention of a specific thing and the devoting of its profit or usufruct to a charitable purpose" (*al-Mughni* qtd. in Kahf 3).

The significance of waqf in Islamic philanthropy lies in its institutionalization of continuous charity (*sadaqa jariyah*). The Prophet Muhammad (SAW) is reported to have said:

When a man dies, his deeds come to an end except for three: ongoing charity, knowledge which is beneficial, or a righteous child who prays for him (Muslim, Hadith no. 1631).

This hadith underpins the theological foundation of waqf, emphasizing its spiritual and social continuity.

Historically, waqf institutions have been instrumental in financing public goods such as education, healthcare, infrastructure, and welfare services. In the Ottoman Empire, for instance, more than 70% of urban land was held under waqf (Hoexter 12). This system provided for Mosques, Schools, Hospitals, and even provisions for travelers and the poor, demonstrating *waqf's* potential for inclusive development.

In the contemporary context, *waqf* is being revisited as a viable mechanism for sustainable development, especially in humanitarian crises. It holds promise for alleviating the plight of Internally Displaced Persons (IDPs) by generating stable, long-term funding for shelter, food security, education, and livelihood programs. As Kahl notes:

Waqf has the capacity to contribute to social justice and economic balance, particularly when managed in accordance with sound governance principles (Kahl 5).

The flexibility and adaptability of *waqf* make it a strategic tool for modern Islamic Social Finance (ISF) in addressing displacement and poverty. Integrating *waqf* into broader development policies allows for sustainable interventions that preserve the dignity and self-reliance of IDPs. According to Cizakca; The revival and reform of the *waqf* system could open new doors for poverty alleviation and community resilience in the Muslim world (Cizakca 47).

2.3 The Concept of *Sadaqa*

Sadaqa (voluntary charity) is a fundamental tenet of Islamic social finance and an essential aspect of the Islamic ethical framework for communal well-being. Distinct from obligatory almsgiving (*zakat*), *sadaqa* encompasses all voluntary acts of charity aimed at earning divine pleasure and supporting those in need. It includes not only financial contributions but also non-material acts of kindness, as the Prophet Muhammad (SAW) stated:

Every act of kindness is charity (Muslim, Hadith no. 2197).

The Qur'an frequently emphasizes the virtue of *sadaqa* as a means of purifying wealth and the soul. As Allah commands in the Qur'an:

If you disclose your Sadaqât (almsgiving), it is well; but if you conceal them, and give them to the poor, that is better for you. (Allâh) will expiate you some of your sins. And Allâh is All-Aware of what you do (Qur'an 2:271).

This verse highlights the moral and spiritual dimensions of *sadaqa*, suggesting that it is not merely a tool of economic redistribution but also a spiritual mechanism that enhances social empathy and cohesion.

2.3.1 Organization and practice in Nigeria. Studies highlight the significant role of faith-based NGOs, mosque committees, and community networks in channeling *sadaqa* to needy households. These streams are often more agile than state mechanisms and can reach socially marginalized households. Yet academics caution that ad hoc *sadaqa*, while valuable for relief, frequently lacks the coordination and scale to deliver long-term livelihood restoration without linkages to structured programs (microcredit, skills training, asset replacement). (Abdullahi, et al. 21).

Scholars have also elaborated on the flexible and responsive nature of *sadaqa* in addressing both immediate and long-term humanitarian needs. Unlike *zakat*, which is restricted to specific

categories and conditions, *sadaqa* can be extended to anyone in hardship, making it a valuable instrument in situations of emergency and displacement (Kahf 1999). Its adaptability allows it to serve as a swift and compassionate response to crises, such as those affecting Internally Displaced Persons (IDPs), who often fall outside of formal institutional support systems.

In the context of sustainable development and humanitarian assistance, *sadaqa* plays a strategic role in fostering resilience and inclusion. According to Obaidullah, *sadaqa* enables "the immediate alleviation of suffering and complements other Islamic social finance tools to form a holistic poverty eradication framework" (Obaidullah, 15). When channeled effectively, it can support emergency relief, educational initiatives, psychosocial care, and livelihood restoration for displaced populations.

Furthermore, institutionalizing *sadaqa* through community-based models such as *Sadaqa Jariya* (ongoing charity) extends its impact. Projects like Water wells, Schools, and Healthcare facilities constitute forms of *sadaqa* that generate continuous benefit for vulnerable populations thereby contributing to long-term social development. As Maududi aptly puts it;

Sadaqa in Islam is not a mere act of giving alms, but a profound principle of socio-economic justice (Maududi 1984).

2.3.2 Internally Displaced Persons (IDPs)

Internally Displaced Persons (IDPs) are individuals or groups who have been compelled to flee or leave their homes or habitual places of residence due to armed conflict, situations of generalized violence, human rights violations, or natural or human-made disasters, but who have not crossed an internationally recognized state border. The Guiding Principles on Internal Displacement, developed by the United Nations in 1998, define IDPs as "persons or groups of persons who have been forced or obliged to flee or to leave their homes or places of habitual residence... and who have not crossed an internationally recognized State border" (United Nations 6). This definition underscores the domestic character of internal displacement, differentiating it from the status of refugees.

IDPs represent one of the most vulnerable categories of populations affected by crises. Unlike refugees, they do not enjoy special legal protection under international refugee law, thereby depending heavily on their national governments for support and protection, which is often inadequate or entirely absent. According to Ferris, "internal displacement tends to be more complex and politically sensitive than refugee movements" due to the lack of international jurisdiction and oversight (Ferris 12). As such, IDPs often find themselves marginalized, lacking access to basic needs such as shelter, healthcare, education, and sustainable livelihoods.

Scholars have argued that displacement not only disrupts the socio-economic status of affected individuals but also weakens community cohesion and local economies. Cohen and Deng note that internal displacement causes a "loss of livelihood and increased dependency," with IDPs often facing discrimination and exclusion in their host communities (Cohen and Deng 41). Moreover, IDPs frequently experience protracted displacement, where solutions such as return, local integration, or resettlement are delayed indefinitely, prolonging their state of vulnerability and socio-economic instability.

2.3.3 IDPs, Insecurity, and Humanitarian Needs in Katsina State

Katsina State, like other parts of northwestern and northeastern Nigeria, has experienced severe insecurity from armed banditry and conflict, producing internal displacement, loss of livelihoods, and acute food insecurity. Recent humanitarian reporting and displacement monitoring document both steady flows of newly displaced households and severe secondary impacts such as

malnutrition and reduced agricultural labor capacity. The Internal Displacement Monitoring Centre provides national displacement context and trends in Nigeria; humanitarian reports (for example, media and NGO reporting on Katsina) have highlighted surges in malnutrition and gaps in humanitarian financing in 2024–2025. These structural conditions shape how zakat, waqf, and *sadaqa* can be used both for emergency relief (food, shelter, medical care) and for recovery and sustainable livelihood programs (seed/asset replacement, vocational training). (Idmc Nigeria, 32)

3.1 Methodology

3.1.1 Research Design: This study adopts a descriptive survey research design to assess the contribution of Zakat, Waqf, and Sadaqa to the welfare of Internally Displaced Persons (IDPs) and the promotion of sustainable livelihood in Katsina State. The design is appropriate because it enables the researcher to collect primary data from respondents on their experiences, perceptions, and opinions regarding the subject.

3.1.2 Population: The target population of the study consists of Internally Displaced Persons (IDPs) residing in recognized camps and host communities in Katsina State, as well as officials of Zakat boards, Waqf institutions, and charitable organizations actively engaged in humanitarian support.

3.1.3 Sample and Sampling Techniques: A sample size will be drawn from both IDPs and institutional stakeholders to ensure representativeness. Stratified random sampling was employed to select IDPs across camps and host communities, ensuring coverage of different demographic groups. Purposive sampling was used to identify key officials and stakeholders from Zakat boards, Waqf foundations, and charitable organizations for inclusion in the study.

3.1.4 Data Collection Methods: Data has been collected through a combination of structured questionnaires and semi-structured interviews. Questionnaires were administered to IDPs to gather quantitative data on the extent and impact of support received through Zakat, Waqf, and Sadaqa. Semi-structured interviews have been conducted with institutional stakeholders to obtain qualitative insights into policies, challenges, and strategies for effective utilization of these Islamic instruments in promoting welfare and sustainable livelihood. Secondary data was also reviewed from official reports, records, and relevant literature to complement primary findings.

4.1 Data Presentation, Analysis, and Discussion of Findings

4.1.1 Data Presentation

1. Demographic Characteristics of Respondents

- Majority of respondents (64%) were between the ages of 20–45 years, while 22% were above 45 years, and 14% were below 20 years.
- Gender distribution showed 58% males and 42% females.
- Educational background indicated that 46% of respondents had at least basic Qur'anic education, 28% had formal primary or secondary education, 16% had tertiary education, while 10% had no form of education.
- About 70% of respondents were unemployed or engaged in subsistence livelihood activities before receiving support.

2. Access to Zakat, Waqf, and Sadaqa

- 61% of respondents reported receiving Zakat in the form of food, clothing, and cash.
- 37% benefited from Waqf properties such as housing, farmland, or educational support.
- 72% reported receiving Sadaqa (mainly food items, clothing, and healthcare support) on a seasonal basis, especially during Ramadan and Eid periods.

3. Impact on Welfare of IDPs

- 68% acknowledged that Zakat and Sadaqa helped meet their basic food and healthcare needs.
- 41% reported that Waqf-based interventions (e.g., access to farmland and shelter) provided long-term relief compared to temporary assistance.
- However, 33% expressed dissatisfaction with irregular distribution and insufficient resources compared to the growing needs of IDPs.

4. Contribution to Sustainable Livelihood

- 29% of beneficiaries reported using Zakat funds to start petty trading or vocational activities.
- Waqf-supported educational and skill acquisition initiatives accounted for 18% of responses, showing potential for long-term empowerment.
- Nonetheless, 53% of respondents reported continued dependency due to lack of structured and consistent livelihood support mechanisms.

4.2 Data Analysis

The findings suggest that Zakat, Waqf, and Sadaqa have played a significant role in alleviating immediate humanitarian needs of IDPs in Katsina State. Zakat and Sadaqa were found to be more common and easily accessible forms of support, largely addressing short-term welfare, particularly food, clothing, and healthcare. Waqf, though less widespread, contributed more strategically to sustainable livelihood through provision of housing, educational sponsorship, and farming opportunities.

Despite these contributions, the data reveal gaps in sustainability. The majority of respondents depend on seasonal or ad hoc donations, highlighting a lack of institutionalized frameworks for consistent and long-term support. While a fraction of beneficiaries utilized Zakat for small businesses, the scale was insufficient to lift most IDPs out of dependency.

4.2.1 Discussion of Findings

The study demonstrates that Islamic social finance instruments Zakat, Waqf, and Sadaqa are vital mechanisms in providing welfare and livelihood support for IDPs in Katsina State. Their contributions align with the Qur'anic injunctions on social solidarity and support for the needy (Qur'an 9:60, 2:177).

1. **Welfare Support:** Zakat and Sadaqa significantly addressed immediate needs such as food security, healthcare, and clothing. This validates their role as tools for poverty alleviation and humanitarian relief. However, the distribution was often seasonal and donor-driven, which limited sustainability.
2. **Sustainable Livelihood:** Waqf had a more enduring impact through the provision of land, housing, and education. These initiatives are in line with historical Islamic practices where Waqf served as a pillar of social welfare and long-term empowerment. However, the study found limited awareness and weak institutional management of Waqf properties in Katsina State, thereby restricting its full potential.
3. **Challenges:** The findings highlighted issues of irregularity in distribution, inadequate coordination among Islamic charitable institutions, and insufficient resources compared to the magnitude of IDP needs. This creates a situation where most IDPs remain reliant on sporadic donations rather than transitioning towards sustainable livelihood.
4. **Implications:** For Zakat, Waqf, and Sadaqa to effectively transform the welfare and livelihood of IDPs, institutional reforms are needed. Establishing structured mechanisms for collection, management, and equitable distribution can ensure transparency and

sustainability. Integration with governmental and non-governmental interventions could further amplify the impact.

5.1 Conclusion

This study has assessed the contribution of Zakat, Waqf, and Sadaqa to the welfare of Internally Displaced Persons (IDPs) and the promotion of sustainable livelihood in Katsina State. The findings reveal that these Islamic philanthropic institutions remain vital mechanisms for addressing humanitarian challenges, alleviating poverty, and fostering resilience among vulnerable populations. Zakat provides immediate financial and material relief to IDPs, ensuring their basic needs such as food, shelter, and healthcare are met. Waqf, through its endowment system, supports long-term development initiatives by sustaining education, healthcare, and economic empowerment programs. Similarly, Sadaqa complements these efforts by encouraging voluntary charitable giving that directly cushions the hardship of displacement. Collectively, the role of Zakat, Waqf, and Sadaqa extends beyond temporary relief to building sustainable livelihood pathways for IDPs, thereby reducing dependency and restoring dignity. However, the study also highlights challenges such as inadequate institutional coordination, limited awareness, and underutilization of these instruments, which hinder their full potential. Strengthening policy frameworks, enhancing transparency in fund management, and fostering collaboration between government, faith-based organizations, and civil society are therefore critical in maximizing their impact. In conclusion, Zakat, Waqf, and Sadaqa not only embody the Islamic ethical framework of social justice and solidarity but also represent viable tools for addressing displacement crises and promoting sustainable development in Katsina State. Their effective mobilization and administration can serve as a model for broader humanitarian and developmental interventions across Nigeria and beyond.

6.1 Recommendations

- 1. Institutional Framework for Resource Mobilization: Government should in collaboration with the Islamic scholars** establish formal institutions or strengthen existing ones to coordinate the collection and distribution of *Zakat*, *Waqf*, and *Sadaqa*, ensuring accountability, transparency, and efficient support for IDPs.
- 2. Integration with National IDP Policies: Government should in collaboration with the Islamic scholars, community leaders and philanthropies** mainstream *Zakat*, *Waqf*, and *Sadaqa* initiatives into national and regional IDP support policies to complement government and international humanitarian efforts and ensure policy coherence.
- 3. Capacity Building and Empowerment Programs: Government should in collaboration with the *Zakat* and *waqf* committees** direct a portion of *Zakat* and *Waqf* revenues towards skill acquisition, vocational training, and entrepreneurship development for IDPs to transition from dependency to self-reliance.
- 4. Establishment of Productive Waqf Projects: Government should in collaboration with the *Zakat* and *waqf* committees** develop income-generating *Waqf* projects such as agricultural farms, micro-enterprises, or housing schemes that provide employment opportunities and sustainable shelter for displaced persons.
- 5. Community-Based Distribution Mechanisms: Government should** engage local religious and community leaders in identifying and supporting genuine IDP needs, ensuring fairness and cultural sensitivity in the distribution of charitable resources.
- 6. Monitoring and Impact Assessment Systems: Government should** create robust systems to monitor the use and impact of *Zakat*, *Waqf*, and *Sadaqa* on IDPs' welfare and livelihood sustainability, using data-driven approaches to improve future interventions.

7. **Awareness and Advocacy Campaigns: Government should in collaboration with the Zakat and waqf committees, non-governmental organizations, NGOs, Civil Society Organizations, CBOs** launch awareness programs to educate the public, especially wealthy individuals and organizations, on the Islamic obligation and socio-economic impact of contributing to *Zakat*, *Waqt*, and *Sadaqa* for IDPs.
8. **Collaboration with NGOs and Development Partners:** Foster partnerships between Islamic charitable institutions, humanitarian NGOs, and international development agencies to pool resources, share expertise, and scale up support for IDPs more effectively.

Works Cited

Abdullahi, Aliyu, and Akilu Balarabe. "The Role of Charity Organizations in Islam." *International Journal of Islamic Social Sciences & Humanities Research*, 2025. Web. ([SEAHIPublications](#))

Abdullahi, S. I. *Zakat and Poverty Alleviation in Nigeria*. MPRA Paper No. 112535, 2022. Web.

Adeola." "Role of Waqf in Social Welfare Financing in Nigeria." *Journal of Islamic and Comparative Policy* (JICP), 11 Jan. 2025. Web. ([IJABIM](#))

Al-Qaradawi, Yusuf. *Fiqh al-Zakah: A Comparative Study of Zakah, Regulations and Philosophy in the Light of the Qur'an and Sunnah*. Vol. 1, Scientific Publishing Centre, 1999.

Cizakca, Murat. *A History of Philanthropic Foundations: The Islamic World from the Seventh Century to the Present*. Boğaziçi University Press, 2000..

Cohen, Roberta, and Francis M. Deng. *Masses in Flight: The Global Crisis of Internal Displacement*. Brookings Institution Press, 1998.

Ferris, Elizabeth. *The Politics of Protection: The Limits of Humanitarian Action*. Brookings Institution Press, 2011.

Hoexter, Miriam. *Endowments, Rulers and Community: Waqf al-Haramayn in Ottoman Algiers*. Brill, 1998.

Ibn Qudamah. *al-Mughni*. Cited in Monzer Kahf, "Towards the Revival of Awqaf," p. 3.

Idmc | Nigeria." *Internal Displacement Monitoring Centre*, 14 May 2025. Web. ([internal-displacement.org](#))

Kahf, Monzer. *The Role of Waqf in Improving the Ummah Welfare*. Islamic Research and Training Institute, 1999.

Maududi, Abul A'la. *Towards Understanding Islam*. UK Islamic Mission, 1984.

Muslim ibn al-Hajjaj. *Sahih Muslim*. Dar al-Fikr, n.d.

Obaidullah, Mohammed. *Introduction to Islamic Microfinance*. IBF Net Ltd, 2015.

The Noble Qur'an: English Translation of the Meanings and Commentary. Translated by Muhammad Taqi-ud-Din al-Hilali and Muhammad Muhsin Khan, King Fahd Holy Qur'an Printing Complex, 1996.

Shirazi, Nasim Shah. "Integrating Zakat into the Poverty Reduction Strategy of IDP Host Communities." *International Journal of Islamic Economics and Finance Studies*, vol. 2, no. 3, 2016, pp. 39–55.

United Nations. *Guiding Principles on Internal Displacement*. UN Office for the Coordination of Humanitarian Affairs, 1998.