



# Waqf as a Multidimensional Poverty-Alleviation Mechanism in Africa

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## Abstract:

*Waqf, a perpetual charity endowment with strong roots in Islamic socioeconomic theory, has resurfaced as a practical and multifaceted approach to tackling the enduring and intricate reality of poverty throughout Africa. Waqf institutions have a long history on the continent, but their developmental potential is still largely untapped because of shoddy legislative frameworks, disjointed administration systems, and low public awareness. This study investigates waqf's potential to serve as a comprehensive strategy for reducing poverty that can produce long-term, sustainable social benefits. The study employed a qualitative research design backed by doctrinal analysis, historical review, and thematic assessment of modern waqf practices. The findings demonstrate how reviving waqf institutions in Africa through contemporary financial models like cash waqf, corporate waqf, and digital waqf platforms can increase funding for necessary services while empowering underprivileged populations through micro-enterprise financing, skill development, and entrepreneurship support. Furthermore, the study contends that waqf's focus on distributive justice and social solidarity is consistent with modern development frameworks, such as the Sustainable Development Goals (SDGs), especially those pertaining to poverty alleviation, decent labour, high-quality education, and decreased inequality. It concludes that waqf offers a morally good and community-driven framework that can restore dignity, resilience, and inclusive progress throughout African countries, in addition to an economically sound method of reducing poverty.*

**Keywords:** *waqf, sustainable waqf, mechanism, poverty alleviation, Africa, Islam*

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## 1. Introduction

One of the most persistent issues facing Africa is poverty, which has an impact on economic growth, human development, and social stability (Adenutsi, 2023). More than 400 million Africans still live below the poverty line, according to continental development reports, and the situation is made worse by structural injustices, shoddy institutions, and restricted financial access. Governments and international organizations have launched a number of programs aimed at reducing poverty, but many of these initiatives lack sustainability, community ownership, and ethical foundation (Muhammad et al. 2025a). In light of this, Islamic social finance, in particular the institution of waqf (endowment), provides an economically viable, historically sound, and spiritually founded way to combat poverty on several levels. Throughout Muslim civilizations, waqf has long been used as a tool to assist social welfare, public infrastructure, education, health, and income-generating endeavors (Al-Nasrallah, 2023). Its resurgence in modern-day Africa offers a chance to create solutions that are both ethically and commercially sound.

In many Muslim nations, waqf has historically been the foundation of social protection institutions. According to academics, waqf-funded organizations supplied necessary public goods like roads, schools, hospitals, and food security systems up to the late nineteenth century (Abdullah, 2020). Waqf provided funding for social safety nets, community development, and religious research throughout North Africa, the Sahel, and portions of West Africa. Indigenous welfare systems were severely undermined by the decline of waqf institutions during colonialism as well as post-colonial regulatory difficulties. However, the resurgence of Islamic social finance in the twenty-first century and the increased focus on sustainable development worldwide have rekindled enthusiasm in using waqf to fight multifaceted poverty.

## 2. Literature review

### 2.1. Theoretical foundation of waqf

Classical jurists define waqf as the permanent donation of property or riches for charitable, religious, or socially good reasons. Waqf serves as a tool for economic redistribution, social cohesiveness, and intergenerational justice. It is based on the Qur'anic ideal of continuous generosity (*ṣadaqah al-jāriyah*) (Ascarya et. 2023; Adenutsi, 2023). Charitable giving, justice, and socioeconomic solidarity are emphasized as moral imperatives in a number of Qur'anic verses and

prophetic traditions (Memon, 2023; Amin et al., 2024). From a legal perspective, waqf falls under the category of voluntary but strongly recommended deeds (*‘ibādah māliyya*), intended to purify wealth and advance society (Muhammad et al. 2025c).

### 2.2. Qur'anic foundation and ethical principles underpinning waqf

Mohd Thas et al (2018) are with idea of waqf is based on more general Qur'anic requirements for societal welfare, justice, and charity. The ideals of "waqf" are profoundly ingrained in a number of verses, even though the phrase itself does not mentioned in the Qur'an. These verses include.

- a. Qur'an 2:261 that likens charity to a grain that grows seven hundredfold, emphasizing multiplicative social benefit.
- b. Qur'an 3:92 that emphasizes righteousness is attained through spending from what one loves.
- c. Qur'an 57:11 that urges believers to lend to God a goodly loan, symbolizing charitable endowment.
- d. iv. Qur'an 9:60 that outlines the categories of *zakāt* beneficiaries, many of whom overlap with waqf beneficiaries.

Some classical scholars shared different views on Waqf, which include:

- a. According to Al-Mawardi, waqf acts as a stabilizing institution that guarantees long-term public benefit outside of state institutions.
- b. Ibn Taymiyyah saw waqf as an organized method of safeguarding the welfare of the community and placed a strong emphasis on social cooperation.
- c. Al-Ghazali noted that continual philanthropy guarantees ongoing benefit and connected charity to social justice and spiritual purification (Muhammad et al. 2025b).

When taken as a whole, these foundations place waqf within an ethical framework that aims to promote human dignity, fight socioeconomic marginalization, and maintain societal well-being.

### 2.3. Brief historical development of waqf in the African context

In Islamic cultures throughout Africa, particularly those in Egypt, Sudan, Mali, Tunisia, Morocco, and northern Nigeria, the waqf system

was important. In the past, mosques, public baths, irrigation projects, and urban development were all funded by waqf in North Africa. Waqf subsidized public services and commercial infrastructure in East Africa, particularly in Zanzibar and Kenya; in West Africa, it supported Qur'anic schools, scholars, travelers, and agricultural initiatives (Afifi, 2025).

Long before contemporary welfare states appeared, waqf organizations served as proto-economic development organizations, establishing local income redistribution schemes, according to economic historians like Murat Çizakça.

Table 1: Examples of Historical Waqf Contributions in Africa

Region	Primary Beneficiaries	Waqf Projects
North Africa	Urban populations	Schools, hospitals, markets, water systems
West Africa	Scholars, traders	Qur'anic schools, caravan routes, feeding programs
East Africa	Coastal communities	Trade posts, mosques, community wells
Sudan	Rural farmers	Irrigation schemes, farmland protection

These contributions reveal the transformative development potential of waqf when properly institutionalized.

#### 2.4. Poverty in Africa: economic data and trends.

Africa's poverty has several facets, including unequal access to education, poor healthcare, food insecurity, unemployment, unsustainable farming practices, gender inequality, and environmental fragility (Gidigbi, 2023; Dankumo et al., 2023). Although international funders have made an effort to address these problems, the solutions frequently lack long-term viability. Scholarly interest in indigenous, bottom-up, faith-driven models that supplement current frameworks has been rekindled as a result (Kayongo et al., 2022; Alsaad et al., 2023). Jaiyeola and Choga (2021); Islam (2021) are of the opinion that Multidimensional indicators can be used to understand why poverty persists in Africa, which include:

- According to the World Bank, more than 40% of Africans are living in extreme poverty.
- According to the ILO, Africa has the greatest percentage of young unemployment worldwide.

- Over 250 million Africans suffer from food insecurity (FAO).
- The rates of maternal death continue to be among the highest worldwide.
- Almost one-third of the population lacks appropriate access to sanitary facilities and clean water.

Table 2: Key Poverty Indicators in Africa (Selected Data)

Indicator	Value	Source
Extreme Poverty Rate	40%	World Bank (2023)
Youth Unemployment	32%	ILO (2022)
Food Insecurity	250 million	FAO (2023)
Access to Electricity	54%	African Development Bank (2023)
Maternal Mortality	70% of global burden	WHO (2024)

These structural challenges point to the need for long-term, ethical, community-driven frameworks, qualities inherent in the waqf model.

### 3. Research methodology

#### 3.1. Research design

This study uses a qualitative, descriptive, and exploratory research design. Waqf is a historical, socio-religious, and economic institution; thus, comprehending its multifaceted role in poverty alleviation necessitates an approach that considers its philosophical, legal, economic, and social components. The qualitative design allows researchers to analyze classical Islamic jurisprudence (fiqh al-waqf), examine current waqf models in Africa, investigate how waqf contributes to poverty reduction in sectors like education, healthcare, housing, microfinance, and social welfare, and interpret policy documents and development reports.

This design is appropriate since the study aims to understand how and why waqf works as a multidimensional poverty reduction strategy rather than measuring statistical outcomes.

#### 3.2. Data collection method

Secondary sources from both classical and modern literature are the main sources of information used in this study. Among them are:

- a. Islamic Classical Sources: Hadith and verses from the Qur'an that are pertinent to social welfare, waqf, and charity. Also the classical writings on the rules, goals, and administration of waqf by jurists such as Abu Yusuf, Al-Māwardī, Ibn Qudāmāh, Al-Kāsānī, and Ibn Taymiyyah
- b. Contemporary Scholarly Works: Books, journal articles, conference papers, theses, and dissertations about Islamic social finance, waqf, and reducing poverty, Research from organizations like UNDP, IRTI, IDB/IsDB, IAIT, and INCEIF
- c. Reports on Policy and Development: Development agendas of the African Union (AU), Sustainable Development Goals (SDGs) of the United Nations, National initiatives to combat poverty, Reports from NGOs, organizations, and waqf authorities throughout Africa
- d. Case Studies of Current Waqf Models: for example in Zambia (Awqaf Africa Foundation), National Awqaf Foundation, South Africa, in Nigeria (Islamic NGOs and waqf boards at the state level), Emerging waqf efforts in Kenya, Sudan, Tanzania, Ghana, and Ethiopia. Waqf's potential and limits can be thoroughly explored by using these sources.

### 3.3. Data analysis technique

Comparative analytical techniques and qualitative content analysis are used in the study.

- a. Analysis of Qualitative Content: The literature is examined to determine waqf definitions and conceptual frameworks, Theories relating waqf to reducing poverty, Income, education, health, housing, empowerment, food security, and social protection are examples of multifaceted poverty indicators. Themes fall into the following categories: Waqf's effects on the economy, Social and welfare-focused roles, Governance and legal frameworks, Institutional difficulties, Prospects and changes to policy
- b. Comparative Analysis. Which includes: Comparing waqf models in various African nations, analyzing the variations between contemporary institutional waqf and traditional waqf practices, assessing waqf versus other poverty-alleviation strategies (e.g., zakat, microfinance, government initiatives), and also examining best practices that Africa can implement from Malaysia, Turkey, Kuwait, and Indonesia. Analysis of History and

Jurisprudence. Also Classical legal perspectives are examined in order to comprehend the intellectual underpinnings and legal development of waqf.

### 3.4. Data collection tools

The primary tools utilized in this non-empirical investigation are: Journal articles and textbooks, Government reports and policy documents, Manuals of traditional Islamic law, Academic databases available online and Islamic financial institutions' digital libraries.

### 3.5. The study's validity and reliability

The following measures guarantee validity and reliability:

- a. Triangulation: The arguments are more credible when they use a variety of data sources, such as academic publications, policy reports, case studies, and religious texts.
- b. Utilising Sources with Peer Review: Scholarly legitimacy is improved and bias is decreased by relying on materials that have been validated by academics.
- c. Interpretation Consistency: Interpretive techniques adhere to both modern social science techniques and well-established Islamic jurisprudential norms.
- d. Empirical Data Cross-Checking: Contextual analysis is supported by poverty figures from international development organizations, despite the study's conceptual nature.

This study approach offers a strong qualitative basis for investigating waqf as a multifaceted tool for reducing poverty in Africa. The paper critically examines how waqf might function as an Islamic social finance tool that can combat structural poverty, advance human development, and promote national development objectives throughout the continent using descriptive, analytical, comparative, and jurisprudential techniques.

## 4. Findings and discussion

### 4.1. *Waqf as a sustainable model for poverty reduction in Africa.*

Throughout history, the waqf institution has shown that it is capable of addressing economic deprivation through a variety of development trajectories. Waqf is an endogenous, faith-based, socially embedded economic system that serves as a catalyst for structural change as well as a

redistributive tool, particularly in communities where poverty is deeply ingrained because of inadequate institutions and restricted access to money. According to the findings by Muhammad and Al-Shaghdari (2024), Afifi (2024), Sharaf (2022), and Muhammad and Khalil (2021), align with the current research findings, which see Waqf addresses poverty through both direct and indirect channels which including:

- a. **Income-Generating Assets:** Waqf properties that generate income, such as commercial businesses, real estate, agricultural land, or rental properties, can offer long-term support for initiatives aimed at reducing poverty.
- b. **Social Services Provision:** Waqf-funded micro-infrastructure, health care, education, and water supplies lessen the systemic causes of poverty.
- c. **Microfinance for Empowerment:** Affordable financing is available for micro and small businesses, especially for women and young people, through cash waqf and waqf-based microfinance.
- d. **Ethical and Community-Centered Governance:** Waqf ensures that development programs are in line with local needs by embodying accountability, openness, and community involvement.

#### 4.2. *Reviving waqf in contemporary Africa.*

The resurgence of waqf in modern-day Africa is indicative of a resurgence of interest in Islamic social finance as a long-term strategy for community development, wealth redistribution, and poverty reduction. Waqf is increasingly seen by academics and policymakers as a supplementary development tool based on local socio-religious values as African states deal with growing inequality, demographic pressures, poor public institutions, and financial constraints. A number of factors are driving the current revival which include:

- a. **Putting Waqf Laws and Regulations into Practice:** The lack of standardized governance frameworks, regulatory agencies, and clear legislation has been a significant barrier to waqf development in Africa. Reforms aiming at establishing property rights, eliminating mismanagement, guaranteeing accountability, and codifying waqf management have been implemented in nations like Sudan, Kenya, Tanzania, Nigeria, and Ghana. Under state Shari'ah frameworks, the northern states of Nigeria, especially Kano, Sokoto, Zamfara, and

Borno, have established Waqf and Zakat Boards. Nevertheless, despite these attempts, there are still discrepancies in waqf property registration, legal interpretation, and the enforcement of donor intentions (niyyah al-wāqif). Strong laws, according to modern Islamic finance scholars, safeguard waqf assets, stop encroachment, and offer legal stability that draws in donors and institutional investors.

- b. **Waqf Mutual Funds and Investment Portfolios:** Modern Islamic finance has created new financial tools to increase the productivity of waqf assets. Countries such as Malaysia, Indonesia, Turkey, and, increasingly, South Africa and Kenya have implemented waqf mutual funds, which pool individual and corporate contributions and invest them in Shari'ah-compliant projects.

African financial institutions such as Jaiz Bank (Nigeria), Islamic Bank of Sudan, and Trust Holdings (Zimbabwe) are investigating the use of corporate waqf, real estate investment waqf, and equity-based funds to create long-term income for education, health, and micro-enterprise development. This modernization follows the classical Islamic principle of safeguarding the corpus (ḥabs al-aṣl) and ensuring positive returns for society (tasbīl al-manfa'ah).

- c. **Digital Waqf Management Systems:** Waqf is being transformed by technology, which includes digital platforms, blockchain-based asset registries, mobile contribution apps, and online waqf crowd-funding. African organizations such as the Awqaf South Africa, Zakat & Waqf Foundation Nigeria, and grassroots Islamic NGOs are adapting digital waqf projects that were pioneered in Malaysia and Turkey. Digital technologies boost transparency, donor tracking, anti-corruption measures, and waqf beneficiary monitoring. Blockchain, for example, assures the immutability of ownership documents, addressing a typical African problem: unregistered or contested waqf lands.

#### 4.3. *Cash waqf for microfinance*

Cash waqf is emerging as a strong instrument in Africa because it allows for flexible, small-scale endowments from ordinary Muslims, rather than only the wealthy elite, who have historically bestowed land or real estate. Waqf funds can support Islamic microfinance by offering qard al-ḥasan (benevolent loans) or Murabahah-based

funding to women-led businesses, youth startups, agricultural cooperatives, and informal traders.

In line with the findings of Oyewunmi and Obayelu, (2023); Muhammad et al. (2025d), the Studies in Nigeria, Sudan, and Kenya reveal that waqf-based microfinance is more sustainable than donor-funded NGOs because it recycles capital, promotes entrepreneurship, and assures long-term poverty reduction in accordance with Qur'anic injunctions on mutual aid (Qur'an 5:2) and justice (Qur'an 4:135).

#### 4.4. Public-private partnerships (PPPs)

Public-private partnerships are becoming more common in modern development methods, and African waqf institutions are starting to follow suit. Partnerships between government agencies, Islamic development organizations (such as IDB/IsDB), private investors, and local communities enable waqf funds to be used to assist education, hospitals, renewable energy, low-cost housing, water supply, and agricultural modernization.

Waqf-government collaboration ensures policy alignment, whilst private sector involvement boosts managerial efficiency and creativity. This hybrid governance system reflects the traditional Islamic legal idea that waqf is a community trust that necessitates accountability, stewardship, and equitable resource distribution.

#### 4.5. Integrating waqf into national poverty reduction strategies in Africa

African governments are gradually incorporating waqf into their national development plans. For example:

- a. Nigeria's National Zakat and Waqf Board proposals (which are currently are now on proposal stage) seek to consolidate disparate waqf entities.
- b. Sudan's Awqaf Authority has always played an important role in social welfare.
- c. South Africa's Awqaf SA works with the government on food security and education projects.

This mainstreaming is consistent with the UN Sustainable Development Goals (SDGs), namely SDG 1 (No Poverty), SDG 4 (Quality Education), SDG 6 (Clean Water), and SDG 11 (Sustainable Cities). Islamic finance specialists say that waqf can bridge the gap between governmental support and

community needs because of its autonomy, long-term asset base, and ethical orientation.

#### 4.6. Challenges facing waqf development in Africa.

- a. Weak Legal Frameworks: The lack of clear, unified, and enforceable legal frameworks governing the establishment, registration, management, and transfer of waqf assets is one of the most persistent challenges. These challenges vary across regions but share a common pattern rooted in weak governance systems, colonial disruptions, and limited modernization of Islamic social finance institutions. 2. In many African states: Waqf is not legally distinguished from charitable trusts; courts lack the jurisdiction or expertise to enforce donor conditions (shurū).
- b. Inadequate Transparency and Governance: Mismanagement of funds, a lack of audits, a lack of accountability, and the politicization of waqf boards are examples of governance issues. Waqf committees function informally in many areas without the assistance of professionals or oversight mechanisms. The prophetic teaching that charity must be shielded from abuse and injustice is contradicted by these governance flaws, which erode public confidence and lower donor engagement.
- c. Insufficient Public Knowledge: Many Muslims in a number of African nations are still ignorant of the socioeconomic importance of waqf, which limits their involvement.  
Despite the Qur'anic exhortation to willingly give to the public good (Qur'an 2:261), this ignorance lowers the mobilization of community wealth for social welfare.
- d. The Disintegration of Muslim Communities: Particularly in Nigeria, Ghana, Kenya, Tanzania, and Ethiopia, ethnic, sectarian, and jurisdictional disparities among Muslim populations frequently result in numerous disorganized waqf committees, each functioning autonomously. Despite the Islamic tenet that the Muslim community is a single ummah called to collaborate in justice (Qur'an 5:2), this undercuts collective action.

- e. Inadequate documentation and Waqf inventories: Many African nations do not have thorough inventories of their current waqf holdings, which leads to: Loss of former waqf lands, Invasion by private citizens or government organizations, Properties that are

undervalued, Absence of documentation about rental revenue or returns.

Waqf institutions are unable to adequately plan, invest, or report without appropriate documentation, which restricts their capacity to fund projects related to poverty alleviation, health care, and education.

## 5. Recommendations

Despite these obstacles, Africa has the potential to turn waqf into a potent force for community empowerment, financial sustainability, and inclusive development. The following recommendations provide practical tactics in line with global development frameworks and Shari'ah standards.

- a. Create All-Inclusive Waqf Law: African nations should pass comprehensive legislative frameworks outlining the following rules, especially in Nigeria, Kenya, Ghana, Tanzania, Ethiopia, and South Africa. These laws include, Waqf land registration and protection, Waqf institutions' obligations and rights, Penalties for poor management, Establishing corporate and cash waqf procedures, Transparency and auditing mechanisms. This Codification guarantees legal security and conformity to the traditional Islamic duties of protecting the corpus (habs al-aʃl) and guaranteeing the welfare of the people.
- b. Establish Waqf Management Authorities: Centralized or semi-autonomous Waqf Management Authorities can coordinate national strategies, standardize accounting systems, and oversee local waqf committees.
- c. Promote the Cash Waqf and Digital Waqf platforms: Cash waqfs are ideal for Africa because they allow low-income populations to participate. Governments and nongovernmental organizations (NGOs) should develop mobile waqf apps, establish waqf crowd-funding portals, integrate Waqf with Fintech and Blockchain, and encourage diaspora Muslims to make digital contributions.
- d. Educate Waqf Managers on Investment and Governance: Capacity-building initiatives should focus on Real Estate Management, Islamic financial instruments, Corporate Governance Standards, Monitoring and Evaluation, and Strategic investment planning. Universities, Islamic development banks, and non-governmental organizations (NGOs) can

collaborate to provide diplomas and certifications in waqf management.

- e. Include Waqf Programs in National Development Plans: To maximize impact, waqf should be integrated into Poverty reduction techniques, Education sector changes, Healthcare Expansion, Agricultural development, Water and sanitation projects, SDG Implementation Plans. This connection enables governments to use local religious institutions to drive socioeconomic reform.
- f. Encourage partnerships with Islamic banks: Islamic banks and financial entities can assist waqf through Waqf-based Microfinance, Corporate Waqf donations, Sukuk for Waqf development, Investment partnerships and real estate investment trusts. These collaborations modernize waqf assets and enable long-term revenue sources.
- g. Strengthen accountability mechanisms: Accountability can be established through Annual external audits, transparent income and spending reporting, Community Oversight Councils, Digital traceability of waqf funds, and Anti-corruption measures. These processes uphold Islamic ethical principles of trustworthiness (amanah) and justice ('adl), making waqf a reliable tool for social welfare.

## 6. Conclusion

The waqf institution sits at the crossroads of material growth and spiritual ethics, providing an integrated approach for poverty eradication in Africa. Its architecture ensures that wealth is constantly circulated for the benefit of society, reflecting the Qur'an's teachings of compassion, justice, and mutual assistance. This spiritually motivated redistribution mechanism fosters socioeconomic stability by directing resources towards the most disadvantaged and empowering them to become productive members of society. Financially, waqf is well positioned to supplement modern development projects by providing long-term, debt-free finance, particularly in locations where traditional channels have failed to serve marginalized populations. Spiritually, it fosters a sense of accountability to God, motivating wealthy individuals and communities to actively participate in social welfare.

As Africa continues to seek permanent and culturally grounded solutions to widespread poverty, the waqf institution emerges as a significant but underutilized asset. Its holistic nature combining economic utility, social wellbeing, and

moral purpose makes it an effective tool for long-term development. Waqf endowments have the potential to fund basic services, boost entrepreneurship, and improve human capital production, thereby tackling numerous facets of poverty at once.

Importantly, waqf fosters resilience by establishing permanent income sources on which communities can rely during economic downturns, displacement, or violence. This is consistent with

contemporary development ideals, which emphasize sustainability, inclusivity, and local ownership. The moral commitment built in waqf guarantees that assistance is dignified and rights-based, with a focus on empowerment rather than dependency. For African nations struggling with entrenched poverty, unstable institutions, and underfunded social services, revitalizing waqf is both a religious duty and a strategic developmental need.

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