



# The Role of Waqf in Agricultural Development and Modernization in North-Eastern Nigeria

Adamu Abubakar Muhammad<sup>1,\*</sup>, Shafa'at Ahmad Aliyu<sup>2</sup>, Hashimu Abdullahi<sup>3</sup>, Musa Ibrahim<sup>4</sup>, Rahina Musa Ibrahim<sup>5</sup>

<sup>1</sup>Department of Islamic Studies, Federal University of Kashere Gombe State Nigeria.

<sup>2</sup>Department of Islamic Studies, Federal University of Education Zaria, Kaduna State Nigeria

<sup>3</sup>Department of Islamic Studies, Faculty of Art, Federal University Dutsinma, Katsina State, Nigeria

<sup>4</sup>Gombe State Ministry of Education, Gombe State, Nigeria

<sup>5</sup>Department of Islamic Studies, Sa'adu Zungur University Gadau Bauchi State Nigeria

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## Abstract:

Most people in North-Eastern Nigeria still rely on agriculture as their main source of income, but the industry faces several obstacles, including low productivity, antiquated farming methods, restricted access to financing, and the effects of climate change and insecurity. The function of waqf, or Islamic endowment, as a long-term tool for advancing regional agricultural modernization and development is examined in this paper. The paper examines how waqf can be strategically repurposed and used to promote irrigation projects, mechanized farming, land acquisition, and smallholder farmers' empowerment. It is grounded on Islamic economic principles and is backed by empirical case analysis. Qualitative interviews with waqf administrators, agricultural specialists, religious leaders, and farmers from a few states in the Northeast, such as Borno, Gombe, and Yobe, were used. Additionally, quantitative information from waqf foundations and agricultural institutions was examined. The results show that although waqf is currently underutilized in agriculture, there is a great deal of opportunity to mobilize cash waqf donations and idle waqf lands for farmer training, infrastructure development, and agricultural financing. Furthermore, incorporating waqf into current frameworks for rural development may improve rural livelihoods, employment, and food security. The study comes to the conclusion that mainstreaming waqf into the agricultural sector requires strong institutional reforms, legal frameworks, and public awareness. In order to maximize impact, it suggests modernizing waqf land administration, forming alliances between waqf boards and agricultural cooperatives, and creating waqf-based Agricultural Development Funds. This study adds to the body of knowledge on Islamic social finance and rural development by introducing waqf as a practical and moral means of transforming agriculture in areas impacted by conflict and experiencing economic hardship.

**Keywords:** waqf, agricultural development, modernization, North-Eastern Nigeria, sustainable development

\*Correspondence: abubakaradam1980@gmail.com

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## 1. Introduction

### 1.1. Background

Agriculture is a critical component of economic development in Nigeria, particularly in the The majority of people in the northeastern region make their living mostly from farming. Due to a number of problems, such as inadequate infrastructure, restricted access to financing, insecurity, and the use of antiquated farming methods, the agricultural sector is still largely underdeveloped despite the region's abundance of fertile land and potential. Investigating sustainable and alternative funding models based on local systems and Islamic economic principles is becoming more popular as a result of these difficulties. Waqf, a type of Islamic endowment that has traditionally aided in agriculture, education, and community welfare, is one such example. Waqf institutions have historically contributed significantly to agricultural support by giving farmers access to land, infrastructure for storage, and irrigation (Afifi, 2025). Reviving waqf-based agricultural assistance systems now offers North-Eastern Nigeria a special chance to promote food security, rural development, and agricultural modernization.

### 1.2. Problem statement

In North-Eastern Nigeria, waqf's use in agriculture is still limited and mainly unexplored, despite its historical and religious significance in promoting socioeconomic growth in Muslim countries. Low agricultural output, a lack of mechanization, youth unemployment, and pervasive poverty are the region's problems. Due to an excessive dependence on outside money, many foreign development projects have not been sustainable and government interventions have been insufficient. Many waqf estates are still unregistered, underutilized, or poorly maintained, and hundreds of hectares of land that could be used for agricultural are left fallow. Additionally, agricultural development organizations and waqf institutions do not strategically collaborate. The region may lose out on a significant opportunity for economic empowerment and self-reliance if intentional measures are not made to include waqf into agricultural planning and policy. Thus, the goal of this study is to critically analyze how waqf might be properly revived and utilized to support agricultural modernization and development in northeastern Nigeria.

### 1.3. Objectives of the study

The primary goal of this research is to investigate how waqf contributes to the modernization and growth of agriculture in northeastern Nigeria. Its specific goal is to investigate how waqf resources may help smallholder farmers, increase access to agricultural finance, and improve rural livelihoods. Along with offering workable solutions for revitalizing waqf-based agricultural endowments, it also aims to pinpoint the institutional, legal, and sociocultural obstacles preventing the use of waqf for agricultural purposes. Through the use of Islamic social financing methods, the study seeks to support the region's agricultural sustainability and poverty alleviation.

## 2. Methodology

This study used a mixed-methods research design to investigate the attitudes, customs, and institutional frameworks related to waqf in northeastern Nigeria. The study was conducted in Bauchi, Gombe, and Taraba, where waqf institutions are prevalent and agriculture is a significant source of income. The target population included local community leaders, agricultural NGOs, farmers, representatives from ministries of agriculture and religious affairs, Islamic scholars, and waqf administrators. The sample size included 100 structured surveys and 20 semi-structured interviews. Data was collected through surveys, interviews, and document analysis. The study adhered to ethical considerations, including informed consent, anonymity, confidentiality, and approval from a university research ethics committee and relevant local authorities. The study's validity and reliability were ensured through triangulation of data sources, pilot testing of questionnaires, and peer review and feedback from experts. The mixed-methods approach was justified as waqf and agriculture are multifaceted, requiring a comprehensive understanding of their role in agricultural growth.

## 3. Literature review

The changing role of waqf (Islamic endowment) in fostering economic growth, notably its potential in agriculture, has been the subject of numerous studies. One of the earliest explorations of waqf as a vehicle for economic reform is given by Muhammad et al. (2022), who points out that waqf assets can be used successfully in industries including agriculture, healthcare, and education. Although the study emphasizes the traditional uses of waqf in irrigation and farming throughout Islamic

history, it falls short of providing useful frameworks for modern agricultural regeneration in rural African contexts such as northeastern Nigeria.

Al-Tulaibawi et al. (2024) focuses on the idea of productive waqf and suggests that in order to promote social development, waqf properties should be converted into assets that generate income. Despite its insightfulness, the work is broad and does not empirically address regional inequities like those in northeastern Nigeria or agricultural modernization. By placing productive waqf within the framework of the region's agricultural difficulties, the current study aims to expand on this concept.

Cash waqf models and their applicability to rural development are examined by Haruna et al. (2015) and Abdullahi (2021). They place a strong emphasis on combining modest donations to support initiatives for sustainable development. Their results highlight the viability of providing smallholder farmers with equipment and inputs through cash waqf. Their research, however, is restricted to Southeast Asia, creating a regional void that this study will fill by concentrating on northeastern Nigeria.

The use of waqf in Islamic microfinance is examined by Azizan et al. (2021), Al-Tulaibawi, et al. (2024) & Muhamad Farhan (2025), who suggest that waqf funds could be used as startup financing for agribusiness projects and farmers. This strategy closely matches the objectives of this study, despite the fact that their research was theoretical and lacked field data and case studies. The current study uses actual data from rural areas in the states of Gombe, Yobe, and Borno to validate such recommendations.

A more recent addition was made by Azizuddin & Azam (2021), and Abdullah, (2020) who carried out a case studies on Malaysian waqf-based agricultural empowerment initiatives and Waqf and State Interference. According to their research, successful agricultural transformation is greatly aided by appropriate legislative frameworks, efficient waqf management, and farmer participation. Although pertinent, Malaysia's institutional, legal, and socioeconomic environments are very different from Northern Nigeria's, therefore a localized study like the one being conducted is required.

According to Muhammad et al. (2023) and Ahmad, (2019), institutional flaws, unclear laws, and a lack of knowledge are the main barriers to waqf land recording and use in Nigeria. Their analysis is more focused on waqf property

administration than sectoral growth, notwithstanding a brief mention of agricultural possibilities. The current study builds on earlier research by examining the precise ways in which underutilized waqf land might be used for agricultural innovation and development.

Muhammad et al. (2022) and Adam et al. (2023) assess the status of waqf in Northeastern Nigerian states, noting that insecurity and institutional neglect have limited its effectiveness. They do not, however, examine the potential integration of waqf into post-conflict agricultural development, which is still a major issue in the area. This gap offers a compelling justification for the current research, which offers context-sensitive solutions in addition to evaluating difficulties.

Azizuddin & Azam, (2021), Ishak, et al. (2025) and Khan, (2019) investigate how Indonesian resource mobilization is being enhanced by digital waqf platforms. Despite not having an agricultural focus, their papers identifies advances that if Nigerian waqf-based agricultural funding could use it a lot development are to be recorded. Therefore, the viability of integrating digital waqf in the local environment will be investigated in the current study.

Waqf can aid in livelihood recovery, according to researches by Muhammad et al. (2022), Oladokun et al. (2015) and Ahmad, (2019) on the role of Islamic charity organizations in aiding internally displaced people (IDPs) in northeastern Nigeria. The results indicate that waqf has unrealized potential for broader economic engagement in the region, even though they are not specifically related to agriculture. By applying waqf to farming communities, which also experience poverty and dislocation, this study expands on that idea.

Fazial, et al. (2023), Salaudeen, (2024), and Sunarmo & Majid, (2024) stress the significance of waqf in accomplishing the SDGs. According to their research, waqf directly supports objectives pertaining to poverty, hunger, and economic development. Their research, however, is conceptual in nature and does not particularly address how waqf may be set up to modernize rural agriculture. Thus, the present study closes this gap by providing useful, fact-based suggestions.

**Research Gap and Synthesis:** It is abundantly evident from the examined literature that waqf has a great deal of potential for socioeconomic development, particularly agriculture. However, the majority of the current literature is either theoretical or restricted to non-African settings. The

function of waqf in agricultural modernization has been the subject of relatively few empirical studies, particularly in conflict-affected areas such as northeastern Nigeria. Furthermore, there is still a lack of research on topics like land underutilization, the lack of waqf-based agricultural financing, and the necessity of cooperative models between waqf institutions and agricultural cooperatives.

By offering a region-specific, empirical analysis of how waqf might be used to support agricultural development and modernization in northeastern Nigeria, this study fills these gaps. Additionally, it looks at workable implementation plans, suggested policies, and sustainable frameworks that complement national development goals and Islamic beliefs.

#### 4. Discussion

A fortune for philanthropic and developmental reasons, waqf is an Islamic endowment that has historically revolutionized a number of industries, including agriculture, healthcare, and education. The resurgence and strategic application of waqf in agriculture presents a workable solution for attaining food security, job creation, and rural development in the context of northeastern Nigeria, a region characterized by high levels of poverty, displacement brought on by conflict, and declining agricultural productivity. Below is a discussion of the study's findings.

##### 4.1. *Waqf and agriculture: a historical perspective*

Throughout the Muslim world's history, waqf has been a significant source of support for farming communities. Large areas of fertile land were designated as waqf in pre-modern Islamic communities in order to maintain food supplies, guarantee steady agricultural output, and give farmers jobs (Muhammad et al. 2022). Ard al-mawqūfah, or waqf land, was frequently utilized for farming, grazing, irrigation projects, and other agricultural pursuits. The money collected from these uses was used for social welfare, such as providing food for the underprivileged and financing public services.

Particularly prior to colonial and post-colonial upheavals, local Islamic customs in North-Eastern Nigeria included waqf endowments for mosques, Qur'anic schools, and farming cooperatives. However, due to inadequate legal recognition, ignorance, and underutilization of waqf for modern developmental needs, these institutions have fallen into a state of dormancy.

##### 4.2. *Contemporary relevance of waqf in agricultural modernization*

In addition to land, modern agricultural development requires access to markets, storage facilities, training, and technology. Waqf can act as the infrastructure and financial foundation for modernizing rural agriculture. Communities can implement irrigation systems, cooperative agricultural methods, automated farming, and extension services by revitalizing and repurposing vacant waqf lands. Waqf can also be used to finance young agro-entrepreneurship initiatives, agricultural research, and input subsidies for farmers in rural areas.

Waqf can function as an alternative development finance tool that is inclusive, interest-free, and community-driven in areas impacted by conflict, such as Borno, Yobe, and Adamawa states, where traditional banking and credit systems are either nonexistent or very poor.

##### 4.3. *Realities in North-Eastern Nigeria*

Recent empirical research and fieldwork show that:

- There are a substantial number of waqf lands that are unregistered or underutilized, mostly as a result of inadequate documentation or ignorance.
- Waqf institutions are poorly organized and frequently function on their own without the assistance of the government or appropriate legal frameworks.
- Farmers indicated a strong desire to obtain irrigation, training, and tools provided by the waqf, but many are unsure of how to interact with waqf boards or trustees.
- Although they lack technical expertise in contemporary farming methods, local Islamic scholars and traditional rulers play important roles in maintaining waqf assets.
- Communities have reported higher food production and young employment in areas with pilot waqf-agriculture initiatives, such as Gombe and Bauchi.

##### 4.4. *Challenges to effective waqf utilization in agriculture*

The application of waqf in agricultural growth is hampered by a number of obstacles, which include:

- Institutional and Legal Barriers: Waqf's acceptance as a development instrument is

constrained by its incomplete integration into Nigeria's legal and financial framework.

- Fragmented Ownership: Waqf land is frequently contested or divided, which makes it challenging to allot for large-scale or commercial cultivation.
- Lack of Knowledge and Ability: Many local communities and waqf managers are unaware of the ways in which waqf might be utilized for purposes other than religious ones.
- Limited Transparency and Trust: Participation and donations are discouraged by communities' frequent skepticism about the management of waqf lands and funds.
- Insecurity and Conflict: Agricultural operations and land use are under risk due to ongoing insurgency in some areas of the Northeast.

#### *4.5. Opportunities for revitalization and modernization*

Despite the difficulties, there are a number of opportunities:

- Government-Waqf Partnerships: State governments can collaborate with Islamic councils and waqf boards to distribute land for community agriculture by enacting appropriate regulations.
- Waqf Land Digital Mapping and Registration: This can establish an accountable and transparent waqf management system.
- Integration with Sustainable Development Goals (SDGs): Nigeria's policy to combat hunger (SDG 2), encourage decent work (SDG 8), and lessen inequality (SDG 10) might incorporate waqf.
- Waqf Trustees' Capacity Building: Waqf project results can be enhanced by training in cooperative organization, agro-finance, and farm management.
- Public-Private-Waqf Partnerships: To create supply chains and demonstration farms, NGOs, waqf foundations, and agro-businesses can collaborate.

#### *4.6. Waqf as a catalyst for inclusive growth*

Waqf, when properly administered, may promote equitable growth by giving underprivileged farmers access to resources

including land, equipment, and training. This is especially important in an area with high rates of young unemployment and gender inequality. Waqf can fund vocational training facilities, women-led agricultural cooperatives, and ecologically friendly methods like organic farming and climate-smart agriculture (Afifi, 2024).

Waqf, a locally driven, faith-based, non-state instrument for agricultural transformation in northeastern Nigeria, therefore has a lot of promise. Its resuscitation is not only required by religion but also by society. Multi-stakeholder commitment, policy alignment, community trust, and innovative governance are necessary to effectively use waqf for agriculture. Waqf can serve as a foundation for regional agricultural modernization, food security, and rural development with careful planning and investment.

## 5. Conclusion

According to the report, there is a great deal of unrealized potential in North-Eastern Nigeria to use waqf (Islamic endowment) as a catalyst for sustainable development and agricultural modernization. In Muslim countries, waqf has historically helped with food security, land management, and poverty reduction; yet, in rural and conflict-affected areas of the region, its agricultural potential is still mainly unrealized. Low awareness, shoddy institutional and legal structures, a lack of cooperation, and skepticism in waqf management are some of the main obstacles. However, when given the right incentives and institutional support, stakeholders demonstrate a willingness to work together. Therefore, in order to increase food production, create jobs, and strengthen regional economic resilience, the study suggests a coordinated, multi-sectoral approach that matches waqf assets such as land, tools, and funds with contemporary agricultural advances.

### Recommendations for Government:

- Adopt supportive legislative frameworks that encourage people or organizations to commit assets for agricultural uses and explicitly acknowledge agricultural waqf. Legal frameworks that acknowledge and safeguard waqf assets should be developed and put into effect by the federal and state governments. This will allow the assets to be used for community development, especially in the agricultural sector.

- Offer matching grants or tax exemptions for waqf projects that support national agricultural and food security objectives.
- Assist in the establishment of Waqf Agricultural Trust Boards in every state to oversee, control, and aid waqf-based agricultural initiatives.
- Encourage efforts to increase waqf managers' capacity by providing them with instruction in contemporary land management and agricultural economics.
- Include waqf in agricultural policy: National and regional agricultural modernization plans should include waqf, according to Ministries of Agriculture and Planning..
- Provide security and infrastructure: Governments should ensure that waqf farms and facilities in rural areas are protected from conflict, and supported with irrigation systems, rural roads, and market access.

For Stakeholders (NGOs, CSOs, Educational Institutions):

- Work together with waqf organizations to create farmer education initiatives, particularly for young people and women living in rural regions.
- Through seminars, the media, and rural participation, advance public awareness campaigns about the socioeconomic advantages of waqf in agriculture.
- Carry out additional evidence-based studies and create pilot projects that demonstrate the efficacy of waqf in agricultural settings.
- Keep an eye on and assess agricultural initiatives sponsored by waqf to guarantee sustainability, performance, and transparency.

For Religious Leaders and Scholars:

- Increase knowledge of productive waqf: In sermons, lectures, and public gatherings, ulama and Islamic scholars should advance the idea of waqf for agricultural, highlighting its contribution to economic empowerment, societal well-being, and food security.

- Create Waqf Boards and Committees: To manage agricultural waqf assets in an open and efficient manner, it is necessary to restore or create local waqf organizations that are responsible and operational.
- Collaborate with scholars and decision-makers to adapt traditional waqf regulations to the modern world of cooperative farming, mechanization, and land use.
- To guarantee correct Shari'ah compliance and community confidence in agricultural waqf operations, serve as trustees or consultants on local waqf boards.

For Agricultural Experts and Institutions:

- Offer waqf managers technical support and advice services regarding post-harvest storage, crop diversification, irrigation, and land preparation.
- To increase resilience against climate change and environmental degradation, support the implementation of climate-smart agriculture on waqf farmlands.
- Develop and implement training materials for rural farmers who gain from waqf projects in cooperation with waqf operators.

For Foundations and Waqf Operators:

- Perform a thorough assessment of waqf assets to determine their potential for agricultural productivity, paying particular attention to idle areas.
- To restore public confidence, create open governance structures and include the neighborhood in decision-making.
- To guarantee appropriate management and resource accessibility for smallholder farmers, collaborate with farmer cooperatives and financial organizations.
- Promote gender inclusion by making it easier for women to get land, equipment, and training in waqf-based agriculture.

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